

INTISARI

Penelitian ini bertujuan untuk melakukan analisis rasio CAMEL, arus kas operasi, dan ukuran perusahaan untuk memprediksi *financial distress* pada bank. Rasio yang digunakan dalam penelitian ini adalah CAR (*Capital Adequacy Ratio*), ROA (*Return On Assets*), BOPO (*operational expense to operational income*), NIM (*Net Interest Margin*), LDR (*Loan To Deposit Ratio*), NPL (*Non Performing Loan*), CFO, dan LnTA. Penelitian ini menggunakan metode *puposive sampling* dalam pemilihan sampel. Total sampel dalam penelitian ini adalah 28 bank. Sampel penelitian ini di bagi menjadi dua kategori, 23 bank dengan status sehat dan 5 bank dengan status tidak sehat. Data sampel dalam penelitian ini diperoleh dari BEI dalam periode 2009-2012. Uji statistik yang digunakan dalam pengujian hipotesis adalah regresi logistik. Hasil pengujian membuktikan CAR, BOPO, CFO berpengaruh positif tidak signifikan terhadap prediksi *financial distress*. NIM dan LnTA berpengaruh negatif tidak signifikan terhadap prediksi *financial distress*. ROA, LDR, dan NPL berpengaruh terhadap prediksi *financial distress*.

Kata kunci : Rasio CAMEL, Arus Kas Operasi, Ukuran Perusahaan, Prediksi *Financial Distress*

ABSTRACT

This research aims to analyze the effect of the CAMEL ratio, cash flow from operation and firm size in detecting financial distress in the banking company that use ratio such as ratio consists of CAR (Capital Adequacy Ratio), ROA (Return On Assets), BOPO (operational expense to operational income), NIM (Net Interest Margin), LDR (Loan To Deposit Ratio), NPL (Non Performing Loan), CFO and LnTA. Sampling of this research using purposive sampling method. The number of samples obtained were 28 banking companies. Samples of research were divided in two categories there were 23 banks with "no problem" and banks "introuble". Research samples in the form of secondary data, which listed in the Indonesia Stock Exchange during the period 2009-2012. The statistical method used to test the hypothesis of the research is logistic regression. Results of the analysis indicate that CAR, BOPO, CFO have positive effect but not significantly influent the probability of financial distress in the banking company. NIM and LnTAs have negative effect but not significantly on probability of financial distress in the banking company. ROA, LDR and NPL variables have significant effect on probability of financial distress in the banking company.

Keyword: *CAMEL ratio, Cash Flow from Operation, firm size financial distress, regression logistic.*