


Comparative Analysis of Bank DKI Financial Performance for Periode Year 2016 and Year 2017**Helsinawati*, Muhammad Laras Widyanto, Viciwati**

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<p>*Corresponding author <i>Helsinawati</i></p> <p>Article History <i>Received: 01.06.2018</i> <i>Accepted: 07.06.2018</i> <i>Published: 10.06.2018</i></p> <p>DOI: 10.36348/sb.2018.v04i06.005</p> 	<p>Abstract: This study aims to analyze the performance of banks owned by DKI Jakarta Provincial Government - Bank DKI in terms of RGEC (Risk Profile, Good Corporate Governance, Earning, Capital), and compare the financial performance of Bank DKI in the year of 2016 and 2017. The method used in this research is RGEC (Risk Profile, Good Corporate Governance, Earning, Capital), while the long-term goal is modeling the assessment of the financial strategy of the Regional Development Bank. The action plan: (1) Formulate the problem, (2) Compile frame, (3) Prepare hypothesis (4) Conducting experiments / data processing (4) Drawing conclusions, (6) Reporting and scientific publications in the journal ISSN</p> <p>Keywords: Financial Performance, Bank DKI and RGEC Method (Risk Profile, Good Corporate Governance, Earning, Capital).</p> <p>INTRODUCTION Bank Health Level in Indonesia is governed by the following regulations. Bank Indonesia Regulation concerning Bank Rating of Commercial Banks, with Regulation Number 13/1 / PBI / 2011 dated January 5, 2011 at Article 1 paragraph (4): Bank Health Level is the result of bank rating assessment conducted on risk and Bank Performance [1]. Further according to the Financial Services Authority based on information cited from www.ojk.go.id in one of its regulatory substances that banks are required to conduct health assessments either individually or consolidatively using a risk approach [2].</p>
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Bank Indonesia Regulation number 13/1 / PBI / 2011 is replaced by Regulation of the Financial Services Authority Number 4 / POJK.03 / 2016 dated January 26, 2016 concerning Rating of Commercial Bank Rating in Chapter I. General provisions of article 2, paragraph (3) conduct a *Bank Rating based on Risk Based Bank Rating* either individually or consolidatively, and Chapter II. The Rating of Bank Soundness in Article 3 paragraph (1) states that it is obliged to conduct *self-assessment* on the soundness of the Bank as regulated in Article 2 paragraph (3), and Article 3 paragraph (2) *Self-assessment*, Bank Health as referred to in paragraph: (1) shall be made at least every semester for the position end of July and end of December [2].

Limited company bank as a bank which part or all of its shares owned by the government including in it is Regional Development Bank (BPD). One of the Regional Development Banks (BPD) whose shares are owned by Jakarta Capital City Special Government is Bank DKI. According to the Law of the Republic of Indonesia number 23 of 2014 on 30 September 2014 in Chapter XII BUMD Article 331 paragraph (3) enterprises as referred to in paragraph (1) consists of a Public Company Region and Company Perseroan Area [3] and the Law Of Law Number 9 of 2015 of the Law of the Republic of Indonesia number 9 of 2015 dated March 18, 2015 on the Second Amendment to Law Number 23 Year 2014 concerning Local Government Regulation (President of the Republic of Indonesia, 2015) According to the Regulation of the Financial Services Authority Number 4 / POJK.03 / 2016 concerning Rating of Commercial Bank Rating in Chapter 1. General provision of article 1 paragraph (2) .b.1 Board of Directors for banks in the form of corporate legal entity Perseroan Region is the Board of Directors as Law Number 23 Year 2014 regarding regional government as amended the latest by Law Number 9 of 2015 and Article 1 paragraph (2) .b.2 The Board of Commissioners for a bank in the form of a legal entity of a Regional Company is the Board of Commissioners Law No. 23 of 2014 on regional government as amended lastly by Law No. 9 of 2015 [2].

