



ANALYSIS OF LIQUIDITY RATIOS IN PT. BANK NAGARI WEST SUMATRA

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The purpose of this study is to analyze the liquidity ratios of PT. Bank Nagari Sumatera Barat, including the Cash Ratio (CR), Quick Ratio (QR), and Loan to Deposit Ratio (LDR) during the period 2022–2024. This research employs a quantitative method with a descriptive approach, using secondary data in the form of financial statements of PT. Bank Nagari Sumatera Barat. Data were obtained through documentation techniques and subsequently analyzed using financial ratio calculations to evaluate the bank's capability in fulfilling its short-term obligations. The results indicate the liquidity level of PT. Bank Nagari Sumatera Barat is in good condition, as the Cash Ratio (CR) and Quick Ratio (QR) remain in the very healthy category throughout the study period, although the Cash Ratio (CR) experienced a decline in 2024. Meanwhile, the Loan to Deposit Ratio (LDR) shows an increasing trend from the healthy category in 2022 to the fairly healthy category in 2023 and 2024, indicating an increase in loan disbursement that remains within reasonable limits. Overall, PT. Bank Nagari Sumatera Barat is considered capable of meeting its short-term obligations and maintaining financial stability, although it is still necessary to control credit growth to ensure liquidity risk remains manageable.

Keywords: Liquidity, CR, RQ, LDR

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INTRODUCTION

The banking industry in Indonesia has a very vital role in supporting growth and maintaining national economic stability. Banks function as financial intermediary institutions that collect funds from the community in the form of deposits, then distribute them back to the community in the form of credit or financing. In addition, based on Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, a bank is defined as a business entity that collects public funds in the form of deposits and distributes them back to the public in the form of credit and other financial services with the aim of improving the welfare of the wider community. In line with this opinion Light, (2018) Banks are financial institutions that have the main function of collecting funds from the public and distributing them back to the public, as well as providing various other banking services. Also agree according to Chairul Anam, (2018) Banks are financial institutions that basically have the same goal as other companies, which is to make a

profit. One of the main roles of banks is to distribute credit to the public, both individuals and business entities. The credit is intended to support and improve the economy in Indonesia. Therefore, the health condition of the bank must always be maintained so that public trust in the banking system is maintained.

Financial statements are an important instrument in describing the financial condition and performance of a company. This report is used by management as a form of accountability to the company owner and becomes the basis for decision-making. According to Siregar et al., (2021) Financial statements are a systematically compiled presentation of the financial position and financial performance of an entity. According to Fernos & Dona, (2018) Financial statements are a reflection of the company's performance in one accounting period which presents various financial information. In line with this opinion, Stuart, (2019) Stating Financial statements can be used as a tool to assess the performance of a company. Financial performance itself is a process of assessing the economic outlook and the level of risk that the company has. The good or bad condition of the company can be seen through its financial performance, because the report presents information related to planning, funding, investment, and operational activities. To get a clearer picture, financial performance is usually analyzed using financial ratios.

One of the main indicators in assessing the level of bank health is the liquidity aspect. Liquidity reflects a company's ability to convert assets into cash quickly without causing a significant decline in their fair value (Prabowo & Sutanto, 2019). The liquidity ratio acts as a tool to evaluate the company's ability to pay off short-term financial obligations, especially obligations to depositors that at maturity do not cause significant losses. Banks with good liquidity levels reflect the ability to manage funds effectively, while low liquidity levels can pose the risk of inability to meet obligations and potentially disrupt the bank's operational continuity. To maintain the smooth running of the company's operational activities, banks must be able to maintain public trust, especially in terms of fulfilling short-term obligations or liquidity.

Liquidity Ratio indicates the company's ability to meet short-term financial obligations in a timely manner Lasut et al., (2018). This concept is used to assess the extent to which the company is able to finance operational activities and pay off obligations or debts when it is due or at the time of collection (Saladin & Damayanti, 2019). And liquidity is a ratio that shows a company's ability to meet Liquidity is a ratio that reflects a company's ability to meet its obligations and pay off its short-term financial obligations (Situmeang Romauli & Julianti, 2019). In practice, the assessment of the level of banking liquidity ratios can be analyzed through several indicators, including *Cash Ratio* (CR), *Quick Ratio* (QR), and *Loan to Deposit Ratio* (LDR). *Cash Ratio* (CR) is used to assess a bank's ability to meet short-term obligations that are soon due. *Quick Ratio* (QR) reflects the bank's ability to return customer deposits by utilizing its liquid assets. Meanwhile, *Loan to Deposit Ratio* (LDR) serves to measure the extent of the bank's ability to distribute credit by sourcing funds collected from customers or third parties (Saputri & Putra, 2023). By using these three ratios, the bank's management can evaluate the level of liquidity health and the bank's ability to meet its financial obligations both in the short and long term.

