

ABSTRACT

The purpose of this study was to examine the effect of variables that proxy CAMELS ratio CAR, NPL, NPM, ROA, ROE, NIM, ROA, LDR, and IER have an influence on the condition of Financial Distress. This study uses Signaling Theory as the theory. The sample in this study is the banking companies listed in Indonesia Stock Exchange over 2011-2015 with 28 companies. The data analysis is logistic regression analysis to determine the effect of variables such proxies CAMELS ratio CAR, NPL, NPM, ROA, ROE, NIM, ROA, LDR, and IER of the condition of Financial Distress.

The result showed that the CAR, NPL, NPM, ROE, and NIM negatively affect on the condition of the Banking Companies Financial Distress in the period 2011-2015. Different with ROA, BOPO, LDR, and IER positive effect on the condition of the Banking Companies Financial Distress in the period 2011-2015.

Keyword : CAR, NPL, NPM, ROA, ROE, NIM, BOPO, LDR, IER and Financial Distress