



ANALYSIS OF NON-PERFORMING LOANS (NPL) AND LOAN TO DEPOSIT RATIO (LDR) AT PT. BANK PEREKONOMIAN RAKYAT (BPR) PRIMA MULIA ANUGRAH

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ABSTRACT

The purpose of this study is to analyze the Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR) at PT. BPR Prima Mulia Anugrah as the object of the research. This study employs a quantitative descriptive method, focusing on the collection and analysis of numerical data to measure financial performance through banking ratios. The variables measured in this study are the Non-Performing Loan (NPL) ratio, which indicates the level of credit risk, and the Loan to Deposit Ratio (LDR), which reflects the bank's liquidity and its ability to channel third-party funds into loans. The data used in this study are secondary data obtained from the financial statements of PT. BPR Prima Mulia Anugrah, covering the period from 2022 to 2025. The data include total non-performing loans, total loans disbursed, and third-party funds. Data analysis was carried out using financial ratio calculations and compared with bank health standards. The results show that the NPL ratio experienced a decreasing trend from 8.4% in 2022 to 4.03% in 2024, indicating an improvement in credit quality and more effective credit risk management. However, the NPL slightly increased to 4.9% in 2025, suggesting a potential rise in credit risk that still needs to be monitored. Meanwhile, the LDR ratio fluctuated during the observation period, with values of 96% in 2022, 103.5% in 2023, 102.9% in 2024, and 96.3% in 2025. These fluctuations indicate changes in the bank's liquidity condition, where higher LDR values reflect more aggressive lending activities that may increase liquidity risk, while lower values indicate improved balance between loans and third-party funds. Overall, PT. BPR Prima Mulia Anugrah can be categorized as a fairly healthy to healthy bank, as it is able to manage credit risk and liquidity reasonably well. However, the fluctuations in NPL and LDR indicate that the bank still needs to maintain consistent and prudent risk management to ensure long-term financial stability.

Keywords: Non Performing Loan (NPL), Loan to Deposit Ratio (LDR)

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INTRODUCTION

Non-Performing Loan (NPL) is a key indicator used to measure the level of credit risk faced by a bank. According to Kasmir (2016), NPL represents the proportion of non-performing loans to total loans disbursed, where non-performing loans include those classified as substandard, doubtful, and loss. A high NPL ratio indicates poor credit quality and ineffective credit risk management, while a low NPL reflects better loan performance and sound banking practices. In general, the maximum acceptable threshold for NPL is 5%, as determined by banking regulatory authorities. Maintaining NPL below this level is essential to ensure financial stability and profitability.

In addition to credit risk, liquidity risk is another fundamental aspect in banking operations. Loan to Deposit Ratio (LDR) is a commonly used indicator to assess a bank's liquidity performance. According to Dendawijaya (2019), LDR is the ratio between total loans disbursed and total third-party funds collected by the bank. This ratio reflects the bank's ability to channel funds effectively while maintaining sufficient liquidity. An LDR that is too high may indicate aggressive lending and potential liquidity risk, whereas a low LDR suggests underutilization of funds. The ideal LDR range generally lies between 80% and 110%, depending on regulatory standards and economic conditions.

Furthermore, NPL and LDR are interrelated in evaluating banking performance. A higher LDR, which reflects increased lending activity, may lead to a higher NPL if not supported by prudent credit analysis and risk management. Therefore, banks must maintain a balance between credit expansion and risk control to achieve sustainable financial performance. The development of the banking sector plays a crucial role in supporting economic growth, particularly in providing access to financing for communities and business actors. Financial institutions, including Rural Banks (BPR), act as financial intermediaries that collect funds from the public and redistribute them in the form of credit to stimulate economic activities, especially for micro, small, and medium enterprises (MSMEs). The strategic role of BPR lies in its ability to reach communities that are not fully served by commercial banks, particularly those in the informal sector (Sobarna, 2021).

