## ABSTRACT

Financial performance is an analysis to assess how well the performance of a company by using financial performance rules. Banks in Indonesia are required to do self-assessment named as Risk-Based Bank Rating to measure its performance or the bank health level. This study aims to analyze the influence of Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR), Independent Commissioner Proportion, Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR) towards Profit Growth of Bank J Trust Indonesia in 2009-2014. This research is classified as descriptive research using verification and causal method. The data used in this study is secondary data. Technical analysis used are classical assumption test, multiple regression analysis, and hypothesis testing.

During the observation period, all variables are corrected by doing log-transformation due to non-normal distribution and Net Interest Margin (NIM) has been eliminated due to the results of multicollinearity test in classical assumption test. The results shows Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR), Independent Commissioner Proportion, and Capital Adequacy Ratio (CAR) simultaneously are significant explanatory on the dependent variable of Profit Growth. Meanwhile, based on the partial significance test, the independent variables of Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR), Independent Commissioner Proportion, and Capital Adequacy Ratio (CAR) have partial significance influence to the dependent variable of Profit Growth.

**Keywords: non-performing loan, loan to deposit ratio, independent commissioner proportion, net interest margin, capital adequacy ratio, profit growth**