



LIQUIDITY RATIO ANALYSIS AT PT. BANK PEREKONOMIAN RAKYAT NAGARI KASANG

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ABSTRACT

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 collected through documentation techniques and analyzed using financial ratio calculations to assess the bank's ability to meet 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, Cash Ratio, Quick Ratio, Loan to Deposit Ratio*

Submit : 30th April 2026

Acceptance : 1th Mei 2026

INTRODUCTION

Banking is a financial institution that plays a strategic role in a country's economic system, particularly in supporting economic financing activities. Generally, banking encompasses all aspects related to banks, from institutions and business activities to the

mechanisms and procedures for carrying out operational activities (Handayani & Marlius, 2017). The existence of banks as part of the national economic subsystem is crucial because almost all economic activities in society involve banking services. As public trust in the banking industry grows, so does the growth of third-party funds, a wider variety of banking products and services, and increasingly intense interbank competition. These conditions encourage each bank to improve service quality to meet the needs and expectations of the public as users of banking services. In the context of national economic development, financial institutions, particularly banks, serve as a means to facilitate economic activity and support the national development goal of improving public welfare.

The development of banking in Indonesia, both commercial banks and rural banks (BPR), has shown significant progress. Therefore, every bank is required to maintain its financial stability, particularly in terms of liquidity. Liquidity is a crucial aspect because it reflects a bank's ability to meet its short-term obligations, both to internal and external parties. Liquidity analysis is conducted to assess the extent to which a bank is able to meet its obligations when they fall due and to determine the bank's financial condition and potential for growth (Rahmayeli & Marlius, 2015).

Liquidity is defined as a financial ratio that indicates a company or bank's ability to meet its short-term obligations (Tanor et al., 2015). Liquidity analysis aims to measure the adequacy of a bank's cash and current assets to meet its immediate obligations. Poor liquidity management can undermine public trust and potentially disrupt the bank's operational continuity. Unbalanced liquidity can even lead to decreased performance and the risk of bank liquidation (Afriyeni, 2017). 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).

The financial development data for PT. Bank Perekonomiam Rakyat Nagari Kasang for 2022-2024 can be seen in Table 1 below:



Table 1. Financial Statement Data

Remarks	2022	2023	2024
Liquid tools	297.830	195.686	327.005.700
Immediate liability	34.505	31.959	41.738.615
Credits awarded	6.512.968	5.906.844	6.535.307.705
Savings	8.637.001	8.669.767	8.355.617.547
Deposit	2.473.715	2.465.215	2.052.215.000
Capital	3.759.613.000	3.743.708.500	3.932.416.649

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

Referring to the data presented in Table.1 regarding the financial statements of PT. Bank Perekonomian Nagari Kasang for the period 2022 to 2024, fluctuations and growth trends are visible in various key financial instruments. The company's liquidity availability experienced a significant increase in 2023, but then declined again in 2024. A similar trend occurred with immediate liabilities, where these short-term liabilities rose in the second year before finally leveling off again at the end of the observation period.

While overall growth indicators appear positive, the decline in liquid assets in 2024 requires special attention. Banks need to implement more precise liquidity risk management to ensure all short-term obligations can be met without disrupting daily operations. Based on Table 1, which presents financial data of PT. Bank Perekonomian nagari Kasang for 2022–2024, it can be seen that several financial components have *Ratio* (QR), and *Loan to Deposit Ratio* (LDR) indicators for 2022–2024.