In carrying out its intermediation function, banks are exposed to various risks, with credit risk being one of the most significant. Credit risk is closely related to the occurrence of Non-Performing Loans (NPL), which reflect the inability of borrowers to meet their repayment obligations. According to Kasmir (2016), NPL is a ratio used to measure the proportion of non-performing loans to total loans disbursed by a bank. Non-performing loans generally include loans classified as substandard, doubtful, and loss. In line with this, the Financial Services Authority defines NPL as loans with collectibility levels that indicate a high risk of default.

From a theoretical perspective, NPL is an important indicator of asset quality and credit risk management effectiveness. A high NPL ratio indicates poor credit quality, weak credit analysis, and ineffective monitoring of borrowers, which may ultimately reduce bank profitability and threaten financial stability. Conversely, a low NPL ratio reflects effective credit risk management and sound lending practices (Wahyu, 2020). Therefore, banks are required to implement prudent lending principles, commonly known as the 5C principles



(character, capacity, capital, collateral, and condition), to minimize the occurrence of non-performing loans. Additionally, regulatory standards generally set the maximum safe limit of NPL at 5%, beyond which the bank may be categorized as unhealthy.

Besides credit risk, liquidity risk is another critical aspect that must be managed carefully. Liquidity refers to a bank's ability to meet its short-term obligations, particularly in fulfilling withdrawal demands from depositors. One of the key indicators used to measure liquidity performance is the Loan to Deposit Ratio (LDR). According to Dendawijaya (2019), LDR is the ratio between total loans granted and total third-party funds collected by the bank. Similarly, Kasmir (2019) states that LDR reflects the extent to which funds collected from the public are channeled back into the form of credit.

Theoretically, LDR serves as an indicator of both liquidity and operational efficiency. A high LDR indicates that a larger portion of funds has been allocated to lending activities, which can increase profitability but also raise liquidity risk if not managed properly. On the other hand, a low LDR suggests that the bank is less effective in utilizing its funds, which may result in lower income generation. Therefore, maintaining an optimal LDR level is essential to achieve a balance between liquidity and profitability (Fernos & Dona, 2018). In general, the ideal LDR standard set by banking authorities ranges between 80% and 110%, depending on regulatory policies and economic conditions.

Furthermore, NPL and LDR are interrelated indicators in assessing banking performance. An aggressive lending strategy, reflected in a high LDR, may lead to an increase in NPL if it is not supported by prudent credit analysis and risk management. This relationship highlights the importance of maintaining a balance between credit expansion and risk control to ensure sustainable banking operations.

Non-Performing Loan (NPL)

Non-Performing Loan (NPL) is one of the most important indicators used to measure credit risk in banking institutions. NPL reflects the proportion of problematic loans compared to the total loans distributed by the bank. Problematic loans generally include substandard, doubtful, and bad loans that experience delays in repayment of principal and interest by debtors. A high NPL ratio indicates poor credit quality and weak risk management, while a low NPL ratio reflects healthier banking conditions and effective credit supervision.

In theory, credit risk arises when borrowers fail to fulfill their obligations according to the agreed contract. According to banking risk management theory, increasing credit distribution without proper analysis may increase the possibility of non-performing loans. Therefore, banks are required to implement prudent lending principles, including credit analysis, debtor monitoring, and periodic evaluation of loan collectability.

Based on Bank Indonesia regulations, banks are categorized as healthy if the NPL ratio remains below 5%. An increase in NPL can negatively affect profitability, reduce bank capital, and decrease public trust in banking institutions. Therefore, controlling NPL is essential for maintaining financial stability and sustainability in Rural Banks (BPR).

Loan to Deposit Ratio (LDR)

Loan to Deposit Ratio (LDR) is a financial ratio used to measure a bank's liquidity level by comparing the amount of credit distributed to the total Third-Party Funds (DPK)

collected from the public. This ratio indicates the bank's ability to channel collected funds into productive assets in the form of loans.

