ABSTRACT

Dini Herdiani, with the title of Research: "Analysis Of Development Of Profitability With Return On Equity (ROE) Method At PT. Bank Perkreditan Rakyat Trisurya Marga Artha Bandung" in the guidance by Mrs. Windi Novianti, SE., MM.

The research was conducted at Bank Perkreditan Rakyat Trisurya Marga Artha Coorporate which is located at Jl.Moh. Toha No.30-34 Bandung. The purpose of this study was conducted to determine the development of Return On Equity (ROE) at Bank Perkreditan Rakyat Trisurya Marga Artha Coorporate in the period 2009-2011 and to find out what the Bank Perkreditan Rakyat Trisurya Marga Artha Coorporate effort to maintain the levels of Return On Equity (ROE).

Data collection methods used in this study is to use a descriptive method of analysis is a way to collect, organize and clarify the data obtained with the research techniques of observation, interview and documentation.Rise and fall of profit in the company can be determined by using a profitability ratio analysis. Measuring devices used are Return On Equity (ROE). Return On Equity (ROE) is a measure of the ability of the company in generating profits with core capital held by the company.

Objects that are used as research for the writer is Bank Perkreditan Rakyat Trisurya Marga Artha Coorporate, an annual report in which data on the balance sheet and income statement is used to determine the author of Return On Equity (ROE) in the company.

The results showed a positive fluctuation in 2009-2010 amounting to 3.19% and negative fluctuations that cause the Return On Equity (ROE) decreased by 26.87%. Falling rate of Return On Equity (ROE) at PT. Rural Bank Artha Trisurya Marga due to lower interest rates drastically, thereby increasing the amount of assets and the capital was reduced.

Keywords : Profitability, Return On Equity (ROE)