Cash Ratio (CR)

Cash Ratio (CR) is a liquidity ratio used to determine how much a business can reduce its outstanding debt simply by reducing its assets and liabilities, without having to sell goods or services. The Cash Ratio (CR) is a liquidity ratio used to assess the extent to which a company can meet its short-term obligations solely by relying on its cash and cash equivalents, without having to sell inventory or collect receivables. The cash ratio is a tool to assess the extent to which a company's cash and cash equivalents can meet its short-term obligations. This ratio illustrates a company's ability to pay off its obligations without having to sell other assets, making it one of the most conservative and safest measures of liquidity (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 2. Curent 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

Quick Ratio (QR)

Quick Ratio (QR) The Quick Ratio is a ratio used to assess a company's ability to meet short-term obligations by utilizing liquid assets that are easily converted into cash. The Quick Ratio is a more stringent measure of a company's ability to meet short-term obligations compared to the Current Ratio because it excludes inventory, as inventory is considered less liquid and has the potential to cause losses (Kumoro et al., 2020). The formula for calculating the 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 3. Quick Ratio Level Assessment Criteria Matrix

Percentage	Remarks
QR $\geq$ 100%	Very Healthy
80% QR $\leq$ $<$ 100%	Healthy



	Percentage	Remarks
S	60% QR ≤ < 80%	Quite Healthy
	40% ≤ QR < 60%	Unhealthy
	Copyright < 40%	Unhealthy
s		

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

Loan to Deposit Ratio (LDR)

The Loan-to-Deposit Ratio (LDR) is a ratio that shows the comparison between a bank's total credit and funds received from various sources. This credit includes loans to the public and credit placements with other banks with terms exceeding three months. Meanwhile, funds received by the bank include savings, time deposits, loans from non-bank parties with a term of more than 3 months, core capital, and profits (Fitri & Marlius, n.d.).

The Loan to Deposit Ratio (LDR) is a ratio used to compare the total amount of credit offered to Third Party Funds (TPF) to assess a bank's liquidity. A high Loan to Deposit Ratio (LDR) indicates lower bank liquidity because most funds have been channeled as credit, while a low Loan to Deposit Ratio (LDR) indicates that credit expansion is still limited and the bank has not fully utilized its function as an intermediary institution (Hadian & Phety, 2021).

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

Table 4. LDR Level Assessment Criteria Matrix

Percentage	Remarks
70% ≤ LDR ≤ 90%	Very Healthy
90% < LDR ≤ 100%	Healthy
100% < LDR ≤ 110%	Quite Healthy
110% < LDR ≤ 120%	Unhealthy
LDR > 120%	Unhealthy

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

RESEARCH METHODS

In analyzing the data, the author used qualitative and quantitative approaches. The qualitative approach was used to describe, understand, and explain the data obtained during the research process, while the quantitative approach was used to analyze the development of the liquidity ratio of PT. Bank Perekonomian Rakyat Nagari Kasang

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 5. 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

Liquidity reflects the company's ability to meet short-term financial obligations that have matured by using current assets. These current assets include cash, cash equivalents, accounts receivable, and inventory, which are relatively easily converted into cash. According to Kasmir (2019), liquidity indicates the extent to which a company is able to pay its current liabilities without experiencing financial constraints. A good level of liquidity indicates a company's financial stability and ability to support ongoing operational activities. Conversely, low liquidity can indicate financial problems that could potentially disrupt the company's business continuity.



Problems related to cash shortages or excesses can essentially be minimized if management consistently analyzes financial ratios. Regular analysis allows a company to monitor its financial condition and evaluate its performance over time. Hery (2020) states that financial ratio analysis serves as an evaluation tool to identify financial weaknesses and assist management in making informed decisions. Furthermore, the company's excess cash can be optimally utilized in accordance with its policies and strategic.

Cash Ratio

Table 6. Development Cash Ratio (CR)

Components	2022	2023	2024
Liquid Tools			
a. Cash	297.830	195.686	327.005.700
b. Interbank Assets	8.431.433	8.632.291	7.551.817.288
Quantity	8.711.263	8.827.977	7.878.822.988
Current Debt			
a. Immediate liability	34.505	31.959	41.738.615
b. DPK	10.688.040.440	11.198.266.000	11.632.741.000
Quantity	10.688.438.945	11.198.297.959	11.674.479.615

cessed Data

a. Year 2022

$$CR = \frac{11.564.372}{48.063.260} \times 100 \% = 0,081\%$$

In 2022 *Cash Ratio* (CR), the Company was recorded at 0,081%%, 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

$$CR = \frac{14.606.744.054}{54.716.976.011} \times 100 \% = 0,78\%$$

In 2023, the Company's *Cash Ratio* (CR) was recorded at 0,78%, 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

$$CR = \frac{20.791.720.771}{65.659.510.251} \times 100 \% = 0,67\%$$

In 2024, the company's Cash Ratio (CR) is recorded at 0,67%, 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