Theoretically, LDR reflects the balance between profitability and liquidity. A higher LDR indicates that the bank is more aggressive in distributing loans, which may increase profitability through interest income. However, excessively high LDR levels may create liquidity risk because the bank has limited reserve funds to meet withdrawal demands from customers. Conversely, a very low LDR indicates that the bank is less optimal in utilizing collected funds to generate income.

Bank Indonesia generally considers the safe LDR range to be between 80% and 90%, while the maximum limit is 110%. Maintaining an ideal LDR level is important because it reflects effective liquidity management, efficient fund allocation, and overall banking stability. Therefore, LDR serves as a strategic indicator for evaluating the operational performance and financial health of BPR.

Therefore, analyzing the Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR) is essential to evaluate the financial performance and health of the bank. This study aims to determine the condition of NPL and LDR at PT. BPR Prima Mulia Anugrah and to provide insights into the effectiveness of credit risk and liquidity management implemented by the bank.

RESEARCH METHODS

This study employs a quantitative research approach with a descriptive method to analyze the financial performance of PT. BPR Prima Mulia Anugrah, particularly through the Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR). The quantitative approach is used because the study focuses on numerical data analysis to measure and evaluate financial ratios.

Data Collection Methods

The data used in this study were collected through two main techniques:

Library Research

This method involves collecting data and information from various relevant literature sources such as books, journals, and previous studies related to banking performance, especially those discussing NPL and LDR.

Field Research

Field research was conducted by directly collecting data from PT. BPR Prima Mulia Anugrah. This includes interviews with bank staff, particularly those related to the credit sector, as well as gathering financial reports and supporting documents required for the analysis.



Type and Source of Data

The type of data used in this study is secondary data, which is obtained in the form of financial statements of PT. BPR Prima Mulia Anugrah. The data used include:

- a. Total non-performing loans
- b. Total loans disbursed
- c. Third-party funds

The data were collected over the period from 2022 to 2025 to observe the development and trends of the bank's financial performance over time.

Data Analysis Method

The data analysis technique used in this study is descriptive quantitative analysis. The collected data are processed and analyzed using financial ratio calculations, namely:

1. Non-Performing Loan (NPL), calculated by comparing total non-performing loans to total loans disbursed.

$$\text{NPL: } \frac{\text{Non-Performing Loans}}{\text{Total Loans}} \times 100\%$$

Description:

Non-Performing Loans : loans classified as substandard, doubtful, and loss

Total Loans : all loans disbursed by the bank

The NPL ratio is used to measure the level of credit risk faced by the bank. The higher the NPL value, the poorer the quality of the bank's loans.

2. Loan to Deposit Ratio (LDR), calculated by comparing total loans disbursed to total third-party funds.

$$\text{LDR: } \frac{\text{Total Loans}}{\text{Third-Party Fund}} \times 100\%$$

Description:

Total Loans : the amount of loans disbursed by the bank

Third-Party Funds : funds collected from the public

The LDR ratio is used to measure the bank's ability to channel funds and assess its liquidity level.

Assessment Criteria

The results of the financial ratio calculations are then compared with the bank health standards, as follows:

NPL

$\leq 5\%$: Healthy
5% : Unhealthy

LDR

80% – 110% : Healthy
< 80% : Less effective
110% : Liquidity risk

The results of these calculations are then analyzed by comparing them with the standard criteria for bank health established by regulatory authorities. Furthermore, trend analysis is conducted to observe the development of NPL and LDR at PT. BPR Prima Mulia Anugrah during the 2022–2025 period.

