

ABSTRAC

ANALYSIS OF LIQUIDITY PERFORMANCE OF PT BANK SYARIAH INDONESIA TBK BASED ON FINANCING TO DEPOSIT RATIO, LIQUIDITY COVERAGE RATIO, AND NET STABLE FUNDING RATIO FOR THE 2021-2024

By :

Nur Azizah Refi Januar

223404162

Guide I : Wilman San Marino S.E.,M.M

Guide II : Cindera Syaiful Nugraha S.Hut.,M.M

This study analyzes of the Financing to Deposit Ratio (FDR), Liquidity Coverage Ratio (LCR), and Net Stable Funding Ratio (NSFR) on the liquidity of PT Bank Syariah Indonesia Tbk (BSI) during the 2021–2024 period using a descriptive qualitative approach through documentation and literature studies. The results show that these three ratios play a crucial role in reflecting the financial health and BSI's ability to manage its liquidity. The FDR remains within the ideal range set by the Financial Services Authority (OJK), the LCR indicates the adequacy of high-quality liquid assets to meet short-term obligations, and the NSFR reflects stable long-term funding. Overall, BSI has maintained healthy liquidity and demonstrated sound risk management.

Keywords: Liquidity, FDR, LCR, NSFR, Bank Syariah Indonesia, Risk Management.

ABSTRAK

ANALISIS KINERJA LIKUIDITAS PT BANK SYARIAH INDONESIA TBK BANK SYARIAH INDONESIA TBK BERDASARKAN *FINANCING TO DEPOSIT RATIO, LIQUIDITY COVERAGE RATIO* DAN *NET STABLE FUNDING RATIO* PERIODE 2021-2024

Oleh :

Nur Azizah Refi Januar

223404162

Pembimbing I : Wilman San Marino S.E.,M.M

Pembimbing II : Cindera Syaiful Nugraha S.Hut.,M.M

Penelitian ini menganalisis rasio FDR, LCR, dan NSFR terhadap likuiditas PT Bank Syariah Indonesia Tbk (BSI) periode 2021–2024 dengan pendekatan deskriptif kualitatif melalui studi dokumentasi dan literatur. Hasilnya menunjukkan bahwa ketiga rasio tersebut berperan penting dalam mencerminkan kesehatan finansial dan kemampuan BSI mengelola likuiditas. FDR berada dalam batas ideal OJK, LCR menunjukkan kecukupan aset likuid jangka pendek, dan NSFR mencerminkan stabilitas pendanaan jangka panjang. Secara keseluruhan, BSI mampu menjaga likuiditas yang sehat dan menunjukkan manajemen risiko yang baik.

Kata kunci: Likuiditas, FDR, LCR, NSFR, Bank Syariah Indonesia, Manajemen Risiko.