



LIQUIDITY RATIO ANALYSIS AT PT. BANK PEREKONOMIAN RAKYAT CEMPAKA MITRA NAGARI

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ABSTRACT

This study aims analyz liquidity level PT. Bank Perekonomian Rakyat (BPR) Cempaka Mitra Nagari during 2022–2025 period using the Cash Ratio (CR)), Quick Ratio (QR), and Loan to Deposit Ratio (LDR) indicators. The research method used a quantitative method through financial ratio analysis by utilizing secondary dataobtained from company's financial statements. The results show that the Cash Ratio (CR) fluctuated from 42.56% in 2022 to 20.23% in 2024 and increased again to 30.32% in 2025, but remained in the healthy category. The Quick Ratio(QR) decreased from 42.70% 2022 22.43% 2024, then increased to 34.77% in 2025, but remained in the unhealthy category. Meanwhile, Loan to Deposit Ratio(LDR) rose from 62.69% 2022 131.99% 2023 and remained above the healthy limit until 2025. Therefore, banks are advised to improve liquidity management, maintain a balance between fund raising and credit distribution, and strengthen liquid assets to stabilize liquidity conditions.

Keywords: Liquidity, Cash Ratio (CR), Quick Ratio (QR), and Loan to Deposit Ratio (LDR), Rural Bank (BPR).

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INTRODUCTION

The banking sector plays role the economy intermediary institution that collects funds from the public and redistributes them in the form credit to support economic growth. In carrying out this role, banks are required to maintain financial stability, particularly in terms of liquidity, in order meet short-term obligations timely manner (Nuraeni et al., 2021).

Liquidity in corporate finance refers to a company capacity fulfill short-term liabilities when they become due by utilizing its current assets. These assets include cash, receivables, and inventories that can be easily converted into cash. A high level of liquidity

indicates a strong financial condition and reflects the company's ability to maintain operational continuity and fulfill its short-term obligations (M. Fadillah et al., 2024).

People's Banks (BPRs) are financial institutions that play a role in collecting and distributing funds to the public, particularly to the micro and small enterprise sector. Due to their limited capital, BPRs expected to ensure an optimal liquidity condition in order to short-term obligations and maintain custom (Nuraeni et al., 2021). Empirically, liquidity ratios such as are shown to affect a financial position, as they indicate the capacity fulfill current liabilities and efficiently manage its funds (Kamil & Rahmawati, 2022).

The gap between ideal conditions and actual conditions has not been widely studied, particularly in PT BPR Cempaka Mitra Nagari, which is a microfinance institution with an important role in supporting the regional economy through MSME financing. However, information regarding the bank's liquidity condition is still relatively limited. The lack of in-depth research on the development of liquidity ratios over time indicates a gap in the academic literature. In addition, it is not yet clearly known whether the bank's liquidity level meets the applicable banking health standards. This lack of information may hinder management in making strategic decisions. Without accurate analysis, potential liquidity risks are difficult to detect early, which may ultimately affect the bank's performance and operational sustainability (Amelia & Dona, 2015).

Based on the background above, this study aims analyze liquidity ratios PT. BPR Cempaka Mitra Nagari. These three ratios were selected because they are considered capable of providing a more complete overview the bank liquidity condition. The Cash Ratio is used to measure the bank's ability to meet short-term obligations using available cash. Quick Ratio is used to assess the ability of the most liquid current assets to cover short-term liabilities without including inventories. Meanwhile, the Loan to Deposit Ratio (LDR) used determine extent which funds collected from the public are channeled into loans. Through these three ratios, it is expected that a clearer understanding of the bank's ability to maintain its liquidity can be obtained, which can serve as a basis for evaluating the bank's health level and as a consideration in managerial decision-making (Rahimah, 2022).

This study aims assess bank's ability meet short-term obligations while also providing overview of the bank's overall liquidity condition. Through this analysis, it can be determined to what extent the bank is able to provide sufficient funds to meet customer withdrawals and other liabilities that are due in the short term. In addition, this study also provides information regarding the effectiveness of the bank's fund management terms fund collection and distribution. Thus, the results of the liquidity analysis can be used as a basis for assessing the bank's soundness level, identifying potential liquidity risks, and serving as a consideration in managerial decision-making to maintain the stability and sustainability of the bank's operations.



To support the analysis presented above, a theoretical foundation is needed to provide a structured and systematic understanding of the concepts used in this study. The discussion of liquidity conditions and banking performance can be further analyzed through financial statements and financial ratio analysis, which serve as essential tools in evaluating a bank's financial condition (Paramita et al., 2023).

Financial statements are a means presenting company's financial information to both internal and external stakeholders. These reports provide an overview of the company's financial condition and activities, which can be used as basis for economic decision-making. They are prepared in a structured manner to enhance transparency and accountability to stakeholders (Majidah & Aisah, 2023).

In general, financial statements consist several main components, namely the statements of financial position, income statements, cash flow statements, and statements of changes in equity. Each of these components is interrelated and together provides comprehensive information regarding the financial condition of an entity a certain period (Afiani et al., 2022).

