

ABSTRACT

This study aims to analyze the level of bank health using the RGEC method proxied through the Non Performing Loan (NPL) Ratio, Load to Deposit Ratio (LDR) Proportion of Independent Commissioners (KI), Return On Asset (ROA), Return On Equity (ROE), Net Interest Margin (NIM) Capital Adequacy Ratio (CAR) against Financial distress at Regional Development Banks in Indonesia for the 2019-2023 period.

This type of research is a quantitative descriptive approach using secondary data obtained from all regional development bank sites in Indonesia. The sample of this study was 21 companies so that the sample in this study was 105 company data. The analysis technique used is multiple linear regression analysis. This calculation analysis was carried out with the help of SPSS software. The results showed that the Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR) variables had a significant effect on Financial distress while the Non Performing Loan (NPL) variable, independent commissioners, Return On Assets (ROA), Return On Equity (ROE) had no Influence effect on Financial distress.

ABSTRACT

Penelitian ini bertujuan untuk menganalisis tingkat kesehatan bank menggunakan metode RGEC diproksikan melalui Rasio Non Performing Loan (NPL), Load to Deposit Ratio (LDR) Proporsi Komisaris Independen (KI), Return On Asset (ROA), Return On Equity (ROE), Net Interest Margin (NIM) Capital Adequacy Ratio (CAR) terhadap Financial distress pada Bank Pembangunan Daerah di Indonesia periode 2019-2023.

Jenis penelitian ini merupakan pendekatan deskriptif kuantitatif dengan menggunakan data sekunder yang diperoleh dari semua situs bank pembangunan daerah di Indonesia. Sampel penelitian ini sebanyak 21 perusahaan sehingga sampel pada penelitian ini yaitu sebanyak 105 data perusahaan. Teknik analisis yang digunakan adalah analisis regresi linier berganda. Analisis perhitungan ini dilakukan dengan bantuan software SPSS. Hasil penelitian menunjukkan bahwa variabel Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR) memiliki pengaruh signifikan terhadap Financial distress sedangkan variable Noan Performing Loan (NPL), komisaris independen, Return On Assets (ROA), Return On Equity (ROE) tidak berpengaruh signifikan terhadap Financial distress