ABSTRACT

FINANCIAL PERFORMANCE ANALYSIS BASED ON CAPITAL ADEQUACY RATIO (CAR) AT PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk. FOR THE PERIOD 2015-2024

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This study aims to analyze the financial performance of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (Bank bjb) based on the Capital Adequacy Ratio (CAR) during the period 2015 to 2024. The research employs a descriptive qualitative approach using secondary data obtained from Bank bjb's annual reports and national banking industry data. The analysis focuses on four main aspects: the development of capital structure (core and supplementary capital), the development of Risk-Weighted Assets (RWA), the CAR level of Bank bjb, and a comparative analysis between Bank bjb's CAR and the national banking industry average. The findings show that although Bank bjb's CAR consistently remains above the minimum threshold set by OJK, it is still below the national industry average. This condition is mainly due to the high level of risk-weighted assets, particularly from the consumer and MSME lending segments, which carry higher credit risk. Nevertheless, Bank bjb remains in a financially sound condition from a regulatory perspective, with a CAR consistently above 15%. The study recommends strengthening core capital, improving credit risk management, and enhancing operational efficiency as strategies to improve Bank bjb's competitiveness and financial resilience.

Keywords: *Capital Adequacy Ratio, CAR, Risk-Weighted Assets, Core Capital, Supplementary Capital, Bank bjb*