ABSTRAK

Analisis Kinerja Keuangan pada PT Bank Negara Indonesia (Persero) Tbk Berdasarkan Rasio Profitabilitas dan Rasio Likuiditas Periode 2019-2025

Vina Septianingsih
NPM 062240632844

Penelitian ini bertujuan untuk menganalisis kinerja keuangan pada PT Bank Negara Indonesia (Persero) Tbk periode 2019–2025 dengan menggunakan rasio profitabilitas dan rasio likuiditas. Rasio profitabilitas diukur menggunakan *Return on Asset* (ROA), Return on Equity (ROE), dan *Net Profit Margin* (NPM), sedangkan rasio likuiditas diukur menggunakan *Current Ratio* (CR). Metode penelitian yang digunakan adalah metode deskriptif kuantitatif dengan menggunakan data sekunder berupa laporan keuangan yang diperoleh dari website resmi perusahaan. Teknik analisis data dilakukan dengan menghitung dan menganalisis masing-masing rasio keuangan untuk mengetahui kondisi serta perkembangan kinerja keuangan perusahaan selama periode penelitian. Hasil penelitian menunjukkan bahwa kinerja keuangan perusahaan yang diukur melalui rasio profitabilitas dan likuiditas cenderung mengalami fluktuasi pada beberapa periode, namun secara umum masih berada dalam kondisi yang cukup baik. Rasio profitabilitas menunjukkan bahwa rata-rata *Return on Asset* (ROA) sebesar 1,50%, *Return on Equity* (ROE) sebesar 10,74%, dan *Net Profit Margin* (NPM) sebesar 79,36% yang menunjukkan kemampuan perusahaan dalam menghasilkan laba tergolong cukup baik meskipun mengalami fluktuasi pada beberapa periode. Sedangkan rasio likuiditas *Current Ratio* (CR) degan rata-rata sebesar 25,95% menunjukkan kemampuan perusahaan dalam memenuhi kewajiban jangka pendeknya tergolong kurang optimal. Dengan demikian, dapat disimpulkan bahwa kinerja keuangan PT Bank Negara Indonesia (Persero) Tbk selama periode 2019–2025 masih tergolong baik, meskipun terdapat perubahan pada beberapa indikator yang dipengaruhi oleh kondisi ekonomi dan kebijakan perusahaan.

Kata kunci: Kinerja Keuangan, Rasio Profitabilitas, Rasio Likuiditas, ROA, ROE, NPM, CR

ABSTRACT

Financial Performance Analysis at PT Bank Negara Indonesia (Persero) Tbk Based on Profitability Ratio and Liquidity Ratio for the 2019-2025 Period

Vina Septianingsih
NPM 062240632844

This study aims to analyze the financial performance of PT Bank Negara Indonesia (Persero) Tbk for the period 2019–2025 using the profitability ratio and liquidity ratio. The profitability ratio is measured using Return on Asset (ROA), Return on Equity (ROE), and Net Profit Margin (NPM), while the liquidity ratio is measured using the Current Ratio (CR). The research method used is a quantitative descriptive method using secondary data in the form of financial statements obtained from the company's official website. The data analysis technique is carried out by calculating and analyzing each financial ratio to determine the condition and development of the company's financial performance during the research period. The results of the study show that the company's financial performance as measured through the ratio of profitability and liquidity tends to fluctuate in several periods, but in general it is still in a fairly good condition. The profitability ratio shows that the average Return on Asset (ROA) is 1.50%, Return on Equity (ROE) is 10.74%, and Net Profit Margin (NPM) is 79.36%, which shows that the company's ability to generate profits is quite good despite fluctuations in several periods. Meanwhile, the Current Ratio (CR) liquidity ratio with an average of 25.95% shows that the company's ability to meet its short-term obligations is classified as less than optimal. Thus, it can be concluded that PT Bank Negara Indonesia (Persero) Tbk's financial performance during the 2019–2025 period is still relatively good, although there are changes in several indicators influenced by economic conditions and company policies.

Keywords: Financial Performance, Profitability Ratio, Liquidity Ratio, ROA, ROE, NPM, CR