



ANALYSIS OF LOAN TO DEPOSIT RATIO (LDR) AT PT. BANK NAGARI CABANG UTAMA PADANG IN 2020-2022

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ABSTRACT

The objective of this study was to measure level the financial wellness of PT. Bank Nagari Cabang Utama Padang through the use of the Loan to Deposit Ratio (LDR). In this research the researcher used field studies and literature studies in data collection and to analyze the data the researcher used quantitative data analysis methods, which analyzed liquidity obtained from the financial statements of PT. Bank Nagari Cabang Utama Padang in 2020-2022. Based on the analysis carried out, it was found that the Loan to Deposit Ratio at PT. Bank Nagari Cabang Utama Padang in 2020 was 82.69%, in 2021 it was 79.39%, and in 2022 it was 79.57%. This means that the LDR at PT. Bank Nagari Cabang Utama Padang in 2020-2022 in the category of quite healthy assessment can be know from the LDR assessment criteria based on Bank Indonesia Circular Letter No.6/23/ DPNP which is in the range > 75% - <85%.

Keyword: *Loan to Deposit Ratio*

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INTRODUCTION

One of the tools that play an essential role in advancing the country's economy is banking institutions. Based on Law No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, a bank is a business institution that collects funds from the public in the form of deposits and distributes them back to the public in the form of credit or other forms of services aimed at enhancing the standard of living of the society. A bank is a financial institution that acts as a financial intermediary between parties with excess funds and parties who need funds and can facilitate payment traffic (Saputri & Fernos, 2019). This has a positive impact on the country's economy and can improve people's welfare. Therefore, banking in Indonesia has increased can be seen from the company's financial reports in certain periods.

Financial reports are financial data reported in accordance with the financial conditions generated by the company within a specified period (Amalia et al., 2018). The financial report is a description of the company's financial condition in one accounting period (Fernos, 2017). Financial statements consist of several types, namely: balance sheet, this is a financial statement that shows the bank's financial position on the assets and liabilities side. Commitment and Contingency Report, commitment and contingency report is a contractual bond in the form of a promise that cannot be canceled by one party and must be carried out in accordance with a mutual agreement. Profit and Loss Report, is a financial report of a company resulting from one accounting period that explains the elements of the company's income and expenses so as to generate net income. Cash Flow Report, is a part of the financial statements of a company generated in an accounting period that shows the flow of

money in and out of the company. Notes or Financial Statements, these are additional notes and information added to the end of the financial statements to provide more valid information.

To find out the financial report of a company, an analysis of the financial report is needed. Financial statement analysis is a technique for analyzing company finances from business results both in the past and future periods and to find out how the company performs (Sujarweni, 2019).

To analyze the level of the bank's ability to pay off its obligations to customers, a Loan to Deposit Ratio (LDR) analysis is required. LDR is the bank's ability to repay withdrawals made by customers by relying on loans provided. LDR is the ratio of the total amount of credit provided by the bank to the funds received, LDR is a tool to measure the level of the bank's ability to fulfill obligations in the form of call money that must be fulfilled by clearing obligations carried out entirely from current assets owned by the company (Hardi & Fernos, 2017).

Loan to Deposit Ratio is a comparative calculation of the amount of credit provided to the amount of third party funds that are collected. This is a measurement tool for the level of banking growth in lending. The higher the LDR ratio, the lower the level of the bank's ability to cover its short-term obligations, if the LDR is too low then the income or profit in credit activities will be less. Therefore, it is necessary to analyze the loan to deposit ratio in financial companies engaged in banking, one of the banking companies in West Sumatra which is PT Bank Nagari.

PT. Bank Nagari is a bank owned by the West Sumatra regional government which aims to improve the economy and welfare of the community, especially in West Sumatra. PT. Bank Nagari consists of several branches, one of which is PT. Bank Nagari Cabang Utama Padang located on Jl. Pemuda No. 21, Olo Padang, West Sumatra Province.

The growth levels of the Loan To Deposit Ratio at PT. Bank Nagari Cabang Utama Padang in 2020-2022 in table 1 is as follows:

Table 1
Loan to Deposit Ratio (LDR) Growth Levels
PT. Bank Nagari Cabang Utama Padang
In 2020-2022
(Rp 000.000)

Description	2020	2021	2022
Conventional credit	17.946.766	18.913.743	20.006.065
Syariah financing	1.583.474	2.059.040	2.467.772
Total loans/financing	19.530.240	20.972.783	22.473.837
Current Account	2.140.902	3.316.654	3.013.832
Savings	6.796.543	7.826.307	8.243.974
Deposits	11.470.894	11.856.637	13.301.501
Total third party funds	20.408.340	22.999.596	24.559.308
Capital	3.207.856	3.416.642	3.682.783

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Source: Bank Nagari Cabang Utama Padang 2023

Based on table 1 above, it can be seen that total loans and financing have increased every year, from 2020 to 2022, and total third party funds have also increased from 2020 to 2022, and capital (equity) has also increased from 2020 to 2022. Therefore the authors are interested in researching in the form of a final project with the title "Analysis of Loan to Deposit Ratio (LDR) at PT. Bank Nagari Cabang Utama Padang in 2020-2022".

