

## **ABSTRAK**

*Penelitian ini bertujuan untuk menganalisis pengaruh NPF (Non Performing Financing), FDR (Financing to Deposit Ratio), BOPO (Beban Operasional terhadap Pendapatan Operasional), ROA (Return On Assets), dan CAR (Capital Adequacy Ratio) terhadap tingkat kesehatan BPRS berdasarkan metode RBBR serta memprediksi potensi financial distress pada BPRS di D.I.Yogyakarta. Penelitian ini merupakan jenis penelitian kuantitatif. Metodologi penelitian yang digunakan yaitu analisis regresi logistik dengan menggunakan program bantu IBM SPSS versi 23. Sampel yang digunakan sebanyak 5 Bank Pembiayaan Rakyat Syariah di D.I.Yogyakarta periode 2014 hingga 2017. Hasil penelitian menunjukkan bahwa terdapat 2 BPRS berada pada Peringkat Komposit 5 dengan kondisi tidak sehat dan Peringkat Komposit 4 dengan kondisi kurang sehat pada periode 2014-2015, dan terdapat 3 BPRS berada pada Peringkat Komposit 1 dengan kondisi sangat sehat dan Peringkat Komposit 2 dengan kondisi sehat. Berdasarkan hasil uji regresi logistik menunjukkan bahwa variabel NPF, FDR, BOPO, dan ROA tidak berpengaruh secara signifikan terhadap potensi financial distress pada BPRS di D.I.Yogyakarta. CAR berpengaruh secara signifikan dengan arah negatif terhadap potensi financial distress pada BPRS di D.I.Yogyakarta.*

***Kata Kunci: Tingkat Kesehatan, Bank Pembiayaan Rakyat Syariah (BPRS), Metode RBBR, dan Financial Distress.***

## **ABSTRACT**

*The research aims at analyzing the influence of NPF (Non Performing Financing), FDR (Financing to Deposit Ratio), BOPO (Operational Expense towards Operational Income), ROA (Return On Assets), and CAR (Capital Adequacy Ratio) towards BPRS health rankings based on RBBR method and predicting financial distress potential in BPRS in Yogyakarta Special Region. This research was quantitative in nature. The research methodology used was logistic regression analysis using helping program of IBM SPSS version 23. The sample used was 5 BPRS (Sharia's Financing Banks) in Yogyakarta Special Region in 2014-2017 period. The result of the research shows that there are 2 BPRS in Composite Ranking 5 with unhealthy condition and Composite Ranking 4 with less healthy condition in 2014-2015 period, and there were 3 BPRS in Composite Ranking 1 with very healthy condition and Composite Ranking 2 with healthy condition. Based on the result of the logistic regression test, it shows that the variables of NPF, FDR, BOPO, and ROA do not have significant influence towards financial distress potential on BPRS in Yogyakarta Special Region. CAR has significant influence with negative direction towards financial distress potential on BPRS in Yogyakarta Special Region.*

***Keywords: Health Rankings, Sharia's Financing Banks (BPRS), RBBR Method, and Financial Distress.***