In this case, PT. Bank Nagari West Sumatra, whose share ownership is managed by the West Sumatra Provincial Government, plays a role as a Regional Development Bank which aims to support the provincial government's work programs through the provision of financial and banking services.

Analysis Of Liquidity (Ismaningsih, Fernos)



Financial Statements

Financial statements are reports that present information on the company's financial condition and performance, prepared according to standards so that they are easy to understand and used for decision-making (Dharma et al., 2023). In line with this opinion Hasransyah et al., (2018) Financial statements are the final result of a series of recording of all financial transaction activities of the company in one accounting period prepared by management as a form of accountability to the company owner, as well as a medium for delivering financial information to interested parties. Financial statements are prepared to describe the company's financial condition, performance, and financial changes that occur so that they can be used as a basis for economic decision-making.

In general, financial statements are the presentation of financial information of an entity in a certain period which aims to provide an overview of financial conditions and performance and there are several definitions according to experts as follows:

- a. According to Stuart, (2019) stating that financial statements can be used to assess the company's performance. Financial performance is a process to evaluate the economic outlook and level of risk that a company has. The health condition of the company or not can be seen from its financial performance, because the financial performance report provides information related to the company's planning, funding, investment, and operational activities. To get a clearer picture, the financial performance is analyzed using financial ratios.
- b. According to Finance et al., (2014) Financial statements are a summary of the company's financial information in an accounting period that is prepared to describe the company's performance and financial condition. Financial statements are part of the financial reporting process and consist of balance sheets, income statements, and other related financial statements.
- c. According to Satria & Sekuritas, (2017) Financial statements are the results of management's work as a form of accountability (stewardship) for the use of entrusted resources and funds, and present an overview of the company's financial condition as reflected in the balance sheet regarding assets, liabilities, and capital in a certain period as well as income statements.

Financial Statement Analysis

Financial statement analysis is an evaluation process carried out to assess the company's financial position and performance, both in the current period and in the previous period, with the aim of predicting the company's future condition and performance. This process involves breaking down the posts in the financial statements into more detailed information and examining the important relationships between the posts, both quantitative and non-quantitative. This analysis aims to understand the company's financial condition as a whole, including its strengths, weaknesses, and performance. The results serve as a basis for management, investors, and related parties to make the right decisions and support the company's planning and development (Fernos & Dona, 2018).

According to Jumingan (2017), financial statement analysis is the relationship between numbers in financial statements that show the relationship between elements to gain an understanding of the company's financial condition. **Suteja (2018)** also stated that financial statement analysis is the process of describing each component in the financial statements and examining the relationship between the elements in order to obtain a clearer picture of the company's financial condition, so that it can be used as a basis for business and investment decision-making.

Financial Ratios

Financial ratios are instruments used to analyze and evaluate a company's performance by utilizing data sourced from financial statements, such as balance sheets, income statements, and cash flow statements. Based on the statement Jaya, (2022) Financial ratios are an analysis technique that is carried out by comparing the numbers in the financial statements through the division between one value and another. The comparison can be made both between posts in one report and between posts from different reports, with the aim of assessing the company's performance and financial condition.

Meanwhile, according to Destiani & Hendriyani, (2022) Financial ratios are a type of analysis that shows the relationship or comparison between one number and another. This analysis uses ratios to give analysts an idea of the company's financial condition, especially when compared to standard or reference ratios. The calculation of the financial ratio is carried out by comparing two variables derived from the financial statements, both from the balance sheet and the income statement. In practice, the analysis of financial ratios in a company can be classified into:

- a. Balance sheet ratio is a ratio calculated by comparing numbers from the balance sheet statement.
- b. The income and loss ratio is the ratio obtained from the comparison of the figures in the income statement.
- c. The ratio between reports is a ratio calculated by comparing data from two different reports, namely the balance sheet and the income statement. These ratios are generally divided into six basic categories:
 1. The liquidity ratio is used to measure a company's ability to meet its short-term obligations.
 2. The leverage (debt) ratio serves to assess the extent to which a company's operational activities are funded by debt.
 3. The activity ratio is used to evaluate the level of effectiveness of the company in utilizing its resources or funds.
 4. The profitability ratio is used to measure the level of efficiency and effectiveness of a company in generating profits.
 5. Growth ratio shows The company's ability to maintain its economic position in the midst of economic growth.
 6. Rating ratio used measuring management's ability to create company value.