RESULTS AND DISCUSSION

RESULT

Based on the financial data of PT. BPR Prima Mulia Anugrah for the period 2022–2025, the data on non-performing loans, total loans disbursed, and third-party funds are presented as follows:

Table 1. Non-Performing Loans, Total Loans, and Third-Party Funds

No	Years	Non-Performing Loans (Rp)	Total Loans (Rp)	Third-Party Funds (Rp)
1	2022	1.781.912.000	21.176.448.000	22.059.821.000
2	2023	1.360.137.000	23.831.236.000	23.011.210.000
3	2024	1.042.513.449	25.877.342.410	25.131.315.355
4	2025	1.613.363.529	32.338.400.150	33.556.514.188

Source: PT. BPR Prima Mulia Anugrah

Based on Table 1, non-performing loans decreased from 2022 to 2024 but increased again in 2025. Meanwhile, total loans and third-party funds showed a consistent upward trend each year, indicating growth in the bank's operational activities.

Furthermore, the results of the NPL and LDR calculations are presented in the following table:

Table 2. NPL and LDR Calculation Results

No	Years	NPL	LDR
1	2022	8,4%	96%
2	2023	5,7%	103,5%
3	2024	4,03%	102,9%
4	2025	4,9%	96,3%



Source: PT. BPR Prima Mulia Anugrah

The table shows that the NPL ratio decreased from 2022 to 2024, then slightly increased in 2025. Meanwhile, the LDR ratio fluctuated during the observation period.

DISCUSSION

The decline in the Non-Performing Loan (NPL) ratio from 2022 to 2024 indicates an improvement in credit quality and credit risk management at PT. BPR Prima Mulia Anugrah. This decrease suggests that the bank has been effective in controlling problematic loans through better credit monitoring and management practices. However, the increase in NPL in 2025 indicates that credit risk remains a concern and requires continuous supervision and improvement.

Based on the data presented in Table 1, it can be observed that the amounts of non-performing loans, total loans, and third-party funds at PT. BPR Prima Mulia Anugrah experienced notable changes during the 2022–2025 period. The value of non-performing loans decreased from IDR 1,781,912,000 in 2022 to IDR 1,042,513,449 in 2024, before increasing again to IDR 1,613,363,529 in 2025. This downward trend indicates an improvement in credit management, while the increase in 2025 suggests the re-emergence of potential credit risk.

In contrast, total loans disbursed showed a consistent upward trend, increasing from IDR 21,176,448,000 in 2022 to IDR 32,338,400,150 in 2025. This reflects the bank's ongoing credit expansion strategy aimed at enhancing profitability. Similarly, third-party funds also increased steadily from IDR 22,059,821,000 in 2022 to IDR 33,556,514,188 in 2025, indicating growing public trust in the bank's financial services. However, discrepancies between the growth rates of loans and third-party funds in certain years have implications for the bank's liquidity position, as reflected in the LDR values in Table 2.

Referring to Table 2, the Non-Performing Loan (NPL) ratio exhibits a generally improving trend from 2022 to 2024. In 2022, the NPL ratio was recorded at 8.4%, indicating an unhealthy condition as it exceeded the standard threshold of 5%. This high ratio corresponds with the relatively large amount of non-performing loans in that year. In 2023, the NPL ratio declined to 5.7%, reflecting improvements in credit quality, although it remained slightly above the acceptable standard.

A more substantial improvement was observed in 2024, where the NPL ratio decreased further to 4.03%, entering the healthy category. This decline was driven not only by the reduction in non-performing loans but also by the increase in total loans, which reduced the overall proportion of problematic credit. This suggests that the bank's credit risk management practices became more effective during this period. However, in 2025, the NPL ratio increased to 4.9%. Although still within the healthy range, this rise indicates a potential increase in credit risk, likely influenced by the simultaneous growth in non-performing loans and total lending.

Meanwhile, the Loan to Deposit Ratio (LDR) demonstrates fluctuations influenced by the balance between total loans and third-party funds. In 2022, the LDR stood at 96%, indicating a healthy liquidity condition where loan disbursement remained proportionate to available funds. In 2023, the LDR increased to 103.5%, suggesting that loan disbursement

exceeded the funds collected, thereby introducing potential liquidity risk. This condition may be attributed to an aggressive lending strategy aimed at increasing income.

