

## INTISARI

Penelitian ini bertujuan untuk menganalisis Pengaruh Risk Based Bank Rating terhadap profitabilitas Bank Swasta Konvensional Devisa. Subjek dalam penelitian ini adalah Bank Swasta Konvensional Devisa yang mempublikasikan laporan keuangannya tahun 2013-2017 dan terdaftar di Bursa Efek Indonesia Sejak tahun 2017 dan sebelumnya.

Berdasarkan analisis yang telah dilakukan diperoleh hasil bahwa Pengaruh Risk Based Bank Rating terhadap profitabilitas Bank Swasta Konvensional Devisa. Subjek dalam penelitian ini adalah Bank Swasta Konvensional Devisa yang mempublikasikan laporan keuangannya tahun 2013-2017 dan terdaftar di Bursa Efek Indonesia Sejak tahun 2017 adalah Risiko Kredit berpengaruh negatif dan tidak signifikan terhadap profitabilitas Bank Swasta Konvensional Devisa, Risiko Likuiditas berpengaruh negatif dan tidak signifikan terhadap profitabilitas Bank Swasta Konvensional Devisa, *Good Corporate Governance* berpengaruh negatif dan berpengaruh signifikan terhadap profitabilitas Bank Swasta Konvensional Devisa, *Earning* berpengaruh negatif dan berpengaruh signifikan terhadap profitabilitas Bank Swasta Konvensional Devisa, *Capital* berpengaruh negatif dan berpengaruh tidak signifikan terhadap profitabilitas Bank Swasta Konvensional Devisa.

**Kata Kunci :Profitabilitas, Risiko Kredit, Risiko Likuiditas, *Good Corporate Governance, Earning, Capital***

## **ABSTRACT**

*This study aims to analyze the effect of Risk Based Bank Rating on the profitability of Foreign Exchange Conventional Private Banks. The subjects in this study are Foreign Exchange Conventional Private Banks that publish their financial statements from 2013-2017 and are registered in Indonesian Securities Foam Since 2017 and previous.*

*Based on the analysis that has been done, the results show that the effect of Risk Based Bank Rating on the profitability of the Foreign Exchange Conventional Private Banks. The subjects in this study were the Foreign Exchange Conventional Private Banks that published their financial statements from 2013-2017 and registered in Indonesian Securities Foam Since 2017, Credit Risk has a negative and not significant effect on the profitability of Foreign Exchange Conventional Private Banks, Liquidity Risk has a negative and not significant effect on profitability Foreign Exchange Conventional Private Banks, Good Corporate Governance, have a negative effect and have a significant effect on the profitability of Foreign Exchange Conventional Private Banks. Earning has a negative effect and has a significant effect on the profitability of Foreign Exchange Private Banks.*

***Keywords: Profitability, Credit Risk, Liquidity Risk, Good Corporate Governance, Earning, Capital***