ABSTRACT

The research wasconductedatBJBBankMain BranchBandung. The phenomenonthat occursisincreasingand thedeclineinprofitabilityandliquidityratios. The declineinprofitabilityratiosROAcan be seenfrom theindicatorsthat tendto declineandcauseda decreaseindemand depositsat BankIndonesiathat exist intotalassets.Whiletheratio could beseen on thecashratioindicatorsthat tendto declineand is causedbya decreaseindemand depositsat BankIndonesiathat exist inliquidassets.

The method usedin this study isa qualitativedescriptivemethod. Object of researchis theanalysisof financialperformanceusingprofitabilityandliquidityratiosatBJBBankMainBranchBandung. Inthis study the authorsmadeastudyof financial statement.The scope ofresearchinclude how theanalysisof financialperformanceusingprofitabilityandliquidityratiosatBJBBankMainBranchBandung.

The results showed that the decline in profitability ratios ROA indicators are not due to inability of bank in controlling existing assets while decreasing the ratio of cash liquidity ratio indicator is increasing and affects profitability. Can be concluded that the decline did not affect the performance of the bank and the bank can run smoothly and well.

Keywords: Financial Statements, ProfitabilityRatio, Liquidity Ratio