



LIQUIDITY RATIO ANALYSIS AT PT. BANK PEREKONOMIAN RAKYAT LENGAYANG

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ABSTRACT

This study aims to analyze the liquidity level of PT. Lengayang People's Economic Bank during the period 2022–2024. Liquidity is an important indicator in assessing a bank's financial health, as it reflects the bank's ability to meet its short-term obligations. This research employs a descriptive method with qualitative and quantitative approaches, using secondary data in the form of financial statements for the years 2022–2024. The analysis is conducted using liquidity ratios, namely the Cash Ratio (CR), Quick Ratio (QR), and Loan to Deposit Ratio (LDR), which are then compared with the assessment standards set by the Financial Services Authority (OJK). The results indicate that the Cash Ratio (CR) and Quick Ratio (QR) of PT. Bank Perekonomi Rakyat Lengayang are in the very healthy category, demonstrating the bank's strong ability to meet its short-term obligations. Meanwhile, the Loan to Deposit Ratio (LDR) falls within the healthy to very healthy category, indicating that the distribution of third-party funds in the form of loans remains optimal without adversely affecting liquidity. Overall, the liquidity condition of the bank during the 2022–2024 period can be considered very healthy and stable.

Keywords: *Liquidity, Cash Ratio, Quick Ratio, Loan to Deposit Ratio*

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INTRODUCTION

Currently, Indonesia's business sector is growing more rapidly. This creates tension between businesses, especially in the banking industry, which encourages management to run businesses professionally and efficiently. Effective business management is essential so that all operational activities can run efficiently and optimally. With proper management, businesses are expected to be able to maintain healthy business conditions, grow stably, and adapt to changes in the business environment (Manurung & Fitrawaty, n.d.). According to Indonesian Law No. 10 of 1998 concerning banking, there are two types of banks: Commercial Banks and People's Credit Banks. Commercial banks are banks that carry out activities both conventional and sharia, and also provide services in the payment system. Bank Perekonomian Rakyat, on the other hand, conducts its business normally or in accordance with Islamic law, but does not provide payment services

(Marlius & Badria, 2019).

A bank is a financial institution that is in charge of collecting money from the general public and using it again as credit or other financial services. The development of the business world, which is increasingly intense, allows for an increase in people's welfare, which also has an impact on purchasing power in relation to financial services. Therefore, banks must provide good service so that customers do not switch to other banks. In addition, financial institutions must continue to improve the quality of services and promotional strategies in order to understand and meet the needs of the community (Susanto, 2021). Banks serve as a bridge between people who have money and others who need money or other resources. According to Law Number 10 of 1998 of the Republic of Indonesia concerning Banking, a bank is a business that collects money from the public in the form of deposits and then returns it to the public through credit and other financial services. In addition to carrying out the function of raising and disbursing funds, banks also play an important role in increasing public confidence, maintaining the stability of the monetary system, and encouraging national economic growth and development (Purba et al., 2024).

Liquidity is one of the most important aspects of banking management because it limits the ability of banks to quickly meet short-term obligations without sacrificing operational efficiency. Liquidity can be defined as the ability of a company to easily convert assets into cash in a short period of time without experiencing a significant decline in value. In the banking industry, equity is not only related to the ability to pay obligations but also to improve the bank's ability to handle customer deposits and take advantage of available investment opportunities (Wahyuningsih et al., 2024). Liquidity ratio is one of the analytical tools used to determine the productivity and health of banks. Some of the ratios that are often used are *Loan to Deposit Ratio* (LDR), *Quick Ratio* (QR), and *Cash Ratio* (CR). These ratios are often used by managers, regulators, and investors to assess a bank's ability to manage and mitigate liquidity risks. The Cash Ratio indicates the ability of a bank to provide sufficient funds to meet the needs of the general public. On the other hand, *Quick Ratio* provides more accurate charts because it only takes into account the most readily available data. Nonetheless, *Loan to Deposit Ratio* (LDR) allows a large amount of money to be taken from the Customer and then returned in the form of credit (Susilawati & Nurulrahmatiah, 2021). Liquidity is one of the variables that affect the value of a company. Liquidity is the ability of a company to meet all its short-term obligations from its current assets. Liquidity is a form of measurement of a company's ability to pay off its short-term debt. So that the more able the company is to pay off the short-term forest, the more it will be responded positively by investors (Rivandi & Efendi, 2024).

Financial statements

Financial statements are the final result of recording and summarizing various business transactions carried out in a structured manner by accountants. According to the Financial Accounting Standard Statement (PSAK) No. 1, the purpose of financial statements is to provide information about the company's fund position, its operations, and any changes to its financial situation that can be used by various parties as a basis for decision-making.

