ABSTRACT

“EFFECT OF CREDIT RISK MANAGEMENT, MARKET RISK AND OPERATIONAL RISK ON BANKING FINANCIAL PERFORMANCE OF THE LISTED IN INDONESIAN STOCK EXCHANGE 2010-2014”

By

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The purpose of this study was to determine the effect of credit risk management, market risk and operational risk on the financial performance of banks listed on the Stock Exchange for the period 2010-2014. This type of research is explanatory research with quantitative methods. The sample in this study amounted to 12 banks with a population of 37 banking companies to collect data in the form of documentation in the form of financial statements. The data analysis technique used is multiple linear regression. The results of this study indicate that the credit risk (NPL) have no significant effect on the financial performance of banks, market risk (NIM) have a significant positive influence about your financial performance of banks and Operational Risk (ROA) has a significant negative influence on the financial performance of banks. Simultaneously, the management of credit risk, market risk and operational risk has a significant impact on the financial performance of banks.

Keywords: Credit Risk (NPL), Financial Performance (ROA), Market Risk (NIM), dan Operational Risk (BOPO).