

## ABSTRACT

*The purpose of this study was to analyze the effect of financial ratios, namely Capital Adequacy Ratio (CAR), Return on Assets (ROA), Return on Equity (ROE), Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF). ), Net Return (NI). ), Net Operating Margin (NOM), Operating Cost of Operating Income (BOPO), and Bank Size (SIZE) for financial distress at national sharia commercial banks for the 2015-2020 period.*

*The research object used in this study is a National Private Sharia Commercial Bank/Non Local Government with a sample of 12 (twelve) banks from 2015 to 2020. The data used is quarterly data obtained from the financial report of Islamic banks through the Otoritas Jasa Keuangan website. This study uses a logistic regression analysis (Logistic Regression Analysis Model) with SPSS 25 tools.*

*The results showed that simultaneously CAR, ROA, ROE, FDR, NPF, NI, NOM, BOPO, and SIZE had a significant effect on financial distress. Partially, the CAR and FDR variables have a negative and significant effect on financial distress, while ROA, ROE, NPF, NI, NOM, BOPO, and SIZE have no significant effect on financial distress.*

*Keywords: Financial Ratios; Net Imbalan; Financial distress.*