

ABSTRACT

Syara Sabilla Fauziani 2024. Financial Performance Analysis at Al Wadiah Tasikmalaya Sharia People's Financing Bank (BPRS) for the 2020-2023 Period. Thesis,

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BPRS Al Wadiah experiences fluctuating financial ratio conditions so that a financial performance analysis is needed to evaluate the health of the bank using several aspects, namely capital aspects, asset quality aspects, profitability aspects, and liquidity aspects. This study aims to analyze the financial performance of the Al Wadiah Sharia People's Financing Bank (BPRS) for the 2020-2023 period.

This type of research is quantitative descriptive because this study analyzes data by describing or depicting the data that has been collected in the form of numbers generated from the actual situation. In this study, the data source used is secondary data in the form of the financial report of BPRS Al Wadiah for the 2020-2023 period. The analytical techniques used in this research is collecting, data managing data, and interpreting results using several aspect ratios, namely the capital aspects with the CAR ratio, the asset quality aspect with the NPF ratio, the profitability aspect with the ROA and BOPO ratios, and the liquidity aspect with the FDR ratio.

The results of this study indicate that the financial performance of BPRS Al Wadiah in terms of capital aspects with the CAR ratio is categorized as very healthy with a value of 21.47% getting a composite rating of 1. In terms of asset quality aspects with the NPF ratio categorized as less healthy with a composite rating of 4 with a value of 8.48%. In terms of profitability aspects with the ROA ratio categorized as less healthy with a value of 0.89% composite rating of 4. The BOPO ratio is categorized as healthy with a value of 84.44% getting a composite rating of 2. In terms of liquidity aspects using the FDR ratio, it can be categorized as unhealthy with a composite rating of 5 with a value of 134.38%. Thus, the financial performance of BPRS Al Wadiah Tasikmalaya from the 2020-2023 period gets a less healthy category in the NPF, ROA, and FDR ratios. Meanwhile, the CAR and BOPO ratios at BPRS Al Wadiah get a healthy category.

Keywords: Financial Performance, CAR, NPF, ROA, BOPO, and FDR