Abstract

Financial Performance Analysis of Regional Office XY PT ABC

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The aims of this study are: (1) To provide a description on the development of the Regional Office XY of Bank ABC in the Year 1999-2002 based on the number of customers, the realization of fund collection, and the total credit; (2) To analyze the activities of the Regional Office XY of Bank ABC in the Year 2001-2002 based on the financial position; (3) To analyze the services of the Regional Office XY of Bank ABC in the Year 2001-2002 based on the amount of income and cost; (4) To analyze the outputs of the Regional Office XY of Bank ABC in the Year 2001-2002 based on the growth ratio, the liquidity ratio, the profitability ratio, and the assets quality; and (5) To evaluate the results of the enhancement of efficiency and effectiveness of the Regional Office XY of Bank ABC in the Year 2001-2002 based on the growth ratio, the liquidity ratio, the profitability ratio, and the assets quality; and (6) To calculate the contribution (market share) of the Regional Office XY toward the performance of Bank ABC as a whole. The analytical tools used are Growth Ratio Analysis, Liquidity Ratio Analysis, Profitability Ratio Analysis, Assets Quality Analysis, and Comparative Analysis (market share).

Based on the analysis of 2002 activities; the level of growth is 19.92%, the realization of services is increasing of 43.51%, the realization of services is decreasing of 47.41%, the realization of interest earnings is increasing of 5.50%, and the realization of profits after taxes is decreasing of 15.72%. The growth of productive assets is decreasing of -32.06%, the growth of loans is increasing of 32.83%, the growth of funds is decreasing of 34.68% and the growth of assets is decreasing of 41.04%.

The market share of the society’s fund of the Regional Office XY to the total fund of the society collected by Bank ABC in 2002 is 9%. The market share of the clearing account to the total clearing account collected is 8%. The market share of the fixed deposit collected is 9%. The market share of the saving account to the total saving account collected is 10%. The market share of the total credit to the total credit collected is 9%. The market share of the total export to the total export collected is 11%. The market share of the total import to the total import collected is 11%. The market share of the total overseas activities to the total outside activities collected is 11%. The market share of the total domestic activities to the total domestic activities collected is 6%.