Quick Ratio

Bank Perekonomi Rakyat Nagari Kasang from 2022-2024 can be seen in the table below

based on the data obtained:

Table 5. Development Quick Ratio (QR)

Components	2022	2023	2024
Liquid Tools			
Cash	297.830	195.686	32.005.700
Current Debt			
Immediate Liability	34.505	31.959	41.738.615

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

a. Year 2022

$$QR = \frac{944.103}{20.784} \times 100 \% = 0,63\%$$



In 2022, the company's *Quick Ratio* (QR) was recorded at 0,63%, 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

$$QR = \frac{829.679.800}{40.452.789} \times 100 \% = 6,12\%$$

In 2023, the company's *Quick Ratio* (QR) was recorded at 6,12%, well above the minimum limit of 100%, indicating very strong liquidity and a very low risk of short-term default.

c. Year 2024

$$QR = \frac{1.171.117.300}{35.010.110} \times 100 \% = 7,83\%$$

By 2024, a company's *Quick Ratio* (QR) should reach 7,83%, with a minimum of 100%. This indicates a very high level of liquidity and almost non-existent risk of short-term debt repayment.

Loan to Deposit Ratio

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

Table 8. Deveplomenbt *Loan to Deposit Ratio* (LDR)

Components	2022	2023	2024
Credits Awarded	6.512.968	5.906.844	6.535.307.705
DPK	10.688.040.40 0	11.198.266.000	11.632.742.000
Capital	3.759.613.000	3.743.708.500	3.932.416.649
Quantity	14.454.166.40 8	14.947.881.344	10.467.736.727

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

a. Year 2022

$$\text{LDR} = \frac{51.420.584}{56.166.441} \times 100 \% = 0,045\%$$

The bank's LDR in 2022 is 0,045%, 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

$$\text{LDR} = \frac{60.158.578.049}{62.927.330.087} \times 100 \% = 0,39\%$$

The bank to loan to deposit ratio for 2023 is 0,39 percent, which is based on rents ranging from 90% to 100% failing in to the healthy category. This means that bank 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

c. Year 2024

$$\text{LDR} = \frac{66.693.632.675}{75.289.044.824} \times 100 \% = 0,62\%$$

The LDR in 2024 is 0,62% 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 Nagari Kasang People's Economic Bank during the research period showed a very good, healthy, and stable state.

CONCLUSION

Based on the analysis of PT. Bank Perekonomian Rakyat Nagari Kasang's liquidity ratios for the 2022-2024 period, it can be concluded that the bank's liquidity is in the very healthy category. This is reflected in all indicators used, namely the Cash Ratio (CR), Quick Ratio (QR), and Loan-to-Deposit Ratio (LDR), which consistently demonstrate stable performance at a safe level.



The Cash Ratio (CR) indicates that the bank's cash and cash equivalents are adequately meeting short-term obligations, despite a slight year-over-year decline. The Quick Ratio (QR) also demonstrates a very strong ability to meet short-term obligations using the most liquid assets, resulting in very low liquidity risk.

Overall, the bank's liquidity performance during the study period can be described as excellent, with a low level of risk and optimal ability to meet short-term obligations. This indicates that the bank's management has successfully maintained a balance between liquidity, credit distribution, and sustainable fundraising.

ACKNOWLEDGMENT

The author would like to thank the management and all employees of Bank Perekonomian Rakyat Nagari Kasang who have been willing to take the time and provide assistance in providing the data needed for the preparation of this final project.

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