ABSTRACT

The bank's health is important to of all stakeholders, including owners, bank management, customers, and Bank Indonesia as banking and government supervisory authorities. The failure of banks will be bad for the Indonesian economy. Therefore, Bank Indonesia has create the regulations on rating bank health level and requires banks to rate the bank health with RGEC method (Risk Profile, Good Corporate Governance, Earnings, Capital).

This research aims to analyze the influence of banking health by using the ratio of NPL, PDN , and LDR for risk profile, composite value for GCG, ROA and NIM for earnings, and CAR for capital. This research is included in this type of descriptive and conclusive research. Sampling technique is nonprobality sampling, where this research focuses on BUMN Bank and all BUMN Banks to be sampled in this research, they are : Bank Negara Indonesia, Bank Rakyat Indonesia, Bank Mandiri, and Bank Tabungan Negara. Modeling used in this research is panel data regression.

The results showed that NPL, PDN, and CAR has no significant positive effect to profit growth, NIM has no significant negative effect to profit growth, while the LDR, GCG, and ROA has a significant positive effect to the profit growth of BUMN Bank 2007-2016 period.

Key words : NPL, PDN, LDR, GCG, ROA, NIM, CAR, Profit Growth, and Bank