ABSTRACT

PROFITABILITY, LIQUIDITY, AND SOLVENCY ANALYSIS BASED ON FINANCIAL STATEMENTS: A CASE STUDY OF PT. BANK SYARIAH INDONESIA Tbk. 2021-2024

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This research aims to analyze the financial performance of PT. Bank Syariah Indonesia Tbk. (BSI) through three main aspects: liquidity ratios, solvency ratios, and profitability ratios during the period from 2021 to 2024. The method used in this study is descriptive qualitative, with analysis tools consisting of financial ratios, including Cash Ratio, Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Return on Assets (ROA), and Operating Expense to Operating Income Ratio (BOPO). The results of the study indicate that BSI's financial performance is assessed as very good based on liquidity ratio analysis. The average Cash Ratio over four years is 5.92%, exceeding the banking standard of 3.30%. FDR is recorded at 79.87%, indicating a healthy condition, although slightly below the banking standard of 85%. In solvency analysis, CAR shows very good results with an average of 21.23%, far exceeding the banking standard of 8%. For profitability analysis, ROA shows an average of 2.11%, also surpassing the banking standard of 0.5%. Additionally, BOPO averages 74.39%, well below the banking standard of 94%, reflecting good operational efficiency.

Keywords: Profitability, Liquidity, Solvency, Bank Syariah Indonesia, Financial Ratios.

ABSTRAK

ANALISIS PROFITABILITAS, LIKUIDITAS, DAN SOLVABILITAS BERDASARKAN LAPORAN KEUANGAN: STUDI KASUS PADA PT. BANK SYARIAH INDONESIA Tbk. TAHUN 2021-2024

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Penelitian ini bertujuan untuk menganalisis kinerja keuangan PT. Bank Syariah Indonesia Tbk. (BSI) melalui tiga aspek utama, yaitu rasio likuiditas, rasio solvabilitas, dan rasio profitabilitas selama periode 2021 hingga 2024. Metode yang digunakan dalam penelitian ini adalah kualitatif deskriptif, dengan alat analisis berupa rasio keuangan, termasuk *Cash Ratio*, *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO). Hasil penelitian menunjukkan bahwa kinerja keuangan BSI dinilai sangat baik berdasarkan analisis rasio likuiditas. Cash Ratio rata-rata selama empat tahun adalah 5,92%, melebihi standar perbankan yang sebesar 3,30%. FDR tercatat 79,87%, menunjukkan kondisi yang sehat meskipun sedikit di bawah standar perbankan 85%. Dalam analisis solvabilitas, CAR menunjukkan hasil yang sangat baik dengan rata-rata 21,23%, jauh lebih tinggi dari standar perbankan 8%. Untuk analisis profitabilitas, ROA menunjukkan rata-rata 2,11%, yang juga melampaui standar perbankan 0,5%. Selain itu, BOPO berada pada rata-rata 74,39%, jauh di bawah standar perbankan 94%, menggambarkan efisiensi operasional yang baik.

Kata kunci: Profitabilitas, Likuiditas, Solvabilitas, Bank Syariah Indonesia, Rasio Keuangan.