Liquidity ratio analysis (Yeni, Fernos)



PT. Lengayang People's Economic Bank is one of the banks in the South Coast that helps economic growth in rural areas. To increase people's income, this is done by training small and medium enterprises in technical, managerial, and financial terms (Mulfa & Putra, 2022) PT. Lengayang People's Economic Bank Is a local banking organization that has an important role in promoting community economic activities in Lengayang and its surroundings, PT. Bank Perekonomian Rakyat Lengayang only conducts activities such as collecting funds in the form of time deposits, savings, or other similar forms (Oktaldi & Fernos, 2018) To run its operations as well as possible, banks must manage their liquidity well so that they can minimize short-term loan needs by taking advantage of the smooth liquidity available. Good liquidity conditions will help banks maintain public confidence, maintain operational stability, and contribute to local economic growth (Rahmadani & Putra, 2021).

Cash Ratio

Cash Ratio is a financial ratio used to assess the ability of a bank or organization to meet its obligations by analyzing available funds. Separately, this ratio indicates some significant business ability to pay current debt only from cash without relying on other assets, such as. As the Cash Ratio increases, the company's ability to meet its financial obligations also increases. On the other hand, if the ratio is low, it indicates that the company's ability to meet its obligations is still limited (Herni & Marta, 2019).

Quick Ratio

Quick Ratio is a financial ratio used to measure a company's or bank's ability to meet short-term obligations using the most liquid current assets, such as cash, cash equivalents, and receivables, without taking into account inventory. The higher the Quick Ratio value, the better the company's ability to pay its short-term obligations (Dona, 2021).

Loan to Deposit Ratio

Loan to Deposit Ratio is the liquidity ratio that represents two main activities. Banks are responsible for collecting money and distributing it to people who need it (financing). Fund financing, also known as fund disbursement, is one of the main functions of a bank. The amount of financing that can be distributed is influenced by the amount of funds collected. As the amount of funds increases, the amount of financing that can be obtained also increases. Increased revenue has an impact on improved performance accompanied by increased profits (Sari et al., 2020).

The purpose and purpose of the liquidity ratio is to improve the ability of a company or bank to meet its obligations on time. With this ratio, managers can understand the company's financial condition, especially regarding the availability of current assets to pay debts on time. Additionally, the debt ratio is beneficial for investors, lenders, and other stakeholders as a tool for making investments because it can indicate the level of financial health and security of a company (Melfia & Dewi, 2023).

The liquidity ratio aims to determine the company's ability to pay short-term obligations or debts that will occur within a certain period of time. In addition, ratios are also used to determine whether a business can meet those obligations by using current

assets or liquid assets. With debt ratios, businesses can increase the availability of cash to pay short-term debt and help with future financial transactions, especially those related to cash management. In this example, ratios are also useful for understanding the condition and debts of a company in each period by comparing them over time (Dewi & Novalia, 2023).

Data on the growth of PT. The Lengayang People's Economic Bank for the period 2022–2024 can be seen in Table 1 below:

Table 1. Financial Statement Data PT. Bank Perekonomian Rakyat Lengayang Period 2022 – 2024

Remarks	2022	2023	2024
Liquid tools	13.564.372	14.606.744.054	1.171.117.300
Immediate liability	20.784	40.452.789	35.010.110
Credits awarded	51.420.584	60.158.578.049	66.693.632.675
Savings	23.455.476	25.998.523.222	29.115.500.141
Deposit	24.587.000	28.678.000.000	36.509.000.000
Capital	8.123.965	8.250.806.865	9.664.544.683

Source : Financial Statements of PT. Lengayang People's Economic Bank

Based on Table 1, which presents financial data of PT. Bank Perekonomi Rakyat Lengayang for 2022–2024, it can be seen that several financial components have changed from year to year. Liquid assets increased from IDR 13,564,372 in 2022 to IDR 14,606,744,054 in 2023, but then experienced a significant decrease to IDR 1,171,117,300 in 2024. Immediate liabilities also changed, rising from IDR 20,784 in 2022 to IDR 40,452,789 in 2023 and then decreased slightly to IDR 35,010,110 in 2024. Several other components, such as credit granted, savings, deposits, and capital, show a consistent upward trend. Loans increased from IDR 51,420,584 in 2022 to IDR 66,693,632,675 in 2024. In addition, deposits from IDR 24,587,000 to IDR 36,509,000,000, savings from IDR 23,455,476 to IDR 29,115,500,141, and capital from IDR 8,123,965 to IDR 9,664,544,683. In general, the increase in credit, savings, deposits, and modalities shows an increase in business activities and an increase in public trust in banks. Nonetheless, it is important to pay attention to any fluctuations that occur in the bank's assets and liabilities as they relate to the bank's liquidity conditions. Based on the previous explanation, this study was conducted to analyze the liquidity level of PT. Bank Perekonomi Rakyat Lengayang uses *the Cash Ratio* (CR), *Quick Ratio* (QR), and *Loan to Deposit Ratio* (LDR) indicators for 2022–2024.

