



## LIQUIDITY AND SOLVENCY PROSPECT ANALYSIS AT PT BANK CENTRAL ASIA TBK

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Article history:	Abstract:
<p><b>Received:</b> 7<sup>th</sup> October 2021 <b>Accepted:</b> 10<sup>th</sup> November 2021 <b>Published:</b> 18<sup>th</sup> December 2021</p>	<p>This research aims at investigating the Analysis of liquidity prospects in PT. Bank Central Asia Tbk 2020-2025, and Analysis of solvency prospects in PT. Bank Central Asia Tbk 2020-2025. The analysis method is used to measure liquidity and solvency ratio. The data and information of this research is from Indonesia Stock Exchange in Gallery of University of Gorontalo. The data of this research is numeric data ratio scale of financial report. In 2010 the qualitative data is in form of profile and characteristic company. The findings reveal that current ratio, quick ratio, cash ratio has fluctuated and has value below 200%. So the company is not capable in pay the short term liabilities. It has an impact on liquidity prospect of company in the next year will continue decrease. and solvency ratio in PT. Bank Central Asia Tbk based on Debt Ratio, Debt to Equity Ratio has fluctuated, so the company not capable in pay the short term liabilities. and It has an impact on liquidity prospect of company in the next year will continue decrease.</p>

**Keywords:** Liquidity, Solvency

### PRELIMINARY

In the current era of globalization, quality issues are an important part and need serious attention for the surrounding government, especially in the field of public assistance development. The progress of the business world today has been separated by increasingly fierce competition. This is due to the development of globalization which is increasingly open to all financial managers. The emergence of very tight competition makes organizations compete with each other to have the choice to face the contest and win.

The World Bank considers that world financial developments will gradually increase during the current year and next year. This happened despite the fact that exchange tensions began to subside. In a World Bank report entitled Global Economic Prospects, it is stated that worldwide development will increase to 2.5 percent for 2020 from a development rate of 2.4 percent in 2019. This increase is due to stable conditions in several non-industrialized countries. The World Bank has also warned that monetary conditions around the world remain vulnerable, prompting them to forecast their development for 2019, 2020 and 2021.

The World Bank predicts that monetary developments around the world will improve slightly this year compared to 2019, which has weakened executions. The world economy is expected to expand 2.5 percent, up slightly from 2.4 percent last year. This development is in accordance with the financial recovery that must occur in several agrarian countries that are experiencing difficulties in 2019. However, this condition is still being eroded by the weakening of development in the United States and several other non-country countries. industrialized countries. Monetary developments in 2019, were the slowest since the monetary emergency. The moderate forecast for this year is still due to vulnerabilities around the world.

In this study focusing more on Bank BCA where Bank BCA responds to the unique external climate change, BCA continues to audit business techniques for the short, medium and long term as described in the Bank's Strategic Plan as the Bank's Business Plan (RBB) and Annual Work Plan and Budget ( RKAT). BCA prepares the Bank's Strategic Plan on Regulatory Authority

Financial Services No. 5/POJK.03/2016 dated 26 January 2016 concerning Bank Business Plans and Financial Services Authority Circular No. 25/SEOJK.03/2016 dated July 14, 2016 concerning Commercial Bank Business Plans.

BCA will continue to monitor the macroeconomic cycle and each mechanical area, and will continue to be vigilant with a focus on the components of liquidity, dissolvability, capital and loan portfolio quality. With various drives prepared, BCA is idealistic that it will genuinely want to face adversity and take advantage of various business openings, thereby providing increased clientele. BCA continues to survey business systems for the short, medium and long term as illustrated in the Bank's Business Plan (RBB) and Annual Work Plan and Budget (RKAT).

Executive Board of Commissioners of the Financial Services Authority (OJK) Wimboh Santoso said the current financial business condition was still maintained amid the Covid-19 pandemic. Wimboh said this was due to the large amount of capital assistance and sufficient liquidity, even though financial intermediation felt squeezed in accordance with the domestic economic lull. The banking industry's capital continues to increase, recorded in August reaching 23.2 percent, in contrast to July's 22.96 percent. Liquid resources claimed by banks continue to grow along with high developments in shops and powerless credit interest. As of September 23, 2020, the proportions of SDA/non-center stores and SDA/DPK examined were 148.01 percent and 31.68 percent, respectively, well above the limits of 50 percent and 10 percent, while the LDR was recorded at 85.1 percent. For bank capital, this figure is very adequate, there is no strong reason to emphasize, 23.2 percent, far above the farthest basis of 12%.