The function of bank as intermediary institutions, especially in lending, has an important role for the movement of the economy as a whole and facilitates economic growth (Siringoringo, 2012). In general, the main function of banks is to collect funds from the public and channel them back to the public as financial intermediaries (Rahmadhani & Mawardi, 2011). The specific functions of bank are: the main basis of banking activities is trust, both in terms of raising funds and channeling funds. People will want to deposit their funds in the bank if it is based on the element of trust, the task of the bank as a collection and distribution of funds is very necessary for the smooth running of economic activities in the real sector. The bank's activities allow the community to invest, distribute, and consume goods and services, considering all activities related to the use of money. Bank also offer other banking services to the public. These services offered by bank are related to the general economy of the community.

Types of banking based on their function consist of: central bank, this is the bank responsible for issuing bank notes and coins as legal tender in a country and maintaining money conversion. The duties of the central bank are: implement and determine monetary policy. Regulate and maintain a stable payment system. Regulate and supervise the work of bank. Commercial Bank is a bank that carries out business activities conventionally and / or based on Islamic principles which in its activities provide services in payment traffic. The duties of commercial bank are: collect funds and distribute them to the public in the form of loans, provide efficient payment mechanisms and tools in economic activities, creating money through credit and investment payments, provide services and fund management to individuals and companies. provide facilities for international trade, provide storage services for valuables, offer other financial services such as credit cards, travelers checks, ATM, fund transfers and others. Bank Perkreditan Rakyat (BPR), is a bank that carries out business activities conventionally or syariah principles whose activities do not provide services in payment traffic. This bank has limited operational areas, and funds owned with limited services such as providing credit loans with a limited amount, accepting general public deposits, providing financing with profit sharing principles, placement in bank Indonesia certificates, time deposits, certificates, and savings. The tasks of rural banks are: collect funds from the public in the form of deposits in the form of time deposits, and savings, providing credit, providing financing and placement of funds based on syariah principles in accordance with the provisions stipulated by Bank Indonesia, placing funds in the form of Bank Indonesia certificates, time deposits, certificates of deposit, and savings of other banks.

Bank funds are sourced from the results of the bank's business in its operational activities, in accordance with the bank's function as a financial institution where its activities are engaged in finance (Saputri & Putra, 2023). Funds used for operational activities are obtained from various sources depending on the bank, either by loan or public deposits and from other financial institutions. In addition, to finance the bank's operational activities, it can utilize its own capital which comes from the capital deposits of the shareholders or the bank sells new shares to new owners. The results of the acquisition of funds are in line with the goals of the use of these funds.

The types of sources of bank funds are: funds sourced from the first party come from owners and bank profits in the form of paid-up capital, agio shares, other reserves, and

retained earnings, and funds sourced from the second party are obtained from the money market in the form of call money, interbank loans, loans from non-bank institutions, and loans from the central bank. Then third party funds are sourced from public deposits in the form of current accounts, savings, time deposits, certificates of deposit, and guarantee deposits.

The types of deposits available at the Bank are generally as follows: savings, savings are money deposits in banks whose withdrawals can be made at any time in accordance with applicable regulations. Savings have the following conditions. The initial deposit with a minimum balance has different limits depending on the provisions of each bank, starting from IDR 20,000, IDR 50,000 or higher depending on the type of savings used, interest or profit sharing on savings is less than deposits, there is a monthly administration fee set by the bank. And current account, current account is one of the banking products in the form of deposits from individual customers or business entities in rupiah or foreign currencies. Current accounts can only be withdrawn using a giro bilyet during bank operating hours. The benefits of being a current account customer are being able to make payments using checks as a substitute for cash, no need to carry large amounts of cash, easy and practical. And deposit, deposits are types of deposits whose disbursements can be made within a certain time and certain conditions and can earn interest or profit sharing which is generally higher than other deposits. The characteristics of deposits include: the majority of banks set an initial deposit with a minimum amount of Rp 10,000,000. Have a high interest rate or profit sharing compared to savings. It has a maturity of 1 month, 3 months, 6 months, 12 months, or 24 months and can be automatically renewed. Deposits can be made in rupiah or foreign currency. If the deposit is withdrawn before the maturity period, a penalty fee will be charged.

