

**ANALYSIS OF THE APPLICATION OF THIRD PARTY
ALLOCATION OF FUNDS TO BUMN BANKS IN INDONESIA
PERIOD 2019 – 2021**

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ABSTRACT

Banks have the function of collecting funds from the community and distributing their funds in the form of bank activities. Collecting funds from this community is commonly called third party funds (TPF). In collecting TPF, banks distribute their funds in the form of primary reserve, secondary reserve and credit provided. For BUMN Bank from 2020 to 2021, all of its operational activities were affected by the pandemic, so the number of TPF collected by BUMN Bank has decreased compared to last year. Even so, TPF collected by BUMN Bank is still growing because the public prefers not to use its funds in savings deposits. The form of distribution of funds that BUMN Bank allocates is also affected, including the primary reserve, the percentage of GWM that has a policy by Bank Indonesia, and the secondary reserve that BUMN Bank places as the second reserve and can also provide income for banks, and then in the form of credit provided to BUMN Bank in 2020 experienced fluctuations caused by the pandemic so that in the distribution of loans by BUMN Bank in 2020 there was a slowdown in credit growth. Meanwhile, in 2021 the number of credit distributions has grown significantly.

Keywords : *TPF, Primary Reserve, Secondary Reserve, Credit granted*

**ANALISIS PENERAPAN ALOKASI SUMBER DANA PIHAK
KETIGA PADA BANK BUMN DI INDONESIA
PERIODE 2019 – 2021**

Oleh :

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ABSTRAK

Bank mempunyai fungsi menghimpun dana dari masyarakat dan menyalurkan dananya dalam bentuk kegiatan aktiva bank. Menghimpun dana dari masyarakat ini biasa disebut dana pihak ketiga (DPK). Dalam menghimpun DPK ini bank menyalurkan dananya dalam bentuk *primary reserve*, *secondary reserve* dan kredit yang diberikan. Untuk Bank BUMN tahun 2020 hingga 2021, semua kegiatan operasionalnya terdampak akibat pandemi. Meskipun begitu, DPK yang dihimpun Bank BUMN tetap tumbuh dikarenakan masyarakat lebih memilih untuk tidak menggunakan dananya yang ada di simpanan tabungan. Lalu bentuk penyaluran dana yang Bank BUMN alokasikan pun juga terdampak diantaranya yaitu bentuk *primary reserve* berupa persentase GWM yang adanya kebijakan oleh Bank Indonesia, lalu *secondary reserve* yang ditempatkan Bank BUMN sebagai cadangan kedua dan juga dapat memberikan pendapatan bagi bank, kemudian dalam bentuk kredit yang diberikan oleh Bank BUMN tahun 2020 mengalami fluktuasi yang disebabkan pandemi sehingga dalam penyaluran kredit pada Bank BUMN tahun 2020 mengalami perlambatan dalam pertumbuhan kredit. Sementara di tahun 2021 jumlah penyaluran kredit tumbuh cukup signifikan.

Kata Kunci : DPK, *Primary Reserve*, *Secondary Reserve*, Kredit yang diberikan