Judging from the type of use, working capital loans (KMK) actually contracted -0.95 percent (yoy), while venture loans were uncertain at 4.56 percent (yoy). The decline in working capital advances in August was mainly due to a reduction in the working capital credit balance from several large borrowers. Various improvement strategies provided by OJK and public authorities should have options to significantly affect the portion of MSMEs, which is reflected in an increase in positive developments of 0.18 percent (July-August 2020 MoM). Although in general the MSME down payment denomination contracted from March 2020 to June 2020, MSME credit actually contracted - 2.35 percent. With various approaches that have been given by OJK and other KSSK personnel, the overall financial hazard profile is still maintained at a reasonable level with the proportion of gross NPL recorded in July of 3.22 percent.

This study aims to determine the liquidity prospects of PT Bank Central Asia Tbk in 2020-2025, to determine the solvency prospects of PT Bank Central Asia Tbk in 2020-2025

**RESEARCH METHODS**

This study uses quantitative analysis using the following analytical tools:

1. Liquidity Ratio by using the following formula:

a. Current Ratio (Current Ratio) is a proportion to measure the organization's capacity to pay commitments or obligations that are expected immediately when fully charged. In the end, how many resources are currently accessible to cover the expected short-lived obligations. The current proportion can also be regarded as a structure to measure the level of security (edge of wellness) of an organization. These proportions use the following recipe:

$$Current\ Ratio = \frac{Current\ Asset}{Current\ Liabilities} \times 100\%$$

b. The quick ratio (fast ratio) or very current proportion (corrosive residual proportion) is the proportion that shows the organization's ability to fulfill or pay current obligations or obligations (temporary obligations) with current resources without considering the value (shares). That is, we ignore the value of the stock, by subtracting it from the full value of the current resource. This is done in view of the fact that inventories are considered to put aside effort which generally takes longer to liquidate, if the organization requires fast assets to repay commitments compared to other current resources.

$$Quick\ Ratio = \frac{Current\ Asset - Stock}{Current\ Liabilities} \times 100\%$$

c. Cash to Current Debt Ratio

This ratio shows the portion of cash that can cover current liabilities. This ratio can be calculated by the following formula:

$$Cash\ Ratio = \frac{cash}{Current\ Liabilities} \times 100\%$$

2. Solvency Ratio using the following formula:

a. Debt to Asset Ratio

This ratio, which can be called the debt ratio, measures the percentage of the amount of funds that come from debt. To measure the amount of this debt ratio used the formula:

$$Debt\ Ratio = \frac{Total\ Amount\ Of\ Debt}{Total\ Assets} \times 100\%$$

This ratio shows the extent to which debt can be covered by assets. The smaller the ratio the safer (solvable).

b. Debt to Equity Ratio

The debt to equity ratio is the balance between the debt owned by the company and its own capital. The smaller this ratio the better. That is, the smaller the portion of debt to capital, the safer it is.

The formula:

$$Debt\ To\ Equity\ Ratio = \frac{Total\ Amount\ Of\ Debt}{Capital} \times 100\%$$

c. To analyze the prospect of liquidity and solvency, the Least Square equation is used with the following equation:

$$Y = a + bx$$

where :

