

# ANALISIS RASIO LAPORAN KEUANGAN PADA PT BANK TABUNGAN NEGARA (PERSERO), TBK YOGYAKARTA

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## Abstrak

Penelitian ini bertujuan untuk mengukur kinerja keuangan dengan menggunakan analisis rasio laporan keuangan. Pendekatan yang digunakan dalam penelitian ini yaitu analisis deskriptif kualitatif dengan metode studi kasus. Data yang dianalisis merupakan data sekunder dari bidang keuangan PT Bank BTN. Berdasarkan hasil analisis menggunakan metode analisis rasio berdasarkan standar Bank Indonesia dan analisis rasio umum perbankan, menunjukkan bahwa analisis rasio Bank BTN tahun 2018-2017 telah berstandar aman dan tidak aman. Dalam ketentuan standar rasio Bank Indonesia. Diantara rasio tersebut yaitu *loan to deposit ratio (LDR)* = 1,20%, 1,50%, *capital adequacy ratio (CAR)*= 30,2%, 31,5%, *return on equity (ROE)*=12,2%, 15%, *return on asset (ROA)*= 1,27%, 1,62%, *non performing loan (NPL)*= 2,18%, 2,61%, 2,00%, 2,33%, rasio beban operasional terhadap pendapatan operasional (BOPO)= 70,7%, 64,7%, *net interest margin (NIM)*=2,51%, 2,80%. Hasil analisis rasio tersebut dijadikan pengambilan keputusan perusahaan dimasa yang datang. Ketika hasil rasio tersebut dapat menilai tingkat kinerja keuangan perusahaan maka informasi kelebihan dan kelemahan diambil untuk bahan evaluasi perusahaan.

**Kata Kunci:** *Rasio Keuangan, Pengambilan Keputusan, Standar Bank Indonesia, Kinerja Keuangan.*

**THE ANALYSIS OF FINANCIAL STATEMENTS AT PT BANK TABUNGAN  
NEGARA (PERSERO), TBK YOGYAKARTA**

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**Abstract**

*This study aims to measure financial performance using financial statement ratio analysis. The approach used was a qualitative descriptive analysis with a case study method. The data used were secondary data from the commercial sector of PT Bank BTN. The report showed that the study of PT Bank BTN, 2017-2018, using the ratio analysis method was categorized as safe and unsafe according to the provisions of the Bank Indonesia and general banking ratio standards. The banking ratio standards were loan to deposit ratio (LDR) = 1,20%, 1.50, capital adequacy ratio (CAR) = 30,2%, 31,5%, return on equity (ROE) = 12,2%, 15%, return on asset (ROA) = 1,27%, 1,62 %, non-performing loan (NPL) = 2,18%, 2,61%, 2,00%, 2,33%, ratio of operating expenses to operating income (BOPO) = 70,7%, 64,7%, net interest margin (NIM) = 2,51%, 2,80%. The results of the ratio analysis were used as corporate decision making in the future. When the results of these ratios can assess the level of the financial performance of the company, then the strength and weakness information could be taken for company as evaluation material.*

**Keywords:** *Financial Ratios, Decision Making, Bank Indonesia Standards, Financial Performance.*