Credit is the supply of money or bills based on lending and borrowing agreements between banks and other parties that require the borrower to pay off the debt along with interest at a predetermined time (Law No. 7 of 1992 concerning banking as amended by Law No.10 of 1998). Credit is the provision of a sum of money or goods that will later be refunded with interest or profit sharing according to the deal with a specified period of time. According to Thomas (2010); (Goni et al., 2022) credit is trust in the ability of a debtor to return or pay an amount of money at an agreed time.

According to Hamonangan (2020) to find out whether someone can be trusted or not in credit transactions, you can use the 5C analysis method as follows: character, it is the nature or attitude of the prospective debtor, to find out how the nature and attitude of the prospective debtor, the bank will conduct an interview to assess the attitude to the background of the prospective debtor. This is very important in assessing the seriousness of prospective debtors when applying for credit. Capacity, is the ability of the debtor to pay off or return the credit given. The bank will assess the debtor's ability to return the loan by looking at the debtor's ability to manage the business being run whether it is profitable or not. Collateral, is a guarantee that will be submitted to the bank. Collateral can determine whether credit is approved or rejected. The guarantee functions as a bank protector when the customer cannot pay off the credit given, if the credit is not paid, the bank will confiscate the pledged assets. Capital, is a criterion for customers who apply for business credit. The bank needs to know the capital owned before approving the credit. In this case, the bank can see the financial records of the business run by the prospective debtor, after which the bank will make a decision whether the debtor deserves a loan or not. Condition Of Economy, is the economic condition of the credit application party. This condition can be a reference to whether

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someone is able to pay the credit given by the bank or not. Unstable conditions can be a consideration for the bank in providing the proposed loan. Therefore, the bank must first find out the economic condition of the prospective debtor.

In general, the types of credit can be seen from various sides, including the following (Kasmir, 2014): in terms of usefulness, investment loans are usually used for business expansion and to build new projects or factories for rehabilitation purposes, working capital loans are used for the purpose of increasing production in its operations. In terms of credit objectives, productive credit is credit that is used to increase business and investment production. This credit is given to produce goods and services, consumptive credit is credit that is used for personal consumption and does not produce anything. Trade credit is credit used for trade transactions which is usually to buy merchandise and it is hoped that the sales proceeds from the trade goods, in terms of time period, short-term credit is credit that has a period of less than 1 year which is usually used for working capital, medium-term credit is a credit period ranging from 1 year to 3 years, and is used for investment, long-term credit is credit with a repayment period of more than 5 years.

When conducting its business activities, a company will provide financial reports to present quantitative data as information for its users. Financial statements are reports that show the financial position of an entity at a certain period and time (Kasmir, 2019).

Financial reports are a form of business language that provides users with processed data about the company's financial position, and understanding the company's financial statements allows for differences in understanding the company's financial position (Murhadi, 2015).

Loan To Deposit Ratio is a ratio that measured the level of the bank's ability to fulfill its short-term obligations by dividing the total loans given to total third party funds plus capital (Afriyeni & Fernos, 2018). Loan To Deposit Ratio can be formulated as follows:

$$\text{LDR} = \frac{\text{Total Loans Outstanding}}{\text{Total Third Party Funds} + \text{Capital}} \times 100\%$$

Bank Indonesia determines the amount of the LDR ratio according to Bank Indonesia Circular Letter No. 6/23/DPNP of 2004, in table 1 as follows:

Table 2
Loan To Deposit Ratio (LDR) assessment criteria

Criteria	LDR
Healthy	75%
Healthy Enough	>75%- <85%
Less healthy	>85% - 100%
Not healthy	>120%

Source: Bank Indonesia Circular Letter No. 6/23/DPNP Year 2004

From table 2 above, it can be seen that the LDR assessment criteria with a percentage of 75% can be said to be healthy, 75% to 85% are said to be quite healthy, 85% to 100% are said to be less healthy, and greater than 120% are said to be unhealthy. It can be concluded that the safe limit for LDR is at a percentage of 75% and the maximum limit is at a percentage of 110%. if the LDR is below 75%, it is not good for the bank because there are many funds that settle (idle money) and result in bank losses, if the LDR exceeds the

maximum limit of 110%, it can cause the bank's low liquidity ability to finance very high credit.

