

ABSTRACT

The impact of the spread of Covid-19 and the imposition of large-scale social restrictions makes human activities carried out online, other impacts of this pandemic are layoffs, decreased imports, increased prices or inflation and increased inability of creditors to fulfill their obligations. Social restrictions and the emergence of online loan competitors that provide an easy process in applying for loans to the public have an impact on the main activity of rural bank to make a profit, namely lending so that the failure of the community to pay its obligations becomes a benchmark for whether the rural bank has good performance before and during the pandemic.

This study aims to determine the financial performance of rural bank in Bandung City before the pandemic, namely 2018 to 2019 and during the pandemic 2020 to 2021. Rural bank in the city of Bandung during the pandemic experienced an increase in the number of branch offices in 2021 totaling 52 branch offices, an increase compared to 2020 of only 46 out of 29 rural bank in the city of Bandung. Therefore, this study will produce a comparison of financial performance before and during the pandemic at rural bank in the city of Bandung using the Paired Sample T-Test and Wilcoxon signed ranks test methods.

This study found that financial performance based on the profitability ratio as measured by ROA and the liquidity ratio as measured by LDR the solvency ratio as measured by CAR was different before and during the pandemic, while the profitability ratio as measured by OER and the solvency ratio as measured by NPL did not differ before and during the pandemic. Researcher limitations cannot test more financial ratios and further researchers are expected to add the following year period so that they can find out the development of BPR financial performance in Bandung city.

Keywords: *Rural Banks, Financial Performance, Pandemic Covid-19*