

## **ABSTRACT**

*This research aims at analyzing the effect of Net Performing Financing Ratio (NPFR), Financing to Deposit Ratio (FDR), Return to Assets (ROA), Capital Adequacy Ratio (CAR), commissioner, director and audit committee on Financial Distress of Sharia Commercial Banks registered to Financial Services Authority. The methodology used in this research was logistic regression analysis using SPSS Version 16 computer software program. The sample was 10 Sharia Commercial Banks between the first quarter of 2012 until the fourth quarter of 2017. The research result shows that the Net Performing Financing Ratio (NPFR) and Financing to Deposit Ratio (FDR) have positive and significant effect on the Financial Distress. The Return to Assets (ROA) has negative and significant effect on the Financial Distress. The Capital Adequacy Ratio (CAR) does not have negative and significant effect on the Financial Distress. The Commissioner, director and audit committee do not have negative and significant effect on the Financial Distress.*

***Keywords: Financial Distress, financial performance, and good corporate governance***

## **ABSTRAK**

*Penelitian ini bertujuan untuk menganalisis pengaruh rasio Net Performing Financing (NPF), Financing to Deposit Ratio (FDR), Return on Assets (ROA), Capital Adequacy Ratio (CAR), Komisaris, Direksi, dan Komite Audit terhadap Financial Distress pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan. Metodologi yang digunakan dalam penelitian ini adalah analisis regresi logistik dengan menggunakan program komputer SPSS versi 16. Sampel yang digunakan adalah 10 Bank Umum Syariah pada periode 2012 kuartal pertama sampai 2017 kuartal keempat. Hasil Penelitian ini menunjukkan bahwa Net Performing Financing (NPF), Financing to Deposit Ratio (FDR) berpengaruh signifikan dan positif terhadap Financial Distress. Return on Assets (ROA) berpengaruh secara signifikan dan negatif terhadap financial distress. Capital Adequacy Ratio (CAR) tidak berpengaruh secara signifikan dan negatif. Sedangkan Komisaris, Direksi, dan Komite Audit tidak berpengaruh secara signifikan dan negatif terhadap Financial Distress.*

***Kata Kunci: financial distress, kinerja keuangan dan GCG***