

ABSTRACT

Banking has an important role in the operation of the economy, a healthy banking conditions can help sustainable economic development. The health and stability of banking will greatly affect the ups and downs of an economy. So as the economy continues to go well, the company will need to maintain financial stability. Needen attention in the management of a company's profit, as profit is very vulnerable to risk. To continue to maintain and increase the return is obligated to assess her health itself based on the risk (risk-based bank rating) methods RGEC.

The research aims to analyze the influence of banking health by using the ratio of NPL and PDN represent risk factors, LDR represents a factor of liquidity, BOPO represent factors earnings ratios and CAR represent a factor against capital profit growth. This research included in this type of research descriptive and casual verifative. By using purpose sampling, population in this research is private national bank of foreign exchange period 2012-2015 with 33 sample. The method used in this research is multiple linear regression. The results showed thst the NPL, LDR and CAR has no effect against the significant profit growth, while the ratio of the PDN and BOPO influential significantly to profit growth of national private banks of foreign exchange for the period 2012-2015.

Keywords: NPL, PDN, LDR, BOPO, CAR, and Profit Growth, Bank