In 2024, the LDR slightly decreased to 102.9%, but still remained above 100%, indicating continued pressure on liquidity. This suggests that the bank maintained its expansionary lending approach during this period. However, in 2025, the LDR declined to 96.3%, reflecting an improvement in liquidity management. This improvement can be attributed to the higher growth of third-party funds relative to loans, resulting in a more balanced funding structure.

An integrated analysis of Table 1 and Table 2 reveals that fluctuations in NPL and LDR are closely linked to changes in their underlying components, namely non-performing loans, total loans, and third-party funds. The decline in NPL from 2022 to 2024 indicates effective credit risk control, while the increase in LDR during the same period reflects credit expansion efforts. However, the subsequent increase in NPL in 2025 suggests that prior credit expansion may have begun to impact loan quality, highlighting the importance of maintaining prudent lending practices.

Fluctuations in NPL and LDR, Their Causes, and Implications

The fluctuations in the Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR) ratios indicate that the financial condition of PT. BPR Prima Mulia Anugrah is dynamic and influenced by various internal and external factors. Fluctuating NPL values imply that the bank's credit quality is not entirely stable over time. A decrease in NPL reflects improvements in debtor repayment capacity, stricter credit analysis, and more effective monitoring systems implemented by the bank. Conversely, an increase in NPL may indicate weakening borrower repayment ability, ineffective credit supervision, or external economic pressures affecting customers' business performance and income stability.

Several factors may contribute to fluctuations in NPL, including rapid credit expansion, inadequate implementation of prudent banking principles, changes in economic conditions, inflation, declining purchasing power, and unstable debtor business performance. In the context of rural banks (BPR), customers are generally dominated by micro and small business sectors, which are more vulnerable to economic shocks. Therefore, when economic conditions weaken, the risk of delayed loan repayments tends to increase, ultimately affecting the NPL ratio. Fluctuating NPL values also indicate that the bank must continuously improve its risk mitigation strategies to maintain credit quality and financial stability.

Similarly, fluctuations in the Loan to Deposit Ratio (LDR) indicate changes in the bank's liquidity management and lending strategy. An increasing LDR suggests that the bank is becoming more aggressive in channeling loans compared to the amount of third-party funds collected. This condition may positively impact profitability because more funds are allocated to productive assets that generate interest income. However, excessively high LDR values may also indicate liquidity pressure, as the bank has fewer liquid reserves available to meet customer withdrawal demands.

On the other hand, a declining LDR reflects a more balanced condition between loan disbursement and third-party funds. This may indicate improved liquidity management and stronger funding capacity. Nevertheless, if the LDR becomes too low, it may also suggest that the bank is not utilizing its collected funds optimally, which can reduce potential income.



and operational efficiency. Therefore, fluctuations in LDR reflect the bank's efforts to maintain a balance between profitability and liquidity risk.

The simultaneous fluctuations in NPL and LDR also illustrate the close relationship between credit expansion and credit risk. Higher LDR values caused by aggressive lending may increase the possibility of future NPL growth if the expansion is not supported by adequate credit assessment and monitoring. This condition demonstrates that increasing loan distribution does not always guarantee better financial performance unless accompanied by effective risk management. Therefore, maintaining stable NPL and optimal LDR ratios is essential to ensure sustainable banking performance and long-term financial resilience.

Overall, the findings indicate that PT. BPR Prima Mulia Anugrah has shown improvements in financial performance, particularly in managing credit risk and liquidity. Nevertheless, the observed fluctuations in both NPL and LDR emphasize the need for consistent and sustainable risk management strategies. Maintaining a balance between credit growth and risk control is essential to ensure long-term financial stability and resilience.