Financial ratio analysis technique used to evaluate company's performance and financial condition comparing various items in financial statements, such as balance sheet and income statement. This method is useful for assessing company ability meet obligations, generate profits, manage resources efficiently. The analysis is carried out by calculating different types of financial ratios, including liquidity, solvency, activity, and profitability ratios, with aim providing an overview company financial health and operational efficiency (Hartati et al., 2025).

Liquidity in corporate finance refers to company ability meet its short-term obligations that are due by its current assets. These current assets include cash, receivables, and inventories that can be easily converted into cash. A high level of liquidity indicates a sound financial condition and reflects the company's ability to maintain operational continuity and fulfill its short-term obligations (A. Fadillah et al., 2021).

A bank is considered liquid if it is able to meet customers' withdrawal demands as well as other financial obligations without experiencing any difficulties. This condition indicates that the bank has sufficient and easily convertible funds to support the smooth running of its daily operations. Other studies also state that liquidity reflects a company ability meet its short-term obligations using current assets. This condition is generally measured using liquidity ratios, such as the cash ratio and quick ratio (Agustini et al., 2023).

In studies of Rural Credit Banks (BPR), liquidity is generally measured using the cash ratio, quick ratio, and loan to deposit ratio, simultaneously because these three indicators complement each other in providing more comprehensive bank liquidity condition. Liquidity is not only related bank ability meet short-term obligations, but also

reflects asset management, operational efficiency, and credit distribution risk. The use of these three ratios allows analysis of liquidity from different perspectives, namely the ability to pay obligations directly, the adequacy of liquid assets to meet urgent needs, and the balance between funds collected and loans disbursed. Thus, this approach provides a more comprehensive assessment of liquidity, enabling banks to identify potential risks and maintain overall financial stability (Damayanti, 2021).

RESEARCH METHODS

This study uses descriptive quantitative approach aimed at explaining evaluating company financial condition, based on secondary data obtained financial covering 2022–2025.

Collection data technique analysis is using two methods. First, literature study, which involves collecting information various sources such as books, scientific journals, other relevant references related to the research topic to strengthen theoretical foundation and discussion. Second, field study, which is conducted by obtaining data directly through interviews with relevant parties to gather information regarding actual condition company.

Analysis data technique conducted by calculating liquidity ratios, namely. of these calculations are then analyzed and interpreted to assess the company's ability to meet its short-term obligation. In addition, this analysis also used evaluate company financial structure, particularly in relation to the management of liquid assets, current liabilities, and the distribution of funds collected from the public. Thus, the results of this analysis can provide an overview of the bank's liquidity soundness and serve as a basis for evaluating effectiveness company's financial management.

Cash Ratio, Quick Ratio, and Loan to Deposit Ratio (LDR)

According to Pratama (2019), liquidity ratios are used to measure a company ability meet its short-term obligations. These ratios also serve to assess the company's ability to settle its liabilities without taking inventory into account.

Liquidity ratios Cash Ratio, Quick Ratio, and Loan to Deposit Ratio (LDR) are used evaluate financial performance as well as the bank's ability to maintain operational stability (Ristiyono, 2024).

Formula :

$$\text{Cash Ratio (CR)} = \frac{\text{Liquid Assets}}{\text{Current Liabilities}} \times 100\%$$



Cash Ratio represents a liquidity used to measure bank's ability to pay short-term obligations to third parties by relying on its most liquid resources. These resources include cash and assets that can be rapidly turned into cash. The ratio demonstrates the bank's ability to meet current liabilities promptly. Higher Cash Ratio indicates a healthier liquidity position, while a lower value points to difficulties in meeting short-term obligations.

Formula :

$$\text{Quick Ratio (QR)} = \frac{\text{Liquid Assets}}{\text{Third-party funds}} \times 100\%$$

The Quick Ratio liquidity ratio used to measure bank's ability to meet its obligations third parties by using its available liquid assets. This ratio indicates the bank's capability fulfill customer withdrawals, particularly third-party funds, using its most liquid assets without the need to liquidate other assets.

Formula :

$$\text{Loan to Deposit Ratio (LDR)} = \frac{\text{Credit Given}}{\text{Third-party funds}} \times 100\%$$

The Loan to Deposit Ratio (LDR) is a ratio used to assess a bank's ability to distribute funds collected from public form loans. This ratio represents the comparison between the total loans granted and the total third-party funds successfully collected by the bank. LDR reflects the bank's policy in managing liquidity as well as the efficiency of utilizing public funds for lending activities.