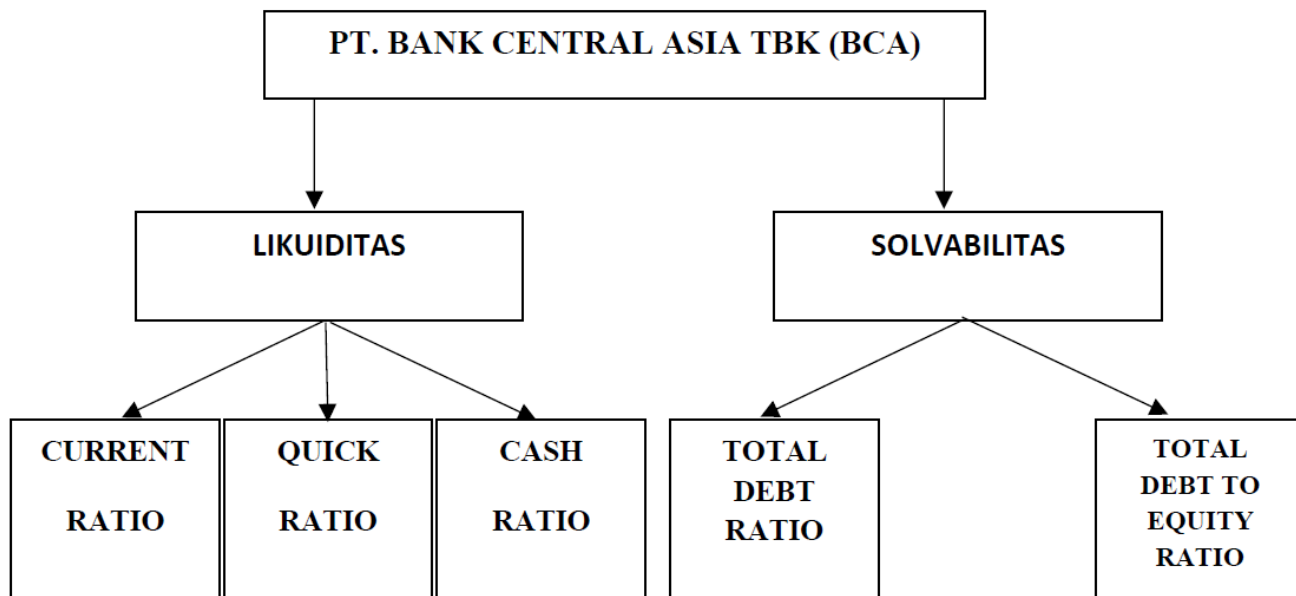
Y = Liquidity and Solvency

X = Unit of Time ( Years)

a = Average Liquidity and Solvency in the year of observation

b = Trend efficiency

The framework of thinking in this research is:



**A. Research Results**

PT. Bank Central Asia Tbk (BCA) is the largest private bank in Indonesia. The bank was founded on February 21, 1957 under the name Bank Central Asia NV and is an important part of the Salim Group. In 1955 NV Semarang Knitting Factory Trading and Industrial Company was established as a news anchor for Bank Central Asia (BCA). BCA was founded by Sudiono Salim on February 21, 1957 and is domiciled in Jakarta. In the mid-1980s, BCA submitted an application to Bank Indonesia to be allowed to issue and circle Visa in favor of a globally sizable BCA. With that in mind, BCA helps Master Card. BCA has also forcibly expanded its branch network in accordance with the liberation of financial areas in Indonesia. BCA makes various items and administrations as an increase in data innovation, by running online frameworks for branch office organizations, and sending BCA Hari Depan Savings Accounts (Stages).

During the 1990s BCA fostered elective administration through ATMs (Automated Teller Machines). In 1991, BCA began placing 50 ATM units at various points in Jakarta. ATM organization and major advances are taken seriously. BCA helps encourage companies, including PT Telkom, to cover telephone bills through BCA ATMs. BCA also helps Citibank so that BCA customers who have Citi bank credit cards can make installment payments through BCA ATMs.

In 2002, FarIndo Investment (Mauritius) Limited took over 51% of all BCA shares through important personal situations and complex interactions. In 2004, IBRA released 1.4% of BCA's offering to domestic financial backers through limited contributions and in 2005, the Government of the Republic of Indonesia through PT Perusahaan Pengelola Aset (PPA) removed all remaining 5.02% of BCA's offering.

**Liquidity Analysis**

Regarding the break-in of Bank Central Asia Tbk, it can be investigated using Liquidity Analysis. As disclosed by Prastowo (2014), there are proportions used to measure monetary execution in the Bank, which are as follows: Liquidity Analysis Ratio

Liquidity describes an organization's capacity to pay temporary obligations when they fall due. The proportions commonly used to measure liquidity are the current proportion, the fast proportion, money due and stock turnover. While this proportion can help measure an organization's liquidity, it can provide a deceptive picture. This can happen if the balance used to calculate the proportion does not reflect the balance that has occurred in the long run.

**a. Current Ratio (Current Ratio)**

Current Ratio is a proportion to measure an organization's capacity to pay its expected temporary commitments or obligations immediately when fully charged.

With the definition of the equation according to Prastowo 2014:

Current Ratio

$$Current\ Ratio = \frac{Current\ Asset}{Current\ Liabilities} \times 100\%$$

Inventory Payable:

$$2011 = \frac{336.550.935}{10.088.317} \times 100\% = 33,36$$

In 2011 1 rupiah of debt can be guaranteed 33.36 rupiah of assets or 3.336% of current assets able to pay debts.

$$2012 = \frac{346.643.835}{14.659.586} \times 100\% = 23,64$$

In 2012 1 rupiah of debt can be guaranteed 23.64 rupiah of assets or 2.364% of current assets able to pay debts.