Circular Letter of Financial Services Authority number 14 / SEOJK.03 / 2017 dated March 17, 2017 concerning Rating of Commercial Bank Rating at point III.1 Method of Assessment of Commercial Bank Individual Health Rating

Individual Health Rating of Commercial Banks covers assessment of risk profile factor, Governance, rentability and capital [4]. In analyzing the soundness of the bank using the Bank Rating analysis including the assessment of *RGEC* (*Risk Profile, Good Corporate Governance, Earning, Capital*)

Performance of Regional Development Bank of Indonesia (BPD-SI) seen from the financial and operational aspects continue to improve. As of December 2016 BPD-SI assets reach Rp. 529.19 trillion, up 8.92 percent compared to the position in 2015 which reached Rp 485.86 trillion was ranked fifth in the national banking after BRI, Mandiri, BCA and BNI [5].

Based on the Rating of the Bank's financial performance in 2016, the magazine version of the investor, quoted from Merdeka.com that on the ranks owned by the local government of PT Bank Sulselbar, PT Bank Bali and PT BPD Central Java top best for the category of regional banks above Rp. 10 trillion. Bank PT BPD (Regional Government Bank) Central Java won *awards* in 2017 as the best bank for the category of regional banks above Rp. 10 trillion. While PT. BPD Kalimantan Tengah, PT BPD Southeast Sulawesi, PT BPD West Nusa Tenggara became the winner for the category of regional banks under Rp. 10 trillion [6]. While Bank DKI as a bank owned by DKI Jakarta Government located in the Capital City of the State is not awarded. This is what underlies the UMB research team to conduct research in connection with the financial performance of Bank DKI.

According to the study of Putri IDADE, and Damayanthi IGAE that an assessment of the *RGEC* factor that there is no difference in bank soundness between large banks and small banks. Meanwhile, according to Korompis VE, Rotinsulu.TO, and Sumarauw.J, 2015, there are differences in bank's financial performance from *RGEC* factor between Bank BRI, Tbk and Bank Mandiri, TBK, where from *Risk Profile* factor from NPL and LDR where BRI is superior compared to Bank Mandiri, earning factor with ROA where BRI tends to decrease while Bank Mandiri Berflutuaktif, then from earning factor where BRI is higher than Bank Mandiri stated healthy and for and Capital where BRI is lower than Bank Mandiri.

Research Issues

Based on the description above background then the problem is as follows:

- How is the performance of bank capital of DKI in 2016 and 2017 using *RGEC* method (*Risk Profile, Good Corporate Governance, Earning, Capital*).
- How comparative analysis of financial performance of Bank DKI between 201 Year 6 2017?

Insight and Problem Solving

The scope of this study is limited only to the assessment of the financial performance of Bank DKI by using *RGEC* method from quantitative data presented on the Bank DKI website and analyzing the comparative financial performance by using comparative statistical analysis through different test using *SPSS software*.

Research Objectives Formulation

To know the financial performance of Bank DKI in 2016 and year 2107 using *RGEC* method (*Risk Profile, Good Corporate Governance, Earning, Capital*).

- To know the comparative performance of Bank DKI's financial year 2016 with year 2017.

Based on background, problem formulation and research objectives, the urgency of this research are:

- In theory, this study analyzes the financial performance of Bank DKI in 2016 and 2017 to determine the health of the bank in terms of *RGEC* analysis (*Risk Profile, Good Corporate Governance, Earning, Capital*).
- Become one form of information about mapping of Bank performance appraisal.
- As a form of management evaluation of the financial performance of Bank DKI.

The findings of this study are targeted to obtain information on:

- Availability of financial performance report or Bank DKI health level in 2016 and 2017.
- Increase or decrease the financial performance of Bank DKI in 2016 and 2017 and the solution.

REVIEW SUMMARY

Financial statements

The financial statements are structures that present the financial position and financial performance in an entity. The general purpose of these financial statements in the public interest is the presentation of information about the financial position, financial performance, and cash flow of the entity s / discussion is useful for making economic decisions for its users. In order to achieve this goal, the financial statements provide information on elements of the entity

consisting of assets, liabilities, *networth*, expenses, and income (including *gain* and *loss*), changes in equity and cash flows. The information, followed by a note, will help users predict future cash flows [7].

In general, the financial statements consist of balance sheets and profit and loss calculations and changes in equity statements. The balance sheet shows / describes the amount of assets, liabilities and equity of a company on a certain date. While the profit and loss statements show the results that have been achieved by the company and the expenses incurred during a certain period, and the report on changes in equity indicate the source and use or reasons causing changes in the company's equity [8].