Table 1 Cash Ratio Assessment Criteria Metrics

No	Standard	Assessment
1	$\geq 4,05\%$	Healthy
2	$\geq 3,30\% - < 4,50\%$	Fairly Healthy
3	$\geq 2,55\% - < 3,30\%$	Less Healthy
4	$0 < 2,55\%$	Unhealthy

Source : Bank Indonesia

Table 2 Quick Ratio Assessment Criteria Metrics

No	Standard	Assessment
1	$> 100\%$	Healthy
2	80% - 90%	Quite Healthy
3	60% - 70%	Unwell
4	40% - 50%	Not Healthy
5	20% - 30%	Very Unhealthy

Source : Bank Indonesia

Table 3 Loan to Deposit Ratio (LDR) Assessment Criteria Metrics

No	Standard	Assessment
1	$LDR \leq 75\%$	Very Healthy
2	$75\% < LDR \leq 85\%$	Healthy
3	$85\% < LDR \leq 100\%$	Quite Healthy
4	$100\% < LDR \leq 120\%$	Unwell
5	$LDR > 120\%$	Not Healthy

Source : Bank Indonesia

RESULTS AND DISCUSSION

**Table 4 Financial Data PT. BPR Cempaka Mitra Nagari
2022-2025 Years**

No	Information	2022	2023	2024	2025
1	Liquid Assets	2.377.863	1.667.979	1.921.856	3.253.283
2	Current Liabilities	5.586.295	5.922.380	9.497.033	10.728.358
3	Credit Given	3.490.816	7.788.017	10.288.563	11.733.596
4	Third-party funds	5.568.512	5.900.487	8.565.780	9.356.282

Source : PT. BPR Cempaka Mitra Nagari

Based on the development of the financial position PT. BPR Cempaka Mitra Nagari during 2022–2025 period, there were relatively significant fluctuations. Liquid assets in 2022 amounted to 2,377,863, decreased to 1,667,979 in 2023, then increased again to 1,921,856 in 2024, and rose sharply to 3,253,283 in 2025. This indicates that the bank's liquidity position weakened in the early period but improved toward the end of the observation period. Meanwhile, current liabilities consistently increased from 5,586,295 in 2022 to 10,728,358 in 2025, reflecting a rising level of short-term obligations that may put pressure on the bank's liquidity. On the other hand, loans grew significantly from 3,490,816 in 2022 to 11,773,596 in 2025, indicating aggressive credit expansion. This growth was also accompanied by an increase in third-party funds from 5,568,512 in 2022 to 9,356,282 in 2025, showing an improvement in the bank's ability to collect public funds. However, the faster growth of loans compared to third-party funds suggests a potential liquidity risk. Overall, the bank demonstrates solid business growth, but it needs to be balanced with more optimal liquidity management to maintain a healthy and stable condition.



**Table 5 Liquidity Ratio Analysis Results for PT. BPR Cempaka Mitra Nagari
2022-2025 Years**

No	Year	Cash Ratio (%)	Quick Ratio (%)	LDR (%)
1	2022	42,56	42,70	62,69
2	2023	28,16	28,27	131,99
3	2024	20,23	22,43	120,11
4	2025	30,32	34,77	125,83

Source : PT.BPR Cempaka Mitra Nagari

Based on results of calculations the Cash Ratio, Quick Ratio, and Loan to Deposit Ratio (LDR) of PT. BPR Cempaka Mitra Nagari during 2022–2025 period, Cash Ratio values were 42.56%, 28.16%, 20.23%, and 30.32%, respectively. These figures show a declining trend from 2022 to 2024, followed by an increase in 2025. However, all Cash Ratio values remain well above the minimum standard of 4.05%, indicating a healthy condition. This suggests that the bank strong ability to meet its short-term obligations using available liquid assets. Although there was a decrease in 2023 and 2024, it did not significantly affect the overall soundness of the bank, as the ratios remained within the healthy category.

The Quick Ratio of PT. BPR Cempaka Mitra Nagari for 2022–2025 period was 42.70%, 28.27%, 22.43%, and 34.77%, respectively. This also reflects a downward trend from 2022 to 2024, followed by an improvement in 2025. However, when compared to the assessment criteria, all Quick Ratio values are below 80%, placing them in the less healthy category. This indicates that the bank's ability to meet its short-term obligations using liquid assets is still not optimal. Although there was some improvement in 2025, it was not sufficient to move the bank into the healthy category, suggesting that better management of liquid assets is still required.

Meanwhile, Loan to Deposit Ratio (LDR) PT. BPR Cempaka Mitra Nagari during the same period was 62.69%, 131.99%, 120.11%, and 125.83%. In 2022, the LDR was classified as very healthy, as it was below 75%, indicating that lending activities were within safe limits and liquidity was well maintained. However, from 2023 to 2025, the LDR increased significantly and exceeded 120%, placing it unhealthy category. This condition shows volume of loans disbursed was much higher than the third-party funds collected, potentially creating a high liquidity risk. The high LDR reflects an aggressive lending strategy, but it was not balanced with sufficient growth in fund collection.

CONCLUSION

Based on the analysis, the Cash Ratio (CR) of PT. BPR Cempaka Mitra Nagari during 2022–2025 was classified as healthy, as all values remained above the required standard, although a declining trend was observed. The Quick Ratio (QR), however, was categorized as unhealthy since it remained below the standard level, indicating that bank's liquidity capacity was not yet optimal. Meanwhile, Loan to Deposit Ratio (LDR) showed very healthy condition 2022, but shifted to an unhealthy category from 2023 to 2025 due to significantly higher loan distribution compared to the funds collected, which consequently increased liquidity risk.

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