

KINERJA KEUANGAN PT BANK DANAMON INDONESIA (PERSERO) TBK PERIODE 2019 – 2023.

Oleh :
Muhammad Rifqi Hidayat

ABSTRAK

Laporan Tugas Akhir ini menganalisis kinerja keuangan PT Bank Danamon Indonesia Tbk periode 2019 - 2023 dengan mengukur rasio likuiditas, rasio solvabilitas dan rasio profitabilitas. Berdasarkan yang diolah dengan Excel, hasil analisis menunjukkan bahwa Bank Danamon Indonesia berada dalam kondisi cukup sehat. *Loan to Deposit Ratio* (LDR) sepanjang periode 2019 sampai 2023 memiliki rata - rata sebesar 91,02%, berada pada peringkat komposit 3 "Cukup Sehat", *Current Ratio* (LDR) memiliki rata - rata sebesar 0,33%, dengan komposit 5 "Tidak Sehat", *Return On Assets* (ROA) memiliki rata - rata sebesar 1,36% dengan komposit 2 "Sehat", artinya Bank Danamon Indonesia sudah cukup efisien dalam mengelola asetnya untuk menghasilkan laba. *Return On Equity* (ROE) sepanjang periode 2019 sampai 2023 memiliki rata - rata sebesar 6,9% dengan peringkat komposit 3 atau "Cukup Sehat", artinya Bank Danamon Indonesia cukup efisien dalam menunjukkan kemampuan menjaga kecukupan modal. Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) rata-rata 81,75%, dengan peringkat komposit 5 "Tidak sehat", menunjukkan ketidakmampuan menjaga keuntungan operasional dengan biaya operasional. *Net Interest Margin* (NIM) rata-rata 7,72%, berada pada peringkat komposit 1 "Sangat Sehat", menunjukkan kemampuan menjaga keuntungan. Rasio Permodalan rata-rata 25,9%, berada pada peringkat komposit 1 atau "Sangat Memadai", menunjukkan kemampuan menjaga kecukupan modal.

Keyword : Likuiditas, Rentabilitas, Solvabilitas

FINANCIAL PERFORMANCE OF PT BANK DANAMON INDONESIA (PERSERO) TBK PERIOD 2019 - 2023.

By :
Muhammad Rifqi Hidayat

ABSTRACT

This Final Project report analyzes the financial performance of PT Bank Danamon Indonesia Tbk for the 2019 - 2023 period by measuring liquidity ratios, solvency ratios and profitability ratios. Based on what was processed using Excel, the analysis results show that Bank Danamon Indonesia is in a fairly healthy condition. Loan to Deposit Ratio (LDR) throughout the period 2019 to 2023 has an average of 91.02%, is in a composite rating of 3 "Quite Healthy", Current Ratio (LDR) has an average of 0.33%, with a composite of 5 "Unhealthy", Return On Assets (ROA) has an average of 1.36% with a composite of 2 "Healthy", meaning that Bank Danamon Indonesia has been efficient enough in managing its assets to generate returns on Equity (ROE) throughout the 2019 period until 2023, it has an average of 6.9% with a composite rating of 3 or "Quite Healthy", meaning that Bank Danamon Indonesia is quite efficient in demonstrating the ability to maintain adequate capital ratio of 81.75%. , with a composite rating of 5 "Unhealthy", indicating the inability to maintain operational profits with an average Net Interest Margin (NIM) of 7.72%, is at a composite rating of 1 "Very Healthy", indicating the ability to maintain profits. The average capital ratio is 25.9%, with a composite rating of 1 or "Very Adequate", indicating the ability to maintain adequate capital.

Keyword : Liquidity, Profitability, Solvency.