Financial ratios are a type of financial analysis used to evaluate the performance of a company, including banks, by comparing data contained in financial statements (Science & Management, 2016). The types of financial ratios include:

- a. Liquidity Ratio is a measure of the bank's ability to pay its short-term obligations that are due soon. This ratio shows how much cash and liquid assets a bank has to cover short-term debt.
- b. Solvency Ratio is a ratio that assesses the extent to which bank assets are financed by debt. This ratio describes the bank's ability to meet long-term obligations and financial risks related to the use of debt.
- c. Profitability Ratio is used to measure how effectively a bank generates profits from capital or assets used in its operational activities. This ratio indicates the level of profit earned from the available resources..

Liquidity

Liquidity is the ability of a company or bank to meet its short-term obligations, namely to pay debts or obligations that are due immediately, by using assets that are easily disbursed into cash. According to Fauzan Haqiqi et al., (2020) Liquidity describes a company's ability to provide cash in the short term to meet its obligations, which is influenced by cash flow and current asset and liability composition. Thus, liquidity shows the extent to which a company is able to pay off short-term liabilities by using the most liquidated assets, such as cash and cash equivalents, without incurring the risk of default.

While Trianto, (2018) The liquidity ratio indicates the company's ability to meet or pay off its short-term obligations. Thus, the liquidity ratio is used to assess the extent to which a company is able to pay off its short-term obligations on time. The liquidity ratio indicates the company's ability to pay its short-term obligations on time. This ratio is very important because if the company is unable to meet these obligations, the value of the company can decrease and investor trust and interest can also decrease (Susanti & Samara, 2022).

Types of Liquidity Ratios

1. *Cash Ratio (CR)*

Cash Ratio is a tool used to assess the ability of banks to meet obligations that are due soon by using the liquid assets they have. This ratio describes the bank's ability to return customers' deposits through the use of the most liquid financial instruments available to the bank. The CR level assessment criteria are described as follows:

Table 1. CR Level Assessment Criteria Matrix

Percentage	Remarks
$CR \geq 10\%$	Very Healthy
$8\% \leq CR < 10\%$	Healthy

Percentage	Remarks
$6\% \leq CR < 8\%$	Quite Healthy
$4\% \leq CR < 6\%$	Unhealthy
$< 4\%$	Very Unhealthy

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

2. Quick Ratio (QR)

The function of the Quick Ratio (QR) is to help assess a company's ability to pay short-term liabilities through the most liquid current assets without taking into account inventory, thus providing a more realistic picture of liquidity and helping to assess the financial health and liquidity risks of the company. The assessment criteria for the Quick Ratio (QR) level are described as follows:

Table 2. QR Level Assessment Criteria Matrix

Percentage	Remarks
$Stuart\ T \geq 100\%$	Very Healthy
$80\% \leq QR < 100\%$	Healthy
$60\% \leq QR < 80\%$	Quite Healthy
$40\% \leq QR < 60\%$	Unhealthy
$QR < 40\%$	Very Unhealthy

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

3. Loan to Deposit Ratio (LDR)

The Loan to Deposit Ratio (LDR) is a simple measure of how much a bank uses customer deposits to give as loans. This ratio helps to show the health of the bank's liquidity and how efficiently the bank uses the funds collected if it is too high, the bank may have difficulty meeting the demand for withdrawal of funds if it is too low, the bank may not be optimal in distributing credit. The assessment criteria for the LDR level are described as follows:

Table 3. LDR Level Assessment Criteria Matrix

Percentage	Remarks
$LDR \leq 78\%$	Very Healthy
$> 78\% < LDR \leq 92\%$	Healthy
$92\% < 100\%$	Quite Healthy



Percentage	Remarks
$100\% < \text{LDR} \leq 120\%$	Unhealthy
$\text{LDR} > 120\%$	Very Unhealthy

RESEARCH METHODS

The research method used in this study is a quantitative method, which is a method that is carried out by analyzing data in the form of numbers sourced from financial statements. The research method used is PT. Bank Nagari West Sumatra which focuses on analyzing bank liquidity ratios. The reports used in this study are financial statements for the period 2022 to 2024, with data obtained from secondary data in the form of official financial statements of PT. Bank Nagari West Sumatra and supported by data from interviews and related references. The research method used is a qualitative approach supported by quantitative data to strengthen the results of the analysis. The qualitative approach is used to understand the phenomenon in depth according to conditions in the field, while quantitative data functions as support in the form of numbers or statistics. The research object focuses on the agency being studied with the population of all related parties, while the sampling technique is carried out by purposive sampling according to the data needs. Data collection was carried out through field studies in the form of direct interviews with related parties, as well as literature studies by examining relevant books, journals, and references. The research variables are defined operationally to be clear and measurable, while data analysis uses a descriptive method by processing and combining qualitative and quantitative data to draw conclusions according to the research objectives.

