ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbandingan tingkat kesehatan antara Bank Umum Swasta Nasional Devisa dan Bank Umum Swasta Nasional Non Devisa yang terdaftar di Bank Indonesia dengan menggunakan metode *Capital, Asset, Management, Earnings, Liquidity* dan rasio-rasio yang mempengaruhi pertumbuhan laba. Variabel Independen dalam penelitian ini adalah *Capital Adequacy Ratio,Kualitas Aktiva Produktif, Net Profit Margin, Return On Asset, Biaya Operasional Pendapatan Operasional, Loan to Deposit Ratio* dan Variabel Dependen adalah Pertumbuhan Laba.

Pengumpulan data menggunakan metode *purposive sampling* pada Bank Umum Swasta Nasional Devisa dan Non Devisa yang terdaftar di Bank Indonesia selama tahun 2011 sampai tahun 2014. Berdasarkan teknik pengumpulan sampel diperoleh sampel sebanyak 35 Bank Umum Swasta Devisa dan 30 Bank Umum Swasta Non Devisa. Penelitian ini menggunakan uji independen t-tes dan regresi berganda.

Hasil dari penelitian ini menunjukkan bahwa tingkat kesehatan bank yang diukur dengan metode CAMEL pada Bank Umum Swasta Nasional Devisa lebih baik jika dibandingkan dengan Bank Umum Swasta Nasional Non Devisa dan rasio CAR, NPM, ROA, BOPO berpengaruh positif terhadap pertumbuhan laba sedangkan rasio KAP, LDR, dan CAMEL tidak berpengaruh positif terhadap pertumbuhan laba pada BUSN Devisa dan BUSN Non Devisa.

Kata kunci :*CAR, KAP, NPM, ROA, BOPO, LDR, CAMEL, dan Pertumbuhan Laba*

ABSTRACT

This study aims to determine the health level of the comparison between the Foreign Exchange National Private Banks and the Non-Foreign Exchange National Private Banks listed on Bank Indonesia using the Capital, Assets, Management, Earnings, Liquidity and ratios that affect profit growth. Independent variables in this study is the Capital Adequacy Ratio, Assets Quality, Net Profit Margin, Return on Assets, Operating Costs Operating Income, Loan to Deposit Ratio and Dependent Variable is Earnings Growth.

Collecting data using purposive sampling method on Foreign Exchange National Private Banks and Non-Bank Foreign Exchange registered in Indonesia Bank during 2011 to 2014. Based on the sample collection technique obtained a sample of 35 Foreign Exchange National Private Banks and 30 of Non-Foreign Exchange National Private Banks. This study using an independent t-test and regression tests.

Results from this study indicate that the level of bank health as measured by the method of CAMEL the National Private Banks Foreign Exchange better

than the National Private Banks Non-Foreign Exchange and CAR, NPM, ROA, ROA have positive effect on profit growth while the ratio of KAP, LDR and CAMEL don't have positive effect on profit growth in National Private Banks Foreign Exchange and National Private Banks Non-Foreign Exchange.