The financial statements describe the financial condition and results of a company's business at a certain time or a certain period of time. The types of financial statements that are commonly known are the balance sheet, income statement or business results, changes in equity statements, cash flow statements, reports of financial position [9].

Based on the above understanding can be concluded that the financial statements for the company consists of reports reporting the company's financial position at a certain time, which is reported in the form of balance sheet and profit and loss calculation as well as reports of changes in equity and cash flow statement.

Financial performance

Financial performance is an achievement achieved by the company in a certain period that reflects the level of the company's health [10]

Meanwhile, according to Fahmi [11] that "financial performance" is an analysis conducted to see the extent to which a company has implemented by using rules of financial implementation rules properly and correctly. Company performance is a description of the financial condition of a company that is analyzed with the tools of financial analysis, so it can be known about both the bad financial condition of a company that reflects the performance of work within a certain period. It is very important that resources are used optimally in the face of environmental change".

So the financial performance is the achievement achieved by the company in a certain period is analyzed with the tools of financial analysis, so it can be known about the good of the financial condition of a company that reflects the work performance so that resources are used optimally.

Bank

Bank is an institution that acts as a financial intermediary (*financial intermediation*) the party with the surplus of funds (*suplus unit*) with the party who need the fund (*deficit unit*) as well as the institution functioning to smoothen the payment traffic (financial accounting) [12].

The Bank is the financial institution or money-making institution, the implementer of payment traffic, fund collectors and credit distributors, monetary stabilizers, and the dynamics of economic growth [13].

Meanwhile, according to Ismail [14] that "the Bank is considered as a financial institution perform various financial activities"

Furthermore, in the Regulation of the Financial Services Authority Number 4 / POJK.03 / 2016 concerning Rating of Commercial Bank Rating in Chapter 1. General Provisions, Article 1 paragraph (1) Bank is a commercial bank as referred to in Act Number 7 of 1992 concerning banking as has been amended by Act Number 10 of 1998, including branch offices of overseas banks conducting conventional business activities, paragraph (4) Bank Health Level is the result of bank condition assessment performed on bank risk and performance, paragraph (5) Composite Rating is the final rating of the results of the bank's health assessment [2].

So it can be concluded that the Bank is a commercial bank or institution that acts as a financial intermediary party with excess funds with parties requiring funds including branch offices of overseas-domiciled banks and payment traffic implementers, finance collectors and distributors of credit, monetary stabilizers, and dynamist economic growth

RGEC Method (Risk Profile, Good Corporate Governance, Earning, Capital)

Understanding Financial Ratio analysis

Financial ratio analysis is part of financial analysis. Financial ratio analysis is an analysis performed by linking various estimates contained in the financial statements in the form of financial ratios. Ratio analysis (*ratio analysis*) can reveal important relationships and the basis for comparison in finding conditions and trends that are difficult to be detected by studying each of the components that make up the ratio [15].

To be able to interpret the results of the calculation of financial ratios, then required a comparison. There are two methods of comparing the company's financial ratios, namely [16]:

- Cross-sectional approach
- Time series analysis

Bank Health Ratio

Based on Bank Indonesia Regulation no. 13 year 2011 Article 6, banks are required to conduct an individual bank soundness rating by using a risk-based approach (*Risk-Based Bank Rating*) with scope of assessment of the following factors:

Risk Profile (*Risk Profile*)

The risk profile assessment comprises assessment of credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk (PBI No.13 / 1 / PBI / 2011). Risks used in the bank's health analysis are credit risk and liquidity risk used in this study. Both of these risk factors are used because they can be measured using a quantitative approach and have clear ranking criteria.

The formula used in calculating the risk profile is:

a. Non Performing Loan (NPL).

$$\text{NPL} = \text{Troubled Credit} / \text{Total Credits} \times 100\%$$

(Source: SE No.13 / 24 / DPNP / 2011)

b. Loan to Deposit Ratio (LDR)

$$\text{LDR} = \text{Total Credits} / \text{Third Party Funds} \times 100\%$$

(Source: SE No.13 / 24 / DPNP / 2011)

Good Corporate Governance (GCG)

Good Corporate Governance is a system that manages and controls the company to create added value (*value added*) for the stakeholders [17]. The method in the assessment of *Good Corporate Governance* initially analyzed by Bank Indonesia Circular Letter No.09 / 12 / DPNP 2007. The analysis in the circular use of *self-assessment* working papers *Good Corporate Governance* published by Bank Indonesia.