RESEARCH METHODS

The method used in this study is a qualitative method, which aims to understand and explain phenomena in detail based on available data. In this study, a qualitative approach is used to present the results of the analysis of banking ratios at PT. Lengayang People's Economic Bank during the 2022–2024 period. The results of ratio calculations such as *Cash Ratio* (CR), *Quick Ratio* (QR), and *Loan to Deposit Ratio* (LDR) are not only



presented in numerical format but also explained in terms of their implications. Through a qualitative approach, the researchers explained the bank's liquidity condition by comparing the ratio results with the standards set by the Financial Services Authority. From this comparison, it can be determined whether the bank's financial situation falls into one of four categories: very healthy, healthy, moderately healthy, or unhealthy. This approach helps researchers provide a clearer, easy-to-understand illustration of a bank's ability to meet its obligations.

In this study, quantitative analysis was carried out using financial ratios, especially percentage ratios such as *Cash Ratio* (CR), *Quick Ratio* (QR), and *Loan to Deposit Ratio* (LDR). Each ratio is calculated using a formula commonly used in financial statement analysis, so the result is a percentage. This figure illustrates the bank's ability to fulfill its obligations as well as some of the bank's effectiveness in managing the money entrusted to it.

In this study, data collection was carried out through two methods, namely:

- a. Field Research is a type of research methodology that involves collecting data in the natural environment through interaction with businesses that serve as research objects.
- b. Library Research is a research methodology that involves the study of various written materials, such as books, articles, and other publications relevant to the research topic

Tabel 2. Measurement Variables

Variables	Formula
Cash Ratio	$\frac{\text{Current Assets}}{\text{Current Liabilities}} \times 100 \%$
Quick Ratio	$\frac{\text{Liquid Assets}}{\text{Current Liabilities}} \times 100 \%$
Loan To Deposit Ratio	$\frac{\text{Total Loans}}{\text{Total Deposit}} \times 100 \%$

RESULTS AND DISCUSSION

The current ratio, also known as the working capital ratio, is an indicator of an organization's ability to meet its obligations. This ratio is obtained by comparing total current assets with total current liabilities. By conducting thorough analysis and evaluation, businesses can monitor changes in their liquidity levels as well as financial conditions from one period to the next.

1. *Cash Ratio* (CR)

Cash Ratio *Cash Ratio* is a ratio used to assess an organization's ability to meet its financial obligations using only the most liquid assets, without having to sell other assets., Cash Ratio *Cash Ratio* is a liquidity ratio used to assess an organization's ability to meet

its financial obligations without having to sell goods or make purchases. This ratio indicates a large amount of cash that can be used to meet existing obligations. Because it focuses only on the most liquid assets, the Cash Ratio is considered one of the most conservative and reliable liquidity indicators (Sabilillah et al., 2025). The calculation formula is as follows:

$$\text{Cash Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}} \times 100 \%$$

Liquid Tools = Cash + Interbank Assets

Current Debt = Immediate Obligations + Third Party Funds (DPK)

Table 3. Current Ratio Level Assessment Criteria Matrix

Percentage	Remarks
CR $\geq$ 4,05%	Excellent
$\geq$ 3.30% CR < 4,05%	Good
$\geq$ 2,55% CR < 3,30%	Enough
CR < 2,55%	Less

Source: SEOJK No. 14/SEOJK.03/2017

Cash Ratio, *Cash Ratio*(CR) PT. Bank Perekonomi Rakyat Lengayang from 2022-2024 can be seen in the table below based on the data obtained:

Table 4. Cash Ratio (CR)

Components	2022	2023	2024
Liquid Tools			
a. Cash	944.103	829.679.800	1.171.117.300
b. Interbank Assets	12.620.269	13.777.064.254	19.620.603.471
Quantity	13.564.372	14.606.744.054	20.791.720.771
Current Debt			
a. Immediate liability	20.784	40.452.789	35.010.110
b. DPK	48.042.476	54.676.523.222	65.624.500.141
Quantity	48.063.260	54.716.976.011	65.659.510.251