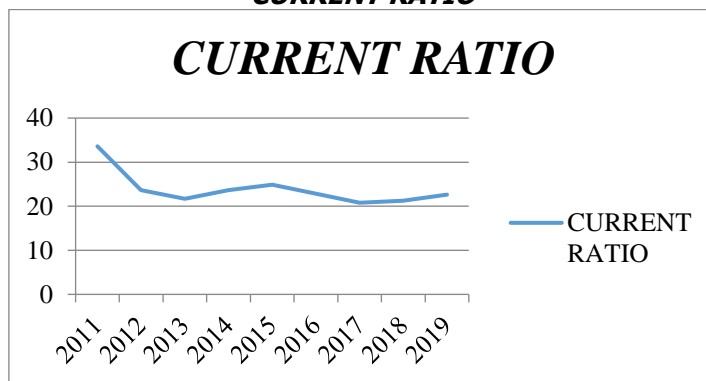
$$2013 = \frac{379.816.919}{17.530.747} \times 100\% = 21,66$$

In 2013 1 rupiah of debt can be guaranteed 21.66 rupiah of assets or 2.166% of current assets able to pay debts.  
 $2014 = \frac{427.226.945}{18.075.327} \times 100\% = 23,63$   
 In 2014 1 rupiah of debt can be guaranteed 23.63 rupiah of assets or 2.363% of current assets able to pay debts.  
 $2015 = \frac{518.211.524}{20.837.688} \times 100\% = 24,86$   
 In 2015 1 rupiah of debt can be guaranteed 24,86 rupiah of assets or 2.486% of current assets able to pay debts.  
 $2016 = \frac{515.091.218}{22.568.916} \times 100\% = 22,82$   
 In 2016 1 rupiah of debt can be guaranteed 22.82 rupiah of assets or 2.282% of current assets able to pay debts.  
 $2017 = \frac{552.636.104}{26.827.141} \times 100\% = 20,59$   
 In 2017 1 rupiah of debt can be guaranteed 20.59 rupiah of assets or 2.059% of current assets able to pay debts.  
 $2018 = \frac{649.321.169}{30.534.176} \times 100\% = 21,26$   
 In 2018 1 rupiah of debt can be guaranteed 21.26 rupiah of assets or 2.126% of current assets able to pay debts.  
 $2019 = \frac{707.004.647}{31.267.048} \times 100\% = 22,61$   
 In 2019 1 rupiah of debt can be guaranteed 22.61 rupiah of assets or 2.261% of current assets able to pay debts.

Based on comparative development data, it shows that the Current Ratio at Bank Central Asia Tbk "BCA" from 2011 - 2019 has fluctuated. In 2011 it was 33.36% but in two years it decreased in the following year, to be exact in 2012 by 29.14% to 23.64%, which means Rp. 1 current liability can guarantee resources of Rp. 0.2914 and in 2013 it was 8.38% to 21.66, implying that Rp. 1 current liability can guarantee resources of Rp. 0.838. In the following two years, each increased in 2014 by 9.10% to 23.63%, which means that every Rp. 1 rupiah of current liabilities can guarantee resources of Rp. 0.910% and in 2015 it was 5.21% to 24.86%, meaning that every Rp. 1 rupiah of current liabilities can guarantee resources of Rp. 0.521. In the next year. After two years, each reduced in 2016 by 8.21% to 22.82, which means that every Rp. 1 rupiah of current liabilities can guarantee resources of Rp. 0.821 and in 2017 it was 8.90% to 20.79%, meaning that each Rp. 1 rupiah of current liabilities can guarantee resources of Rp. 0.890. In the following year, after

two years, increasing again in 2018 by 2.26% to 21.26%, meaning that every Rp. 1 rupiah of current liabilities can guarantee resources of Rp. 0.226 and in 2019 it was 6.35% to 22.61% implying that Rp. 1 Rupiah current liabilities can guarantee RP resources. 0.635

**Grafik 5.1**  
**CURRENT RATIO**



**b. Quick Ratio**

A ratio that shows the organization's capacity to meet or pay current obligations or obligations (temporary obligations) with current resources without considering value (shares). That is, we ignore the value of the stock, subtracting it from all the current values of the resource.

**Quick Ratio**

$$Quick Ratio = \frac{Current Asset - Stock}{Current Liabilities} \times 100 \%$$

**Inventory Payable:**

$$2011 = \frac{336.550.935 - 198.440.354}{10.088.317} \times 100\% = 13,69$$

In 2011 1 rupiah of debt was guaranteed by 13.69 rupiah of assets or 1.369% of current assets less inventory.

$$2012 = \frac{346.643.835 - 252.760.456}{14.659.586} \times 100\% = 6,40$$

In 2012 1 rupiah of debt was guaranteed by 6.40 rupiah of assets or 640% of current assets less inventory.

$$2013 = \frac{379.816.919 - 293.839.830}{17.530.774} \times 100\% = 19,98$$

In 2013 1 rupiah of debt was guaranteed by 19.98 rupiah of assets or 1.998% of current assets less inventory.

