

RINGKASAN

Penelitian ini membahas probabilitas *financial distress* dengan menganalisis laporan keuangan bank. Metode statistik digunakan untuk menguji hipotesis penelitian, yaitu regresi logistik. Variabel terikat yang digunakan adalah *Financial Distress* yang dikategorikan dengan *Earning Per Share* (EPS) dan variabel bebas adalah (1) *Return on Assets* (ROA), (2) *Loan to Deposit Ratio* (LDR), (3) *Debt Ratio* (DR), (4) *Non Performing Loan* (NPL), dan (5) Arus Kas Operasi. Data penelitian diambil dari laporan keuangan industri perbankan yang terdaftar pada Bursa Efek Indonesia (BEI) tahun periode 2011-2015. Sampel terdiri dari 27 bank kategori *financial distress* dan 3 bank *non financial distress*. Hasil empiris penelitian ini mengindikasikan bahwa *Debt Ratio* dan *Non Performing Loan* adalah variabel yang signifikan yang mempengaruhi kondisi *financial distress* bank.

Kata Kunci: *Financial Distress, Return on Assets, Loan to Deposit Ratio, Debt Ratio, Non Performing Loan, Arus Kas Operasi, Earning Per Share, Regresi Logistik, Bank*

SUMMARY

This study aims to find the probability effects of Financial Distress by analyzing the financial statements of banks. The statistic method used to test the research hypothesis was logistic regression. The dependent variable used is Financial Distress categorized by Earning Per Share (EPS) and the independent variables are (1) Return on Assets (ROA), (2) Loan to Deposit Ratio (LDR), (3) Debt Ratio (DR), (4) Non Performing Loan (NPL), and (5) Operating Cash Flow. Data were taken from the financial statements of the banking industry which is listed on the Indonesia Stock Exchange (IDX) in the period 2011-2015. The sample consisted of 3 banks categorized financial distress and 27 banks non financial distress. The empirical results of this study indicate that the DR and NPL is a significant variable affecting the bank's financial distress.

Keywords: *Financial Distress, Return on Assets, Loan to Deposit Ratio, Debt Ratio, Non Performing Loan, Operating Cash Flow, Earning Per Share, Logistic Regression, Bank*