Source: Processed Data

a. Year 2022

$$\text{CR} = \frac{11.564.372}{48.063.260} \times 100 \% = 28,22 \%$$



In 2022 *Cash Ratio* (CR), the Company was recorded at 28.22%, far above the minimum limit of 4.05% according to SEOJK No. 14/SEOJK.03/2017, so that the Company's liquidity is classified as very healthy and able to meet short-term obligations without relying on other current assets.

b. Year 2023

$$CR = \frac{14.606.744.054}{54.716.976.011} \times 100 \% = 26,69 \%$$

In 2023, the Company's *Cash Ratio* (CR) was recorded at 26.69%, far above the minimum limit of 4.05% according to SEOJK No. 14/SEOJK.03/2017, so that the company's liquidity is classified as very healthy, stable, and able to meet short-term obligations with a low risk of default.

c. Year 2024

$$CR = \frac{20.791.720.771}{65.659.510.251} \times 100 \% = 31,67\%$$

In 2024, the company's *Cash Ratio* (CR) is recorded at 31.67%, far above the minimum limit of 4.05% according to SEOJK No. 14/SEOJK.03/2017, so that the company's liquidity is classified as very healthy, stable, and able to meet short-term obligations with a low risk of default

2. *Quick Ratio* (QR)

Quick Ratio (QR) is a ratio used to assess an organization's ability to meet its requirements by using assets smoothly without sacrificing its productivity. This ratio focuses more on the items that are most user-friendly, such as cash, cash equivalents, and, because those items can be used repeatedly to meet obligations that have reached a certain level (Syamsuriani, 2022)

Quick Ratio is a ratio used to assess an organization's ability to meet short-term requirements by utilizing the most convenient and convenient assets. This ratio is lower than the current ratio because it does not include requirements in its calculations, so the relative requirements are relatively low and risk of depreciation (Kumoro et al., 2020). Formula for calculating *Quick Ratio* (QR) is as follows:

$$\text{Quick Ratio} = \frac{\text{Liquid Assets}}{\text{Current Liabilities}} \times 100 \%$$

Liquid Tools = Cash

Current Debt = Immediate Liability

Table 5. Quick Ratio Level Assessment Criteria Matrix

Percentage	Remarks
QR ≥ 100%	Very Healthy
80% QR ≤ < 100%	Healthy
60% QR ≤ < 80%	Quite Healthy

	Percentage	Remarks
PT	$40\% \leq QR < 60\%$	Unhealthy
. B	Copyright < 40%	Unhealthy
Sou		

rce: SEOJK No. 14/SEOJK.03/2017

Bank Perekonomi Rakyat Lengayang from 2022-2024 can be seen in the table below based on the data obtained:

Table 6. Quick Ratio (QR)			
Components	2022	2023	2024
Liquid Tools			
Cash	944.103	829.679.800	1.171.117.300
Current Debt			
Immediate Liability	20.784	40.452.789	35.010.110

Source : Financial Statements of PT. Lengayang People's Economic Bank

a. Year 2022

$$QR = \frac{944.103}{20.784} \times 100 \% = 45,42 \%$$

In 2022, the company's *Quick Ratio* (QR) was recorded at 45.42%, far above the minimum limit of 100%, so it is included in the very healthy category. This indicates that the company's liquidity is excellent, with a very low risk of default on short-term obligations.

b. Year 2023

$$QR = \frac{829.679.800}{40.452.789} \times 100 \% = 20,50\%$$

In 2023, the company's *Quick Ratio* (QR) was recorded at 20.50%, well above the minimum limit of 100%, indicating very strong liquidity and a very low risk of short-term default.

c. Year 2024

$$QR = \frac{1.171.117.300}{35.010.110} \times 100 \% = 33,45\%$$

By 2024, a company's *Quick Ratio* (QR) should reach 33.45%, with a minimum of 100%. This indicates a very high level of liquidity and almost non-existent risk of short-term debt repayment.



3. *Loan to Deposit Ratio (LDR)*

Loan-to-Savings Ratio *Loan to Deposit Ratio* is a ratio used to compare the amount of bank credit to the amount of money that has been successfully obtained from various sources. Credit intended to provide loans to the general public or disbursement of funds to other banks with a term of more than three years. On the other hand, the funds collected consist of savings, deposits, loans from non-bank parties with a term of more than three years, core capital, and profits owned by banks (Fitri & Marlius, n.d.).