$$2014 = \frac{427.226.945 - 339.859.068}{18.075.327} \times 100\% = 4,83$$

In 2014 1 rupiah of debt was guaranteed by 4.83 rupiah of assets or 483% of current assets less inventory.

$$2015 = \frac{518.211.524 - 378.616.292}{20.837.688} \times 100\% = 6,69$$

In 2015 1 rupiah of debt was guaranteed by 6.69 rupiah of assets or 669% of current assets less inventory.

$$2016 = \frac{515.091.218 - 403.391.221}{22.568.916} \times 100\% = 4,94$$

In 2016 1 rupiah of debt was guaranteed by 4.94 rupiah of assets or 494% of current assets less inventory.

$$2017 = \frac{552.636.104 - 454.264.956}{26.827.141} \times 100\% = 3,66$$

In 2017 1 rupiah of debt was guaranteed by 3.66 rupiah of assets or 366% of current assets less inventory.

$$2018 = \frac{649.321.169 - 524.530.462}{30.534.176} \times 100\% = 4,08$$

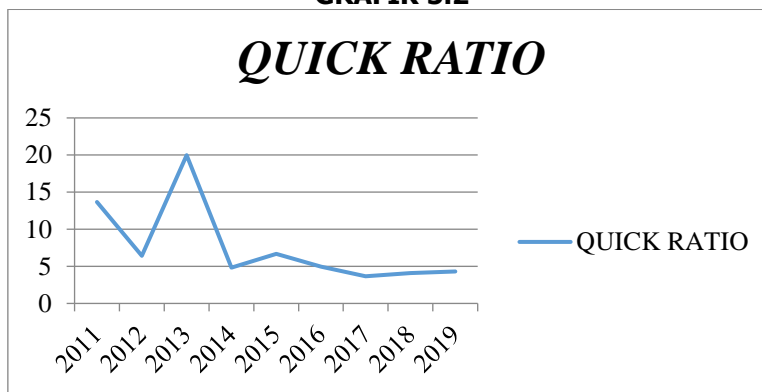
In 2018 1 rupiah of debt was guaranteed by 4.08 rupiah of assets or 408% of current assets less inventory.

$$2019 = \frac{707.004.647 - 572.033.999}{31.267.048} \times 100\% = 4,31$$

In 2019 1 rupiah of debt was guaranteed by 4.31 rupiah of assets or 431% of current assets less inventory.

From the development, it can be seen that the Quick Ratio at Bank Central Asia Tbk from 2011 to 2019 varied. In 2011 it was 13.67% but in 2012 it decreased by 53.18% to 6.40%, which means Rp. 1 current liability can guarantee resources of Rp. 0.5318. In 2013 there was an expansion of 212.19% to 19.98%, which means Rp. 1 current liability has the option to secure a resource of Rp. 0.21219. In 2014 it fell again by 75.83% to 4.83%, meaning Rp. 1 current liability can guarantee resources of Rp. 0.7583. in 2015 it increased again by 38.51% to 6.69%, which means Rp. 1 current liability can guarantee resources of Rp. 0.3851. In the following two years, each experienced a decrease, in 2016 by 26.16% to 4.94%, meaning Rp. 1 current liability can guarantee resources of Rp. 0.2616 and in 2017 it was 25.91% to 3.66%, meaning Rp. 1 current liability can guarantee resources of Rp. 0.2591. In the following two years, it increased in 2018 by 11.48% to 4.08, which means that Rp. 1 current liability can guarantee resources of Rp. 0.1148 and in 2019 it was 5.64% to 4.31, implying that Rp. 1 current liability can guarantee resources of Rp. 0.564.

GRAFIK 5.2



**QUICK RATIO**

Cash to Current Debt Ratio (Cash Ratio)

This ratio shows the portion of cash that can cover current debt. Cash Ratio to Current Debt (Cash Ratio)

$$Cash Ratio = \frac{cash}{Current Liabilities} \times 100\%$$

Inventory Payable:

$$2011 = \frac{10.355.620}{10.088.317} \times 100\% = 1,02$$

In 2011 1 rupiah of debt there is cash able to guarantee 102%

$$2012 = \frac{11.054.208}{14.659.586} \times 100\% = 0,75$$

In 2012 1 rupiah of debt there is cash able to guarantee 75%

$$2013 = \frac{11.290.637}{17.530.774} \times 100\% = 0,64$$

In 2013 1 rupiah of debt there is cash able to guarantee 64%

$$2014 = \frac{19.577.571}{18.075.327} \times 100\% = 1,08$$

In 2014 1 rupiah of debt there is cash able to guarantee 108%

$$2015 = \frac{17.849.460}{20.837.688} \times 100\% = 0,85$$

In 2015 1 rupiah of debt there is cash able to guarantee 85%

$$2016 = \frac{19.943.854}{22.568.916} \times 100\% = 0,70$$

In 2016 1 rupiah of debt there is cash able to guarantee 70%

$$2017 = \frac{16.754.289}{26.827.141} \times 100\% = 0,62$$

In 2017 1 rupiah of debt there is cash able to guarantee 62%

$$2018 = \frac{21.691.443}{30.534.176} \times 100\% = 0,71$$

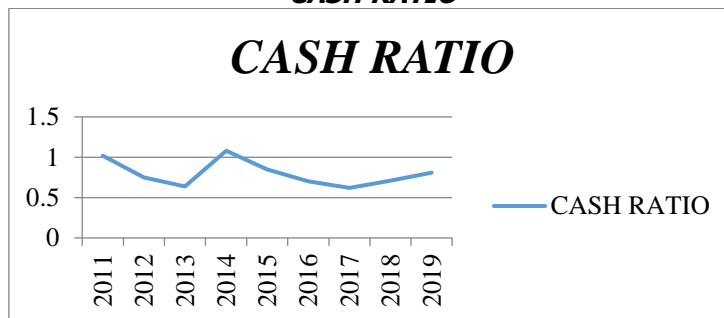
In 2018 1 rupiah of debt there is cash able to guarantee 71%

$$2019 = \frac{25.421.406}{31.267.068} \times 100\% = 0,81$$

In 2019 1 rupiah of debt there is cash able to guarantee 81%

Cash Ratio pada Bank Central Asia Tbk "BCA" dari tahun 2011 hingga 2019 bervariasi. Pada tahun 2011 sebesar 1,02%, namun dalam dua tahun berikutnya secara terpisah, pada tahun 2012 sebesar 0,75% menjadi 0,64%, berarti Rp. 1 rupiah kewajiban lancar memiliki opsi untuk menjamin uang sebesar Rp. 0,2647 dan pada tahun 2013 sebesar 0,64% menjadi 0,64%, berimplikasi bahwa Rp. 1 kewajiban lancar dapat menjamin uang sebesar Rp. 0,1467. Pada tahun berikutnya terjadi peningkatan pada tahun 2014 sebesar 1,08% menjadi 1,08 yang berarti Rp. 1 kewajiban lancar memiliki opsi untuk membayar uang sebesar Rp. 0,6875. Pada tiga tahun berikutnya, masing-masing menurun, pada tahun 2015 sebesar 0,85% menjadi 0,85%, berarti Rp. 1 kewajiban lancar dapat menjamin uang sebesar Rp. 0,2130, pada tahun 2016 sebesar 0,70% menjadi 0,70%, berimplikasi bahwa Rp. 1 kewajiban lancar dapat menjamin uang sebesar Rp. 0,1765 dan pada tahun 2017 sebesar 0,62% hingga 0,62%, artinya Rp. 1 kewajiban lancar dapat menjamin Rp. 0,1143. Dalam dua tahun berikutnya, masing-masing meningkat lagi pada tahun 2018 sebesar 0,71% menjadi 0,71%, menyiratkan bahwa kewajiban lancar Rp 1 dapat memastikan uang sebesar Rp 0,1452 dan pada tahun 2019 sebesar 0,81% menjadi 0,81% signifikansi kewajiban lancar Rp 1 dapat memastikan uang tunai Rp 0,1408.

**GRAFIK 5.3**  
**CASH RATIO**



Based on the estimation results above, it tends to be seen that the Liquidity Ratio Report at Bank Central Asia Tbk from 2011 to 2019 can be seen from three tools for estimating the proportion of liquidity, including: Current Ratio, Quick Ratio, Cash Ratio. Overall, this tends to be seen from the developments experienced by Bank Central Asia Tbk from 2011 to 2019.

The Current Ratio at BCA from 2011 to 2019 changed. Organizational capacity to fund current obligations on development (current proportion) in 2011 was 33.36%, this number decreased in 2012 and 2013 Bank Central Asia is only ready to fulfill its temporary commitments in 2012 added up to 23.64% and in 2013 by 21.65% this reduction was caused by the current resource in 2011 reduced from 2012 and 2013 (33.36%-23.64%-21.65) so that the contrast between the current proportion in 2011 and 2012 was 9.72% , in 2012 and 2013 the important thing was 1.99%. In 2014 it was 23.63% and in 2015 it was 24.86%. In 2014 there was an increase in 2015, this is due to an increase in current resources in 2014 every 2015 (23.63%-24.86%) which is important is 1.23%. In the next two years it will decrease again in 2016 by 22.82% and in 2017 by 20.79% this decrease is due to the available resources in 2016 being reduced in 2017 (22.82%-20.79%) which is important is 2.03%. After two years, there was an increase in 2018 by 21.26% and in 2019 by 22.61% this increase was because the current resources were developing in 2019 (21.26%-20.79%) the important thing was 0, 47%. So Bank Central Asia Tbk from 2011 to 2019 was illiquid.