Over time, Bank Indonesia again issued Bank Indonesia Circular Letter No.15 / 15 / DPNP know n 2013 on the assessment of *Good Corporate Governance* in the effort to improve and improve the quality of *Good Corporate Governance* implementation, banks are obliged to periodically conduct their own *self assessment* comprehensively on the adequacy of *Good Corporate Governance* implementation. GCG factor assessment is done by self assessment system. assessment factors include: (1). Implementation of Duties and Responsibilities of the Board of Commissioners (2). Implementation of Duties and Responsibilities of the Board of Directors (3). Completeness and Implementation of Committee Duties (4).

Handle Conflict of Interest (5). Implementation of Bank Compliance Function (6). Implementation of Internal Audit Function (7). Implementation of External Audit Function (8). Implementation of Risk Management and Internal Control Function (9). Provision of Funds To Related Parties (*Related Party*) and the Borrower Large (*Large Exposures*) (10). Transparency of Bank Financial and Non Financial Condition, GCG Implementation Report and Internal Report I (11). Bank Strategic Plan In this study, researchers did not perform direct calculations on GCG factors due to limited data published by banks so that researchers assess the GCG factor by looking at the self assessment results that have been published by the bank.

Profitability (*Earning*)

Valuation earnings (*earnings*) is important in a bank because it is one of the parameters in the rating of bank soundness associated with the ability of banks in obtaining profit.

Profitability can be calculated using the formula:

a. Return On Assets (ROA)

$$\text{ROA} = \text{Profit Before Tax} / \text{Average - Total Assets} \times 100\%$$

(Source: SE No.13 / 24 / DPNP / 2011)

b. Net Interest Margin (NIM)

$$\text{NIM} = \text{Net Interest Income} / \text{Average Earning Assets} \times 100\%$$

(Source: SE No.13 / 24 / DPNP / 2011)

Capital

Capital is one important factor for a bank because if a bank has a good capital factor then of course the bank will also be more smoothly in running its operational activities in achieving the goals of the bank itself. *Capital* factor can be measured by using *Capital Adequacy Ratio* (CAR) formula. CAR is a ratio that measures the capital adequacy of a bank calculated based on the ratio of total capital to risk weighted assets. The CAR formula is as follows:

$$\text{CAR} = \text{Capital} / \text{Risk-Weighted Assets} \times 100\%$$

(Source: SE No.13 / 24 / DPNP / 2011)

METHOD

Research design

This research is a kind of quantitative descriptive research. The research focus in this research is as follows:

- Application of *RGEC* method approach (*Risk Profile, Good Corporate Governance, Earning, Capital*) consisting of: a. Risk profile factor (risk profile) measured using ratio of *Non Performing Loan and Loan to Deposit ratio* b. *Good Corporate Governance* Factor c. Revenue factor (earnings) is measured using Return on Asset ratio and Net Interest Margin d. Capital Factor (capital) which is measured using Capital Adequacy Ratio.
- Assessment of Bank soundness based on *RGEC* method (*Risk Profile, Good Corporate Governance, Earning, Capital*).

In addition, this research is a research *event study*, namely research that aims to test the information content based on a time series and Definition of Operational Variable

Furthermore, in the Regulation of the Financial Services Authority Number 4 / POJK.03 / 2016 concerning Rating of Commercial Bank Rating in chapter 1. General Provisions, Article 1 paragraph (4) Bank Health Level is the result of bank condition assessment performed on bank risk and performance, (5) The Composite Rating is the final rating of the bank's health assessment results [2].

In addition, this research is a research *event study*, namely research that aims to test the information content based on a time series of 2016 and 2017, so that researchers can see the difference in financial performance of the event using a comparative research design, ie research that aims to compare. As for who will be compared in this study is the financial performance of 2016 and the financial performance of 2017.

The following is a picture of the comparative period of the financial performance of Bank DKI.