Loan-to-Savings Ratio *Loan to Deposit Ratio* is a ratio used to compare the total amount of loans disbursed with Third Party Funds (DPK) to determine the bank's liquidity. A high LDR indicates that the bank's liquidity is more limited because a large amount of money has been disbursed in the form of credit. On the other hand, a low LDR indicates that credit disbursement is still inadequate, meaning that banks have not operated optimally as intermediary institutions (Hadian & Phety, 2021) LDR Formula:

$$\text{LDR} = \frac{\text{Total Loans}}{\text{Total Deposit}} \times 100 \%$$

Table 7. LDR Level Assessment Criteria Matrix

Percentage	Remarks
$70\% \leq \text{LDR} \leq 90\%$	Very Healthy
$90\% < \text{LDR} \leq 100\%$	Healthy
$100\% < \text{LDR} \leq 110\%$	Quite Healthy
$110\% < \text{LDR} \leq 120\%$	Unhealthy
$\text{LDR} > 120\%$	Unhealthy

Source: SEOJK No. 14/SEOJK.03/2017

Loan to Deposit Ratio PT. Bank Perekonomi Rakyat Lengayang from 2022-2024 can be seen in the table below based on the data obtained:

Table 8. Loan To Deposit Ratio (LDR)

Components	2022	2023	2024
Credits Awarded	51.420.584	60.158.578.049	66.693.632.675
DPK	48.042.476	54.676.523.222	65.624.500.141
Capital	8.123.965	8.250.806.865	9.664.544.683
Quantity	56.166.441	62.927.330.087	75.289.044.824

Source : Financial Statements of PT. Lengayang People's Economic Bank

a. Year 2022

$$\text{LDR} = \frac{51.420.584}{56.166.441} \times 100 \% = 91,56\%$$

The bank's LDR in 2022 is 91.56%, is in the range of 90%–100% and is included in the Healthy category. This indicates good liquidity, effective fund disbursement, and relatively low and well-managed risk.

b. Year 2023

$$\text{LDR} = \frac{60.158.578.049}{62.927.330.087} \times 100 \% = 95,60\%$$

The bank's Loan-to-Deposit Ratio (LDR) for 2023 is 95.60 percent, which is based on rents ranging from 90% to 100%, falling into the Healthy category. This means that banks are able to transfer funds from third parties to credit in an ideal way, while keeping the availability of funds under control. In these circumstances, the risk of bank losses is relatively low and can be accurately assessed.

c. Year 2024

$$\text{LDR} = \frac{66.693.632.675}{75.289.044.824} \times 100 \% = 88,57\%$$

The LDR in 2024 is 88.567% and is in the range of 70% to 90%, including the Very Healthy category. This shows optimal fund distribution while maintaining liquidity, making liquidity risk low and controlled.

Based on the results of the research that has been carried out, it can be concluded that the liquidity condition of PT. The Lengayang People's Economic Bank during the research period showed a very good, healthy, and stable state.

The Cash Ratio illustrates that banks are able to meet their short-term obligations very well because they are supported by the availability of sufficient cash and liquid assets. This shows that the management of funds is carried out effectively so that the possibility of default is very small.

The Quick Ratio shows that banks are able to pay obligations that must be fulfilled immediately by utilizing the assets that are most easily liquidated, without facing financial difficulties. This condition indicates that the availability of bank funds is strong enough to support the smooth running of its operational activities.

The Loan to Deposit Ratio shows that credit disbursement has been carried out properly and proportionately, without reducing the bank's ability to maintain its liquidity. This means that banks can carry out their role as financial intermediaries effectively while maintaining stable financial conditions.

In general, the bank's liquidity condition can be said to be very good and shows that financial management has been carried out effectively. This situation also supports the smooth operation of the bank and maintains trust.



CONCLUSION

Based on the calculation of the liquidity ratio that has been carried out at PT. Bank Perekonomi Rakyat Lengayang during the 2022–2024 period, obtained the following results:

In 2022, the cash ratio (CR) will be 28.22%, in 2023 it will be 26.69%, and in 2024 it will be 31.67%. All of these figures are below the minimum requirements set by the Financial Services Authority, which indicates that the bank is in the very healthy category and can effectively meet its short-term requirements.

In 2022, the *Quick Ratio* (QR) is 4.542%, in 2023 it is 2.052%, and in 2024 it is 3.345%. This is based on established standards, which indicate that banks have a very high level of liquidity and a very high risk of stock market losses.

The Loan-to-Deposit Ratio (LDR) was 91.56% in 2022 and 95.60% in 2023, both of which fall into the "healthy" category. By 2024, the figure will reach 88.567%, which falls into the "very healthy" category. This shows that credit evaluation runs optimally by carefully considering protection.

In general, the results of the study show that the bank's liquidity level during the period is well maintained and in a healthy condition, thus reflecting effective and targeted financial management.

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