

ABSTRACT

PT. Bank Pembangunan Daerah Jawa Barat dan Banten.Tbk (Regional Development Bank of West Java and Banten, Ltd. *-pent.*) is a Government Enterprise bank owned by West Java and Banten province government that becomes currency/foreign exchange bank and also participate in supporting economy growth in Indonesia. Financial statement is a company accountability report to describe company activity periodically. Reviewing Regional Development Bank of West Java and Banten, Ltd. financial statement it is evident of profitability level problem regarding the assets, liabilities and profit/loss.

The method used is descriptive and data collection techniques consisting of a literature study and field study. Data analysis technique using comparative analysis and profitability analysis.

Financial condition of Regional Development Bank of West Java and Banten, Ltd. based on the results of research, using comparative analysis and profitability analysis during the period 2011 - 2014 fluctuated significantly. Rentability at Return on Assets (ROA) and Operating Expense to Operating Income (BOPO) for the period 2011 to 2014 fluctuated in which ROA fluctuated but were still at a healthy position / good whereas ROA in 2011, 2012, 2013 failed to meet standards of healthy bank which has been established by Bank Indonesia at 5%.

Factors that affecting the level of profitability are the return of substandard loans, securities traded, placements with other banks and BI, customer deposits, and the effect of securities purchased under agreements to resell. The conclusion for the rate of return in the year 2011 - 2014 in the ROA and BOPO was fluctuated.

Suggestions advised that the company should increase profitability, especially at the rate of Operating Expenses to Operating Income (BOPO) is still not meet the standards of profitability set by Bank Indonesia at 5%, the company should also improve its performance in the field of distribution of funds/credit in order to minimize credit broken/jammed and refunds that affect the profit/profitability also increased.

Keywords : Analysis Financial Statments