RESEARCH METHODS

In collecting the data to conduct this research, the following methods were used:

1. Data collection methods

a. Field Study (Field Research)

Direct research on the object concerned by examining the results of the data obtained. This research assists the researcher in completing the data needed and required, by interviewing the parties concerned with the relevant agencies.

b. Library Research

Research conducted by reading and looking at previous research references in the library.

2. Data Analysis Method

In data analysis, the researcher used quantitative data analysis as a research method that describes descriptively the Loan to Deposit Ratio (LDR) ratio of PT. Bank Nagari Cabang Utama Padang in 2020-2022. Data analysis can be done from two different points of view, namely between theory and practice that needs to be applied so that it can be seen to what extent it is implemented, whether there is a difference between theory and practice carried out.

RESULTS AND DISCUSSION

Loan To Deposit Ratio is the calculation of the ratio between the amount of credit provided to the amount of third party funds collected from the public. This ratio can measure the level of the bank's ability to meet its short-term obligations (Liquidity).

If the percentage of LDR value is too high, then the bank will not be able to fulfill its short-term obligations, this has a negative impact on the bank. If the percentage of LDR value is lower, then too many bank funds are deposited. This can lead to losses to the bank because the bank does not benefit from its operational activities.

Based on Bank Indonesia Circular Letter No.6/23/DPNP, the Loan To Deposit Ratio (LDR) can be calculated using the following formula:

$$\text{LDR} = \frac{\text{Total Loans Provided}}{\text{Total Third Party Funds} + \text{Capital}} \times 100\%$$

Based on the financial reports obtained, the Loan To Deposit Ratio at PT Bank Nagari Cabang Utama Padang in 2020-2022 can be seen in table 2 as follows:

Table 3
The calculation of Loan To Deposit Ratio (LDR)
At PT Bank Nagari Cabang Utama Padang
in 2020-2022
(Rp 000.000)

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Years	Description			
	Total Loans Provided	Total Third Party Funds	Capital (Ekuitas)	LDR
2020	19.530.240	20.408.340	3.207.856	82,69%
2021	20.972.783	22.999.596	3.416.642	79,39%
2022	22.473.837	24.559.308	3.682.783	79,57%

Source : PT. Bank Nagari, Data Analyzed

Year 2020

$$\text{LDR} = \frac{19.530.240}{20.408.340 + 3.207.856} \times 100\%$$

$$= 82,69\%$$

This means that in 2020 PT Bank Nagari Cabang Utama Padang has the ability to be able to meet its short-term obligations (liquidity) of 82.69% smaller than 120%, this can be interpreted in accordance with Bank Indonesia Circular Letter No.6/23 / DPNP that PT Bank Nagari Cabang Utama Padang is in a quite healthy state.

Year 2021

$$\text{LDR} = \frac{20.972.783}{22.999.596 + 3.416.642} \times 100\%$$

$$= 79,39\%$$

This means that in 2020 PT Bank Nagari Cabang Utama Padang has the ability to be able to meet its short-term obligations (liquidity) of 79,39% smaller than 120%, this can be interpreted in accordance with Bank Indonesia Circular Letter No.6/23 / DPNP that PT Bank Nagari Cabang Utama Padang is in a quite healthy state.

Year 2022

$$\text{LDR} = \frac{22.473.837}{24.559.308 + 3.682.783} \times 100\%$$

$$= 79,57\%$$

This means that in 2020 PT Bank Nagari Cabang Utama Padang has the ability to be able to meet its short-term obligations (liquidity) of 79,57% smaller than 120%, this can be interpreted in accordance with Bank Indonesia Circular Letter No.6/23 / DPNP that PT Bank Nagari Cabang Utama Padang is in a quite healthy state.

CONCLUTIONS

Based on the results of the analysis that has been carried out, it can be seen that the Loan to Deposit Ratio (LDR) at PT Bank Nagari Cabang Utama Padang in 2020 is 82.69%,

in 2021 it is 79.39% and in 2022 it is 79.57%. This means that in 2020-2021 there was a decrease in the percentage value of LDR at PT Bank Nagari Cabang Utama Padang by 3.3% and an increase in 2021-2022 by 0.18%. However, it is still in the category of quite healthy assessment, it can be seen from the LDR assessment criteria based on Bank Indonesia Circular Letter No.6/23 / DPNP which is in the range $> 75\% - < 85\%$. If the LDR value is closer to 75%, the healthier the liquidity condition of PT Bank Nagari Cabang Utama Padang will be. If the LDR percentage is higher which exceeds the percentage value limit of 110%, then the bank will not be able to meet its short-term obligations. Therefore, PT Bank Nagari Cabang Utama Padang must be more careful when granting credit or financing to customers and manage finances efficiently, thereby minimizing the risk to the company's liquidity.

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