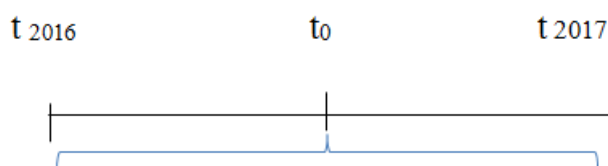


Fig-1: Comparative Period of Bank Financial Performance

Furthermore, in the Regulation of the Financial Services Authority Number 4 / POJK.03 / 2016 concerning Rating of Commercial Bank Rating in chapter 1. General Provisions, Article 1 paragraph (4) Bank Health Level is the result of bank condition assessment performed on bank risk and performance, (5) The Composite Rating is the final rating of the bank's health assessment results [2].

Table -1: Definition and Operational Variables

Variables	Definition	Measurement	Scale
Bank Financial Performance	<i>Financial performance</i> is the level of Bank soundness assessment	$R_{it} = \frac{P_{it} - P_{it-1}}{P_{it-1}}$	Ratio

Source: Team processed data (2017)

Population and Sample Research

Population in this research is banking industry company that is Bank DKI. The sampling technique in this research is done by *purposive sampling method* with the saturated sample, from 5 ratio of financial performance used as a sample in which all of its criteria as follows:

- RGEC Ratios (*Risk Profile, Good Corporate Governance, Earning, Capital*) on 2016 and 2017
- RGEC Ratios are compared based on quarterly financial report data on 2016 and 2017.
- The same time period of quarterly financial statements combined for one year (4 quarterly reports).
- Averaging a Financial Statement for one year.

Data Collection Techniques

In this study data collection technique used is literature study / documentation which is a technique of secondary data collection, that is data collection techniques obtained indirectly through intermediary media (second party). This research requires data of financial report of company to see data pertriwulan financial report obtained from Bank DKI through website www.bankdki.co.id.

Data Analysis Technique

- Descriptive Analysis
- Data Quality Analysis
- Average Difference Analyze

Test t (Paired Sample t-test)

The data analysis method used in this research is the average difference test of two paired samples (*paired sample t-test*), that is data analysis method which aims to test whether there is difference of *mean* for two free samples (independent) in pairs. As for the coupled is the data in the second sample is a change or the difference from the first sample data. This test is conducted to see if there are differences in *financial performance* 2016 by 2017 with a greater significance level of alpha 0.05 or (sig 2-tailed) > 0.05. Hypothesis:

Hypothesis is a provisional or temporary answer and still to be verified [18]. Hypothesis in this research is as follows

Wilcoxon test

The *wilcoxon* test is a nonparametric statistical test used to determine whether or not there is an average difference between two paired samples, so that the *wilcoxon* test is often used as an alternative to *paired sample t-test* when the research data is not normally distributed, where non-distributed data is considered not to meet criteria in parametric statistical tests, especially *paired sample t-test*. Thus, it is necessary for the action to be done by the researcher so that the research data collected can still be tested or analyzed by using non parametric statistic method.

Hypothesis

$$H_0: \bar{X}_1 = \bar{X}_2$$

Meaning there is no difference *Financial performance* 2016 by 2017

$$H_a: \bar{X}_1 \neq \bar{X}_2$$

This means that there are differences in *financial performance* 2016 by 2017

Hypothesis

Hi: It is suspected that there are differences in financial performance between 2016 and 2017 at Bank DKI

This is in line with the research conducted by Corporist VE, Rotinsulu.TO, and Sumarauw.J, (2015), that there are differences in the financial performance of banks from the RGEC factor between Bank BRI, Tbk and Bank Mandiri, TBK,

RESULTS AND DISCUSSION

Overview of the Research Object

Bank DKI established since April 11, 1961 is the first regional development bank that was born in Indonesia along with the formation of the city of Jakarta as the capital of Indonesia. Bank DKI has been through a long history along with various dynamics rapidly the growth of the city of Jakarta and has undergone several times the status change and company name. The change of name on year 1961 PT Bank Pembangunan Daerah Djakarta Raya, year 1978 named PD Jakarta Regional Development Banks, year 1999 named PT Bank Daerah Khusus Ibukota Jakarta Raya, and tahun 2008 was named PT Bank DKI. Head Office on Prasada Sasana Building Creation Jl.Suryopranoto No. 8 Central Jakarta 1013 0. Bank DKI has 31

Branch Offices, 71 Sub-Branch Offices, 136 Cash Offices, 5 Payment Points, 9 Functional Offices, 906 Automated Teller Machines (ATMs), and 1528 *Electronic Data Capture* (EDC). (www.bankdki.co.id)

Financial Performance of DKI BPD

Financial performance of PT. Bank Bukopin Tbk before and after Branchless Banking in the below table (Table-2.)

