

ABSTRACT

Banks are one of the financial institutions that have an important role in the economic sector, because the role of banks is to raise funds and support the credit sector. Nowadays, banks are not only places to deposit money or possessions, but banks are also an investment place for the entire community. In 2017 the Indonesian economy weakened, but the profits generated by BUMN banks increased. Therefore, it is data that is made to determine the performance of banks with the object of research of BUMN banks.

Through this study, the bank's financial performance will be based on the ratio of profit sensitivity analysis used to see an overview of the results achieved on a policy of managing assets and liabilities. In profit sensitivity analysis, the variables used to carry out analysis are assets management, liabilities management, and overall management with several indicators, namely return on total assets, leverage management, cost of debt, spread management, debt management, and return on equity.

The characteristics of this study based on the method are qualitative and based on the purpose it is descriptive. Data collection is done by downloading bank financial reports from the Otoritas Jasa Keuangan page. After that the calculation is done with the variables and indicators specified in the profit sensitivity analysis

The bank which have best financial performance in assets management is BRI. Then, for liabilities management which leverage management as an indicator, Bank Mandiri have the best financial performance. The bank which have the best financial performance in liabilities management which cost of debt as an indicator is BNI. And the last indicator for liabilities management is spread management which BRI have the best financial performance. And for overall management, the bank which have the best financial performance is BRI.

From the results of the study it can be concluded that BRI has the best financial performance among other BUMN banks. This is indicated by variable analysis with each indicator contained in the profit sensitivity analysis method. Furthermore, other BUMN banks can make BRI as a benchmark in managing assets and liabilities they have.

Key word: *bank, profitability, assets, liabilities, financial performance*