Table 4. Measurement Variable

Variable	Formula
Cash Ratio (CR)	$\frac{\text{Liquid Assets}}{\text{Current debt}} \times 100\%$
Quick Ratio (QR)	$\frac{\text{Liquid Assets}}{\text{Current debt}} \times 100\%$
Loan to Deposit Ratio (LDR)	$\frac{\text{Total Loans}}{\text{Total Deposit}} \times 100\%$

The data on the development of financial statements of PT. Bank Nagari West Sumatra for the 2022-2024 period can be seen in the following table 5:

**Table 5. Financial Statement Data PT. Bank Nagari West Sumatra
Period 2022-2024
(in Rp. 000,-)**

Remarks	2022	2023	2024
Liquid tools	2.797.506.824	2.004.524.796	1.390.693.866
Immediate liability	357.951.283	475.668.285	335.473.578
Credits awarded	21.827.031.670	23.426.682.680	25.040.970.403
Third-party funds	20.965.103.354	21.491.457.835	21.674.046.992
Capital	3.682.782.535	3.960.669.338	4.178.374.673

Source : PT. Bank Nagari West Sumatra

1. *Cash Ratio (CR)*

Cash Ratio (CR) is a financial indicator used to measure a company's ability to pay off its debt obligations. This level of ability is reflected in the amount of cash and cash equivalents owned, such as current account balances or savings at banks, which can be disbursed or withdrawn at any time (Winarko, 2017). The formula for finding the *Cash Ratio (CR)* is as follows:

$$CR = \frac{\text{Liquid Assets}}{\text{Current debt}} \times 100\%$$

**Table 6. Cash Ratio (CR) Development PT. Bank Nagari West Sumatra Period
2022-2024
(in Rp.000,-)**

Components	Year		
	2022	2023	2024
Liquid Tools			
a. What	2.797.506.824	2.004.524.796	1.390.693.866
b. Interbank Assets	1.823.466.107	2.693.753.588	874.927.154



Quantity	4.620.972.931	4.698.278.384	2.265.621.020
Current Debt			
a. Immediate Liability	357.951.283	475.668.285	335.473.578
b. Third Party Fund	20.965.103.354	21.491.457.835	21.674.046.992
Quantity	21.323.054.637	21.949.126.120	22.009.520.570

Source: PT. Bank Nagari West Sumatra, data processed

Year 2022 :

$$CR = \frac{\text{Rp. 4.620.972.931}}{\text{Rp. 21.323.054.637}} \times 100\% = 21,68\%$$

This means that *the Bank's Cash Ratio* (CR) in 2022 is 21.68%. Based on the provisions of SE OJK No.14/SEOJK.03/2017, the CR value of $\geq 10\%$ is included in the "Very Healthy" category. So, the cash owned by PT. Bank Nagari West Sumatra is more than enough to pay its short-term obligations. The bank's liquidity condition is very good and the risk of default is relatively low.

Year 2023 :

$$CR = \frac{\text{Rp. 4.698.278.384}}{\text{Rp. 21.949.126.120}} \times 100\% = 21,40\%$$

This means that the CR in 2023 is 21.40% and belongs to the "Very Healthy" category ($\geq 10\%$ according to OJK SE No.14/SEOJK.03/2017). So the bank's cash is very sufficient to pay short-term obligations, so liquidity is excellent and the risk of default is low.

Year 2024 :

$$CR = \frac{\text{Rp. 2.265.621.020}}{\text{Rp. 22.009.520.570}} \times 100\% = 10,30\%$$

This means that the CR in 2024 is 10.30% and is still included in the "Very Healthy" category ($\geq 10\%$). So the bank's cash is enough to pay short-term obligations, so liquidity remains good and the risk of default is low.

2. Quick Ratio (QR)

Quick Ratio It is the ratio that shows the ability of the bank's current assets to be the most liquid in closing its short-term liabilities (Jufrizen & Nasution, (2016)).

Formula for searching *Return On Assets* (ROA) as follows:

$$QR = \frac{\text{Liquid Assets}}{\text{Current debt}} \times 100\%$$

**Table 7. Perkembangan *Quick Ratio* (QR) PT. Bank Nagari West Sumatra
Period 2022-2024
(in Rp. 000,-)**

Components	Year		
	2022	2023	2024
Liquid Assets			
Cash	2.797.506.824	2.004.524.796	1.390.693.866
Current Debt			
Immediate liability	357.951.283	475.668.285	335.473.578

Source : PT. Bank Nagari West Sumatra, Data Processed

Year 2022 :

$$QR = \frac{\text{Rp. 2.797.506.824}}{\text{Rp. 357.951.283}} \times 100\% = 781,6\%$$

This means that the QR in 2022 is 781.6% and belongs to the "Very Healthy" category ($\geq 100\%$). Thus, banks have a very high ability to meet short-term obligations without relying on inventory, so their liquidity conditions are very good and the risk of default is relatively low.