Table-2: Financial Performance of Bank DKI

RGEK Components	RATIO (%)		
	Th 2016	TH 2017	Growth
I. Performance Ratio			
A. Risk Profile (Risk Profile)			
1. Non Performing Loan (NPL)	5.35	3.76	-1.59
2. Loan to Deposit Ratio (LDR)	87.41	70.77	-16.64
B. Good Corporate Government			
C. Profitability (Earning)			
1. Return on Assets (ROA)	2.29	2.04	-0.25
2. Net Interest Margin (NIM)	7.27	5.31	-1.96
D. Capital (Capital)			
1. Capital Asset Ratio (CAR)	29.79	28.77	-1.02

Source: Financial Services Authority (Team processed data, 2018)

From data of financial ratio of BPD DKI above financial performance decrease of *Non Performing Loan (NPL)* of 1.59%, *Loan to Deposit Ratio (LDR)* amounted to 16.64% means there is a decline in the financial risk profile this is good, *Return on Assets (ROA)* of 0.25 %, *Net Interest Margin (NIM)* of 1.96 % means a decline in the ratio of profitability or ability to pay long-term debt down and *Capital Aset Ratio (CAR)* down 1.02% means a decline in the capital ratio of 1.02%. Award earned BPD DKI in relation with GCG:

- *The Best Annual Report of BUMD Bank category in Indonesia Corporate Secretary Communication from Economic Review Magazine* aspect on the value of information disclosure submitted in the Annual Report Bank of 2015.
- The Six Best Reporting Banks Commercial Bank Daily Report The period 2016 of Bank Indonesia aspect is in the value of Presentation Report Daily Commercial Bank period 2016
- Ranking 1 of area *Good Corporate Governance, Risk Management, Legal Bank* from *Economic Review Magazine*, Perbanas, Indonesia Asia Institute and IdeKu Group Implementation aspects that are in the value of governance company, management risk and legal Bank
- Best GCG of BUMD Company with a very good predicate for financial sector of Bank Book III on Indonesia *Good Corporate Governance Award 2016* from *Economic Review Magazine* and IPMI *International Business School* aspects assessed Implementation of governance company Bank
- Trusted Company on *Corporate Governance Perception Index Award* from *The Indonesian Institute for Corporate Governance* and Magazine SELF Implementation of governance tire company k.

Table-3: Descriptive Statistics Test Results

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
DKI Bank Performance Performance Rate Year 2017	5	2.04	70.77	22.3360	29,36173
DKI Bank Performance Performance Rate Year 2016	5	2.29	87.41	26,4440	35.79390

Valid N (listwise)	5			
Source: Data processed SPSS 21 (2018)				

Descriptive Statistics Test Results

From the data above there are two data studied by 5 ratios financial of banks, where ratio inerja BPD DKI Year 2017 mean worth 22.3360 and data BPD DKI after Year 2016 a mean of 26.4440 means a change in meanvalue of 3,080 in the minimum value of 2017 worth 2.04 and the minimum value after *branchless banking* worth 2016 mean worth 2.29. The maximum value of 2017 worth 70.77 and the maximum value after *branchless banking* worth 2016 is worth 87.41.

Data Quality Test Results

In testing the quality of data used the normality test one sample kolmogrov smirnov test as presented in the table below.

