

ABSTRACT

The purpose of this research is to examine the effect of credit risk (NPL), market risk (NIM), liquidity risk (LDR), remuneration and corporate governance on bank performance by using 31 banks samples over the period 2012 – 2016 which were selected using purposive sampling. This research used secondary data from financial statement published by Indonesian Stock Exchange (IDX). Analysis tool used in this study is Multiple Regression Linear Analysis. The result showed that credit risk, market risk and corporate governance have significant effects on bank performance. However, liquidity risk and remuneration are proven to have no significant effect on bank performance.

Keyword: firm risk, remuneration, corporate governance, bank performance