

INTISARI

Penelitian ini bertujuan untuk melakukan uji keterkaitan antara rasio keuangan bank yang meliputi *Working Capital to Total Asset* (WCTA), *Retained Earnings to Total Asset* (RETA), *Earning Before Interest and Taxes to Total Asset* (EBITTA), *Market Value to Total Liabilities* (MVETL) dan *financial distress* pada Bank BPD yang masih memiliki modal inti dibawah Rp 3 triliun. Data penelitian berupa laporan keuangan periode 2018-2022 menunjukkan beberapa Bank BPD memiliki probabilitas yang tinggi untuk mengalami *financial distress* yang diukur melalui rasio WCTA, RETA dan MVETL dengan pengaruh positif. Sebaliknya, rasio EBITTA tidak memberikan pengaruh positif terhadap probabilitas *financial distress*. Penelitian ini diharapkan dapat menjadi referensi kepada bank dan juga masyarakat dalam mengelola sumber daya keuangan yang dimiliki sehingga memberikan dampak yang potensial serta menjadi referensi untuk mengetahui dan meminimalisir potensi kebangkrutan sejak dini.

Kata kunci: bank, rasio keuangan, *financial distress*, risiko.

ABSTRACT

This research aims to test the relationship between bank financial ratios which include Working Capital to Total Assets (WCTA), Retained Earnings to Total Assets (RETA), Earnings Before Interest and Taxes to Total Assets (EBITTA), Market Value to Total Liabilities (MVETL) and financial distress at Bank BPD which still has core capital below IDR 3 trillion. Research data in the form of financial reports for the 2018-2022 period shows that several BPD banks have a high probability of experiencing financial distress as measured by the WCTA, RETA and MVETL ratios with a positive influence. On the other hand, the EBITTA ratio does not have a positive influence on the probability of financial distress. It is hoped that this research can become a reference for banks and the public in managing their financial resources so that they have a potential impact and become a reference for identifying and minimizing the potential for bankruptcy early on.

Key words: bank, financial ratios, financial distress, risk.