Table-4: Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
		DKI Bank Performance Performance Rate Year 2017	DKI Bank Performance Performance Rate Year 2016
N		5	5
Normal Parameters ^a , b	Mean	22.3360	26,4440
	Std.Deviation	29,36173	35.79390
Most Extreme Differences	Absolute	,319	,304
	Positive	,319	,304
	Negative	-,245	-,250
Kolmogorov-Smirnov Z		,713	,680
Asymp. Sig. (2-tailed)		,689	,745
a. Test distribution is Normal.			
b. Calculated from data.			
Source: Data processed SPSS 21 (2018)			

From the above data it can be seen that the data diffuses normally because the level of sig (2 tailed) is above 0.05 or 5% ie 0 , 689 or 68.9% in 2016 and 0 , 745 or 74.5% in 2017 . Because the data is normally distributed, it can be used paired sample t-test, so that the test of wilcoxon to find the difference of financial performance of BPD DKI in 2016 and 2017 is normally distributed.

Hypothesis Testing

After the test kulaitas data the next step is done Hypothesis test data to test the hypothesis stating "there are differences in financial performance of PT. Bank Bukopin Tbk before and after branchless banking. The test using wilcoxon test using spss version 21 is shown in the following table.

Table-5: Wilcoxon Signed Ranks Test Results

		N	Mean Rank	Sum of Ranks
DKI Bank Performance Performance Per Year 2017 - Bank DKI Performance Ratio Year 2016	Negative Ranks	5 ^a	3.00	15.00
	Positive Ranks	0 ^b	,00	,00
	Ties	0 ^c		
	Total	5		
a. DKI Bank Performance Performance Per Year 2017 <DKI Bank Performance Performance Rate Year 2016				
b. DKI Bank Performance Period 2017> DKI Bank Performance Performance Rate 2016				
c. DKI Bank Performance Performance Per Year 2017 = DKI Bank Performance Performance Rate Year 2016				

Source: SPSS 21 (2018)

From the above table of the analyzed data sebanyak N= 5 there are 5 data has *negative ranks*, or the difference between the variable before the variable after the (net before) there is a negative result means there is a decrease in financial ratios for financial performance of Bank DKI a tender in 2017 < DDB Financial Performance Performance ratio for 2016 with mean ranks 3.

Next calculate *Test Statistics* to test the hypothesis about data significance as seen in the following table.

Table-6: Statistical Test Results

Test Statistics ^a	
	DKI Bank Performance Performance Per Year 2017 - Bank DKI Performance Ratio Year 2016
Z	-2,023 ^b
Asymp. Sig. (2-tailed)	, 043
a. Wilcoxon Signed Ranks Test	
b. Based on positive ranks.	
Source: Data Processed SPSS 21	

From the above data the value of Z obtained the result of the difference in the value of DKI BPD Performance Performance ratio of 2017 minus the Performance Ratio of PT. Bank Bukopin Tbk Year 2016 of -2.023 means that there is a decrease in financial ratio of DKI PBD because the ratio of bank finances 2016 > financial ratio PBD DKI 2017, while for *sig (2-tailed)* 0.043 means significant change, because $0.043 < 0.05$ so H_0 rejected and H_1 accepted.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSION

Based on the results of statistical tests on the assessment of financial performance at Jakarta Capital City BPD period 2016 and 2017, it can be concluded that there are significant differences in the assessment of financial performance on the PBD DKI, from 5 banking financial ratios decreased ie *Non Performing Loan (NPL)* of 1.59%, *Loan to Deposit Ratio (LDR)* of 16.64%, *Return on Assets (ROA)* of 0.25 %, *Net Interest Margin (NIM)* of 1.96 % and *Capital Assets Ratio (CAR)* of 1 , 02%. While *Good Corporate Governance* BPD is good enough to be awarded in 2016. The awards achieved by BPD DKI in relation to GCG are : (1) *The Best Annual Report of BUMD Bank* category in *Indonesia Corporate Secretary Communication* (2) *Six Best Reporting Banks Commercial Bank Report Period 2016* (3) *Ranked 1 area of Good Corporate Governance, Risk Management, Legal Bank* (4) *The Best GCG of BUMD Company with Very Good predicate for financial sector Bank Book III in Indonesia Good Corporate Governance Award 2016* and (5) *Trusted Company in Corporate Governance Perception Index Award*

SUGGESTIONS

Based on the above conclusion, it is expected that Jakarta BPD can increase the *Return on Asset (ROA)* ratio, *Net Interest Margin (NIM)* of *Capital Asset Ratio (CAR)*

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