The Quick Ratio is an instrument used to measure an organization's capacity to pay/maintain its temporary commitments. Bank Central Asia Tbk in 2011 to 2019 experienced a variance. In 2011 it was 13.67, this figure decreased by 6.40 in 2012. This decrease covered the transient liabilities generated by Bank Central Asia in 2011 and 2012 by 7.27%, the difference from (13.67%-6, 40%). With currently illiquid resources and from 2012 to 2013 there was an increase of 19.98%. In 2013 it was 19.98% and in 2014 it was 4.83%, there was a decrease in the payment of temporary obligations generated in 2013 and 2014 by 15.15%, the difference from (19.98%-4.83%) . With currently illiquid resources. In 2015 it was 6.69% and in 2016 it was 4.94%. This reduction fulfills the transient liabilities generated in 2015 and 2016 of 1.75%, the difference from (6.69%-4.94%). With currently illiquid resources. In 2017 it was 3.36% and in 2018 it was 4.08%, this increase paid for currently produced in 2017 and 2018 was 0.72, the difference from (3.36%-4.08%). With currently illiquid resources. Also, in 2019 4.31% said that the Central Bank is illiquid.

Money Ratio is an estimating tool used by organizations in keeping their temporary commitments by comparing current money and resources that are rapidly turning into cash and the standard proportion used is 100% or 1:1. An increase in the proportion of money at Bank Central Asia Tbk. Time has passed from 2011 to 2019 in oscillations. In 2011 by 1.02% this figure decreased by 0.75% in 2012, this was due to cash held by Bank Central Asia Tbk in 2011 which was more prominent than in 2012, a reduction in maintaining its temporary commitments in 2011 and in 2012 it was 0.27%, the difference from (1.02%-0.75%) in real money and current resources that are soon to be cash. Whereas in 2013 it was 0.64 this figure experienced an increase in 2014 by 1.08%, in 2013 and 2014 by 1.72%, the difference from (0.64%-1.08%) in real money and sources current power is fast turning into cash. In 2015 it was 0.85% and in 2016 it was 0.70. In 2015 and 2016 it was 0.15%, a difference from (0.85%-0.70%) in real money and current resources which are rapidly turning into cash. There was an expansion in 2017 of 0.62% and in 2018 of 0.71%. In 2017 and 2018

it was a 1.33% difference from (0.62%-0.71%) in real money and today's resources are quickly turning into cash. In 2019 there was an expansion of 0.81%.

**Solvency Ratio**

As for analyzing Bank Central Asia Tbk can be analyzed using Solvency Analysis. According to Kasmir (2011) there are ratios used to measure financial performance at the Bank, namely as follows:

Solvency Analysis Ratio aims to analyze this ratio to provide an overview of the company's ability to meet long-term obligations.

a. Debt Ratio

This ratio, which can be called the debt ratio, measures the percentage of the amount of funds that come from debt.

To measure the amount of this debt ratio used the formula:

$$Debt\ Ratio = \frac{Total\ Amount\ Of\ Debt}{Total\ Assets} \times 100\%$$

$$2011 = \frac{339.165.506}{381.908.353} \times 100\% = 0,88$$

In 2011 total assets were financed by 88% debt.

$$2012 = \frac{390.067.244}{442.994.197} \times 100\% = 0,88$$

In 2012 total assets were financed by 88% debt.

$$2013 = \frac{424.739.757}{487.133.659} \times 100\% = 0,87$$

In 2013 total assets were financed by 87% debt.

$$2014 = \frac{472.550.77}{552.423.892} \times 100\% = 0,85$$

In 2014 total assets were financed by 85% debt.

$$2015 = \frac{501.945.424}{594.372.770} \times 100\% = 0,84$$

In 2015 total assets were financed by 84% debt.

$$2016 = \frac{560.556.687}{676.738.753} \times 100\% = 0,82$$

In 2016 total assets were financed by 82% debt.

$$2017 = \frac{614.940.262}{750.319.671} \times 100\% = 0,81$$

In 2017 total assets were financed by 81% debt.

