

ABSTRAK

Shima Reinputrianti, 2022. Pengaruh Tingkat Kesehatan Keuangan Bank Menggunakan RGEN Method Terhadap Profit Growth. Pembimbing I: Abdul Hadi Sirat. Pembimbing II: Fadli Ali Taslim.

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh RGEN (*Risk Profile, Good Corporate Governance, Earnings dan Capital*) yang diukur dengan *Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR)* terhadap *Profit Growth* (Pertumbuhan Laba) pada Bank BUMN yang terdaftar di Bursa efek Indonesia Periode 2012 - 2021. Data yang digunakan dalam penelitian ini adalah data sekunder yang bersumber dari laporan keuangan tahunan PT. Bank Rakyat Indonesia (Persero), Tbk, PT. Bank Negara Indonesia (Persero), Tbk, PT. Bank Mandiri (Persero), Tbk, dan PT. Bank Tabungan Negara (Persero), Tbk. Metode analisis yang digunakan dalam penelitian ini adalah regresi linear berganda yang menggunakan alat analisis data SPSS 25.

Hasil penelitian menunjukkan bahwa RGEN tidak berpengaruh secara simultan terhadap *Profit Growth*. Secara parsial variabel NPL (X1), LDR(X2), dan GCG (X3), (X4) dan CAR (X5) tidak berpengaruh terhadap *Profit Growth* (Y) pada bank BUMN periode 2012 - 2021.

Kata Kunci : RGEN, NPL, LDR, GCG, NIM, CAR, *Profit Growth*.

ABSTRACT

Shima Reinputrianti, 2022. *The Effect Of Bank Health Level Using The Rgec Method On Profit Growth. Advisor I: Abdul Hadi Sirat. Advisor II: Fadli Ali Taslim.*

The purpose of this study is to find out and analyze the effect of RGEC (Risk Profile, Good Corporate Governance, Earnings dan Capital) measured by Non Performing Loan (NPL) , Loan to Deposit Ratio (LDR) , Good Corporate Governance (GCG) , Net Interest Margin (NIM) , Capital Adequacy Ratio (CAR) on Profit Growth of State Owned Banks in Indonesia Stock Exchange 2012 - 2021. The data used in this study is secondary data sourced from annual report of PT. Bank Rakyat Indonesia (Persero), Tbk, PT. Bank Negara Indonesia (Persero), Tbk, PT. Bank Mandiri (Persero), Tbk, and PT. Bank Tabungan Negara (Persero), Tbk. The analysis method used in this study was multiple linear regression using the SPSS 25 statistical test tool.

The results showed that RGEC had no simultaneous effect on Profit Growth. Partially, the variables NPL (X1), LDR(X2), GCG (X3), NIM (X4) and CAR (X5) have no effect on Profit Growth (Y) in state-owned banks for the period 2012 - 2021.

Keywords : *RGEC, NPL, LDR, GCG, NIM, CAR, Profit Growth.*