

ABSTRACT

The health of the bank is something that must be maintained. Because of the health of the bank can be seen how the situation and ability to facilitate the supervisory authorities in setting strategies and focus on supervision of banks. The existence of good performance, the function of an agent of trust of a bank will run as it should. This trust is needed by a bank in order to always provide the best customers. The emergence of trust from customers can also be a motivation for banks in generating maximum profit.

This research was conducted to find out the influence of loan to deposit ratio (LDR), audit committee, net interest margin (NIM), and capital adequacy ratio (CAR) on the profit body of The National Private Commercial Bank (FOREIGN EXCHANGE) in Indonesia in 2015 - 2019 listed on the Indonesia Stock Exchange, sampling was conducted using purpose sampling method based on several criteria set out. Analysis techniques in this study using time series regression analysis

Based on t test, it was obtained that only audit committee variables have a significant effect on profit growth while other variables namely LDR, NIM, and CAR have no significant effect on profit growth in this study. Meanwhile, based on F test, all variables studied had a significant effect on profit growth. This research is expected to provide information to the relevant banks as a consideration in decision making in maximizing the performance of banks, especially national public banks in Indonesia.

Keywords : LDR, NIM, CAR, profit growth, bank.