Year 2023 :

$$QR = \frac{\text{Rp. 2.004.524.796}}{\text{Rp. 475.668.285}} \times 100\% = 421,5\%$$

This means that the QR in 2023 is 421.5% and belongs to the "Very Healthy" category ($\geq 100\%$). So the Bank is very capable of meeting short-term obligations with the most liquid current assets, so liquidity is very good and the risk of default is very low.

Year 2024:

$$QR = \frac{\text{Rp. 1.390.693.866}}{\text{Rp. 355.473.578}} \times 100\% = 414,3\%$$



This means that the QR in 2024 is 414.3% and belongs to the "Very Healthy" category ($\geq 100\%$). So the Bank is very able to meet short-term obligations, so liquidity is very good and the risk of default is very low.

4. *Loan to Deposit Ratio (LDR)*

Loan to Deposit Ratio (LDR) is an indicator that shows the bank's ability to meet the withdrawal of funds by customers by relying on credit disbursement as a source of liquidity (Silitonga & Manda, 2022). The formula for calculating *the Loan to Deposit Ratio (LDR)* is as follows:

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

Table 8. Perkembangan *Loan to Deposit Ratio (LDR)* PT. Bank Nagari Wes Sumatra Period 2022-2024

(in Rp. 000,-)

Components	Year		
	2022	2023	2024
Credit Awarded	1.827.031.670	23.426.682.680	25.040.970.403
Third Party Fund	20.965.103.354	21.491.457.835	21.674.046.992
Capital	3.682.782.535	3.960.669.338	4.178.374.673
Quantity	24.647.885.889	25.452.127.173	25.852.421.665

Source: PT. Bank Nagari West Sumatra, Data Processed

Year 2022:

$$\text{LDR} = \frac{\text{Rp. 21.827.031.670}}{\text{Rp. 24.647.885.889}} \times 100\% = 88,6\%$$

This means that the LDR in 2022 is 88.6% and belongs to the "Healthy" category ($78\% < \text{LDR} \leq 92\%$). So the Bank is able to distribute credit effectively without increasing liquidity risk, so that financial conditions are relatively healthy.

Year 2023:

$$\text{LDR} = \frac{\text{Rp. 23.426.682.680}}{\text{Rp. 25.452.127.173}} \times 100\% = 92,07\%$$

This means that the LDR in 2023 is 92.07% and belongs to the "Quite Healthy" category ($92\% < \text{LDR} \leq 100\%$). So credit disbursement is quite high but still within reasonable limits. Liquidity is quite healthy and risks remain under control.

Year 2024:

$$\text{LDR} = \frac{\text{Rp. 25.040.970.403}}{\text{Rp. 25.852.421.665}} \times 100\% = 96,86\%$$

This means that the LDR in 2024 is 96.86% and belongs to the "Quite Healthy" category. So credit disbursement is quite high but still within reasonable limits. Liquidity is maintained and risks are still under control.

CONCLUSION

Based on the results of the liquidity ratio analysis of PT. Bank Nagari West Sumatra for the 2022-2024 period, it can be concluded that the bank's financial condition in general is in a healthy state. *The Cash Ratio* (CR) in 2022 and 2023 is 21.68% and 21.40%, respectively, including the "Very Healthy" category, while in 2024 it will decrease to 10.30% but remains in the "Very Healthy" category. This shows that the bank is able to meet its short-term obligations well despite a decline in cash rates in 2024. The Quick Ratio (QR) for three consecutive years is also in the "Very Healthy" category, namely 781.6% (2022), 421.5% (2023), and 414.3% (2024), which means that banks are very capable of closing their current obligations with the most liquid assets and have a very low risk of default. Meanwhile, *the Loan to Deposit Ratio* (LDR) shows an upward trend from 88.6% (Healthy) in 2022 to 92.07% and 96.86% (Fairly Healthy) in 2023 and 2024. This indicates that credit disbursement is increasing and relatively more aggressive, but still within reasonable limits and remaining under control. Overall, the bank's liquidity level and intermediation performance during the 2022–2024 period are in a healthy condition, with good ability to maintain a balance between liquidity and credit disbursement.

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