ABSTRACT

ANALYSIS OF LIQUIDITY PERFORMANCE BASED ON THE LOAN TO DEPOSIT RATIO (LDR) AT BANK TABUNGAN NEGARA (PERSERO) TBK DURING

2015-2024

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This study aims to analyze the liquiditu performance of PT Bank Tabungan Negara (Persero) Tbk (BTN) as measured by the Loan to Deposit Ratio (LDR) during the period 2015-2024. The analysis uses secondary data sourced from BTN's annual reports, covering the development of loans, third-party funds (DPK), and the LDR for each year. The result show that over the past ten years, BTN's LDR has fluctuated significantly. From 2015 to 2019, BTN's LDR was consistently above 100%, peaking at 113,50% in 2019, indicating that loan exspansion was more aggressive than the growth of third-party funds and increasing liquidity risk. However, since the Covid-19 pandemic in 2020, BTN's LDR has decreased and stabilized in the range of 92-96% from 2020 to 2024, in line with increased fund collection and tighter credit distribution. Nevertheless, BTN's LDR remains slightly above the upper limit set by Bank Indonesia (78-92%), highlighting the need for greated attention in balancing loan distribution and fund collection. This study recommends that BTN continue to strengthen its fund collection strategies, digital innovation, and credit risk management to maintain optimal liquidity and financial performance.

Keywords : Loan, Third-Party Funds, Loan to Deposit Ratio, Liquidity, BTN

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ABSTRAK

ANALISIS KINERJA LIKUIDITAS DILIHAT DARI RASIO *LOAN TO DEPOSIT RATIO* (LDR) PADA BANK TABUNGAN NEGARA (PERSERO) Tbk PERIODE 2015 -2024

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Penelitian ini bertujuan untuk menganalisis kinerja likuiditas PT Bank Tabungan Negara (Persero) Tbk (BTN) dilihat dari rasio *Loan to Deposit Ratio* (LDR) selama periode 2015-2024. Analisis dilakukan dengan menggunakan data sekunder berupa laporan tahunan BTN, yang mencakup perkembangan kredit (*loan*), dana pihak ketiga (DPK), dan LDR setiap tahunnya. Hasil penelitan menunjukan bahwa sepuluh tahun terakhir, BTN mengalami fluktuasi LDR yang cukup signifikan. Pada periode 2015-2019, LDR BTN berada di atas 100%, bahkan mencapai 113,50% pada 2019, menandakan ekspansi kredit yang lebih agresif dibandingkan pertumbuhan DPK dan meningkatkan risiko likuiditas. Namun, sejak pandemi *Covid*-19 pada 2020, LDR BTN menurun hingga berada pada kisaran 92-96% pada 2020-2024, seiring dengan meningkatnya penghimpunan dana dan pengetatan penyaluran kredit. Meskipun demikian, LDR BTN masih sedikit diatas batas atas ketentuan Bank Indonesia (78-92%), sehingga perlu perhatian lebih dalam menjaga keseimbangan antara penyaluran kredit dan penghimpunan dana. Penelitian ini merekomendasikan agar BTN terus memperkuat strategi penghimpunan dana, inovasi digital, serta manajemen risiko kredit untuk menjaga likuiditas dan kinerja keuangan yang optimal.

Kata kunci: *Loan*, Dana Pihak Ketiga, *Loan to Deposit Ratio*, Likuiditas, BTN