ABSTRACT

SOLVABILITY RATIO ANALYSIS IN PT. WEST JAVA AND BANTEN REGIONAL DEVELOPMENT BANK, Tbk PERIOD 2015-2024

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This research aims to determine the financial performance of PT. West Java and Banten Regional Development Bank, Tbk using the solvency ratio. The research approach used is a qualitative approach with descriptive methods, the type of data used is quantitative data with secondary data sources. Meanwhile, the data collection technique was carried out using the documentation method where data was collected from PT. West Java and Banten Regional Development Bank, Tbk which is registered with Bank Indonesia (BI) with data for the 2015-2024 period which depicts real conditions or events at the company. The research results show that the financial performance in terms of PT's solvency ratio. The West Java and Banten Regional Development Bank, Tbk for the 2015-2024 period is not doing well, because it can increase assets and equity every year and shows that the company is able to pay all debts using assets and equity when the company is liquidated.

Keywords: Bank, Solvency Ratio, Financial Performance