The results of this study indicate that the financial performance of PT. BPR Prima Mulia Anugrah, as measured by the Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR), experienced dynamic changes over the 2022–2025 period. These fluctuations reflect the bank's efforts in balancing credit expansion, risk management, and liquidity control. From the perspective of credit risk, the declining trend in the NPL ratio from 8.4% in 2022 to 4.03% in 2024 demonstrates a significant improvement in the bank's credit quality. This condition suggests that the bank has strengthened its credit risk management practices, particularly in terms of credit analysis, monitoring, and collection strategies. The reduction in non-performing loans during this period indicates that the bank was able to implement more prudent lending policies, likely by applying stricter credit assessment principles such as the 5C framework (character, capacity, capital, collateral, and condition). In addition, the simultaneous increase in total loans also contributed to lowering the NPL ratio proportionally, indicating that credit growth was accompanied by relatively controlled risk.

However, the increase in NPL to 4.9% in 2025 signals that credit risk remains an ongoing challenge. Although the ratio is still within the healthy threshold ($\leq 5\%$), this upward movement may indicate early warning signs of weakening credit quality. This condition could be associated with the bank's continued credit expansion strategy, where increased lending may lead to higher exposure to default risk if not supported by consistent credit evaluation and post-disbursement monitoring. Therefore, this finding highlights the importance of maintaining sustainable credit growth aligned with risk management capacity.

In terms of liquidity, the LDR ratio shows fluctuations that reflect changes in the bank's intermediation function. In 2022, the LDR of 96% indicates an optimal level of fund allocation, where the bank effectively channeled third-party funds into loans while maintaining adequate liquidity. However, the increase in LDR to 103.5% in 2023 and 102.9% in 2024 suggests a more aggressive lending strategy, where the proportion of loans exceeded the collected funds. This condition may enhance profitability in the short term, as more funds are utilized for income-generating activities, but it also increases liquidity risk, particularly if there is a sudden withdrawal of deposits by customers.

The persistence of LDR above 100% during 2023–2024 implies that the bank relied heavily on its available funds to support credit expansion, potentially reducing its liquidity buffer. This situation requires careful liquidity management, including maintaining adequate

reserve funds and diversifying funding sources. On the other hand, the decline in LDR to 96.3% in 2025 indicates an improvement in liquidity conditions, suggesting that the growth of third-party funds outpaced loan disbursement. This reflects increased public trust in the bank and a more balanced approach to fund management.

Furthermore, the interaction between NPL and LDR provides deeper insight into the bank's overall financial performance. The simultaneous decrease in NPL and increase in LDR during 2022–2024 indicates that the bank was able to expand its lending activities without significantly compromising credit quality. However, the slight increase in NPL in 2025 following a period of relatively high LDR suggests a lagged effect of aggressive lending on credit risk. This relationship confirms that excessive credit expansion, if not properly managed, may eventually lead to a deterioration in loan quality.

Overall, the findings suggest that PT. BPR Prima Mulia Anugrah has demonstrated improvements in both credit risk and liquidity management, particularly in achieving a healthier NPL ratio and maintaining LDR within an acceptable range. Nevertheless, the observed fluctuations emphasize the need for consistent implementation of prudent banking principles. The bank should strengthen its risk mitigation strategies by enhancing credit monitoring systems, improving borrower evaluation processes, and maintaining an optimal balance between loan growth and funding availability.

In the long term, sustaining financial stability requires not only compliance with regulatory thresholds but also proactive risk management practices. By maintaining NPL at a low level and ensuring LDR remains within the optimal range, the bank can enhance its resilience against potential financial shocks and support sustainable growth.

CONCLUSION

The analysis of Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR) at PT. BPR Prima Mulia Anugrah over the 2022–2025 period indicates an overall improvement in financial performance. The declining NPL trend until 2024 reflects enhanced credit quality and effective risk management, despite a slight increase in 2025. Meanwhile, fluctuating LDR values, particularly above 100% in 2023–2024, signal potential liquidity risk, although conditions improved in 2025.

Overall, the bank demonstrates a fairly healthy to healthy condition, with adequate credit risk and liquidity management. However, sustained and consistent risk management remains essential to ensure long-term financial stability.

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