Analisis Rasio Likuiditas dan Profitabilitas dalam Menilai Kinerja Keuangan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Periode 2021-2025

Oleh : Muhamad Dzikri Rahmani

ABSTRAK

Penelitian ini bertujuan menganalisis tingkat likuiditas dan profitabilitas dalam menilai kinerja keuangan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (Bank BJB) selama periode 2021–2025. Penelitian menggunakan metode deskriptif kuantitatif dengan pendekatan analisis rasio keuangan, menggunakan data sekunder dari laporan keuangan tahunan Bank BJB. Analisis dilakukan dengan menghitung rasio likuiditas (Loan to Deposit Ratio dan Cash Ratio) serta rasio profitabilitas (Return on Assets, Return on Equity, Net Interest Margin, dan BOPO), yang kemudian dibandingkan dengan standar penilaian yang berlaku dan dianalisis melalui analisis tren untuk mengetahui perkembangan kinerja keuangan perusahaan.

Hasil penelitian menunjukkan bahwa tingkat likuiditas Bank BJB selama periode 2021–2025 berada dalam kondisi sehat. LDR meningkat dari 81,7% (2021) menjadi 89,5% (2024), lalu sedikit menurun menjadi 88,1% (2025), namun tetap berada dalam kisaran sehat sesuai ketentuan regulator, sementara Cash Ratio berfluktuasi antara 8,76% hingga 13,48%, menunjukkan kemampuan bank memenuhi kewajiban jangka pendek yang masih memadai. Sebaliknya, rasio profitabilitas menunjukkan tren penurunan yang konsisten: ROA turun dari 1,4% menjadi 0,6%, ROE turun dari 15,8% menjadi 6,2%, dan NIM menurun dari 5,8% menjadi 3,8%, sedangkan BOPO meningkat dari 81,9% menjadi 92,2%, yang mengindikasikan penurunan efisiensi operasional perusahaan.

Kata kunci: Kinerja Keuangan, Likuiditas, Profitabilitas, Loan to Deposit Ratio, Cash Ratio, Return on Assets, Return on Equity, Net Interest Margin, BOPO, Bank BJB.

Analysis of Liquidity and Profitability Ratios in Assessing the Financial Performance of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk for the 2021–2025 Period

By : Muhamad Dzikri Rahmani

ABSTRACT

This study aims to analyze the level of liquidity and profitability in assessing the financial performance of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (Bank BJB) during the 2021–2025 period. The research employs a quantitative descriptive method with a financial ratio analysis approach, using secondary data obtained from Bank BJB's annual financial reports. The analysis was conducted by calculating liquidity ratios (Loan to Deposit Ratio and Cash Ratio) as well as profitability ratios (Return on Assets, Return on Equity, Net Interest Margin, and BOPO), which were then compared against applicable assessment standards and analyzed using trend analysis to determine the development of the company's financial performance.

The results show that Bank BJB's liquidity level during the 2021–2025 period remained in a healthy condition. The Loan to Deposit Ratio (LDR) increased from 81.7% in 2021 to 89.5% in 2024, before slightly declining to 88.1% in 2025, yet still remained within the healthy range set by the regulator, while the Cash Ratio fluctuated between 8.76% and 13.48%, indicating that the bank's ability to meet its short-term obligations remained at an adequate level. In contrast, profitability ratios showed a consistent downward trend: Return on Assets (ROA) decreased from 1.4% to 0.6%, Return on Equity (ROE) declined from 15.8% to 6.2%, and Net Interest Margin (NIM) fell from 5.8% to 3.8%, while the BOPO ratio increased from 81.9% to 92.2%, indicating a decline in the company's operational efficiency.

Keywords: financial performance, liquidity, profitability, Loan to Deposit Ratio, Cash Ratio, Return on Assets, Return on Equity, Net Interest Margin, BOPO, Bank BJB