

ABSTRACT

The aims of this study are to analyze influence of independent variables which consist of quality of productive assets (NPF), liquidity (FDR), bank size (Size), and capital adequacy (CAR) to financial performance (ROA) and risk profile through risk management disclosure as intervening variable.

Selection of sample use purposive sampling method. The sample that used in this study are ten Islamic bank and five Syariah Banking Unit for period 2011 to 2013. Quantitative data for this study get from quarterly financial report and annual report of Islamic bank. The data were analyzed by path analysis using SmartPLS 2.0

The result of financial performance bootstrapping show that quality of productive assets and risk management disclosure have negative and significant influence to ROA. Bank size and capital adequacy have positive and significant influence to ROA. And liquidity have no significant influence to ROA. The result of risk profile bootstrapping show bank size have positive significant influence to risk profile. Otherwise, quality of productive assets, liquidity, capital adequacy, and risk management disclosure have no significant influence of risk profile. The result both of financial performance and risk profile bootstrapping show quality of productive assets, bank size, and capital adequacy have significant influence risk management disclosure otherwise liquidity have no significant.

Keyword: Financial Performance, Risk Profile, Quality of Productive Assets, Liquidity, Bank Size, Capital Adequacy, Risk Management Disclosure