

ABSTRAKSI

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, *Return on Assets (ROA)*, *Good Corporate Government (GCG)*, *Net Interest Margin (NIM)*, dan *Capital Adequacy Ratio (CAR)* terhadap *Financial distress*.

Penelitian ini menggunakan sampel sebanyak 28 perusahaan perbankan yang terdaftar di BEI selama periode 2013-2018. Data dianalisis menggunakan analisis regresi linear berganda. Data yang berupa data sekunder diperoleh dari website resmi BEI dan perusahaan yang bersangkutan.

Hasil penelitian ini adalah NPL, GCG, dan NIM berpengaruh positif tidak signifikan terhadap *financial distress*. Sedangkan LDR, ROA, dan CAR berpengaruh positif signifikan terhadap *financial distress*.

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Kata-kata kunci: NPL, LDR, ROA, GCG, NIM, CAR, *financial distress*

ABSTRACT

This study aims to examine and analyze the influence of Non Performing Loans (NPLs), Loans to Deposit Ratio (LDR), Return on Assets (ROA), Good Corporate Government (GCG), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR)) to Financial distress.

This study uses a sample of 28 banking companies listed on the Stock Exchange during the 2013-2018 period. Data were analyzed using multiple linear regression analysis. Data in the form of secondary data obtained from the official website of the IDX and the company concerned.

The results of this study are NPL, GCG, and NIM not significant positive effect on financial distress. While LDR, ROA, and CAR have a significant positive effect on financial distress

Key words: NPL, LDR, ROA, GCG, NIM, CAR, financial distress