$$2018 = \frac{668.438.779}{824.787.994} \times 100\% = 0,81$$

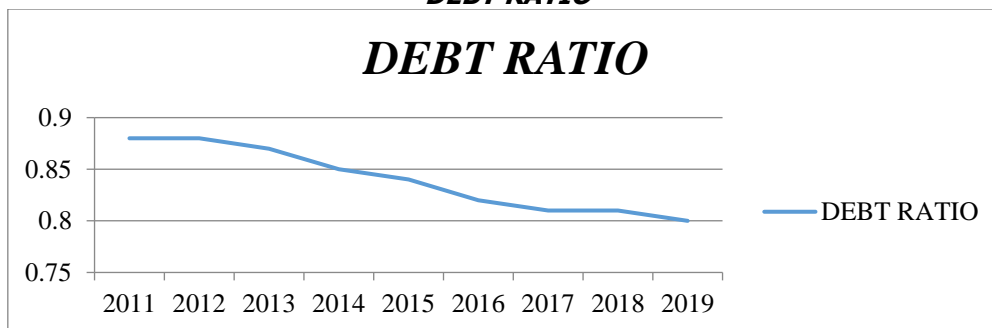
In 2018 total assets were financed by 81% debt.

$$2019 = \frac{740.067.127}{918.989.312} \times 100\% = 0,80$$

In 2019 total assets were financed by 80% debt.

From the above developments, the calculation of the Debt Ratio from 2011 to 2019 has decreased. In 2011 it was 0.88%, in 2012 it had no effect, RP 0 became 0.88%, meaning that RP 1 total assets were financed by RP 0, in 2013 it was 1.14% to 0.87%, meaning RP 1 total assets could be financed RP 0.114, in 2014 by 2.30% to 0.85% meaning RP 1 total current assets can be financed RP 0.230, in 2015 by 1.18% to 0.84 meaning RP 1 total current assets can be financed RP 0.118, year 2016 amounted to 2.38% to 0.82% meaning RP 1 total current assets can be financed RP 0.238, in 2017 by 1.22% to 0.81 meaning RP 1 total assets can be financed RP 0.122, 2018 has no effect RP 0 to 0.81% means that RP 1 of total assets can be financed by securities of RP 0, the last one in 2019 was 1.23% to 0.81% meaning RP 1 of total assets can be financed RP 0.123.

**GRAFIK 5.4  
DEBT RATIO**



**Debt To Equity Ratio**

The ratio of debt to equity (debt to equity ratio) is the balance between debt owned by the company and its own capital. The smaller this ratio the better. That is, the smaller the portion of debt to equity, the safer.

$$Debt\ To\ Equity\ Ratio = \frac{Total\ Amount\ Of\ Debt}{Capital} \times 100\%$$

inventory payable :

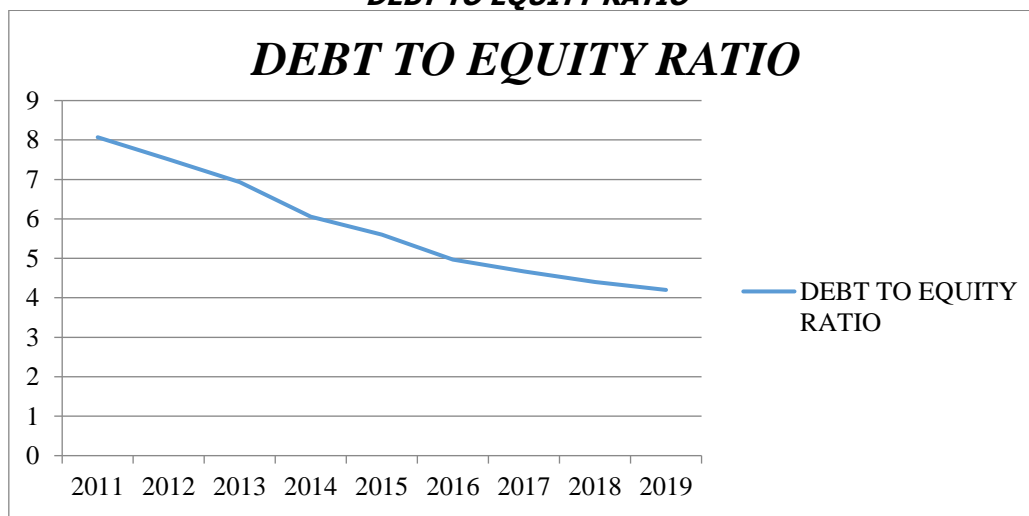
$$2011 = \frac{339.165.506}{42.027.340} \times 100\% = 8,07$$

Total capital is financed by 8.07% debt.

2012 =  $\frac{390.067.244}{51.897.942} \times 100\% = 7,51$   
 Total capital is financed by 7.51% debt.  
 2013 =  $\frac{424.739.757}{61.231.393} \times 100\% = 6,93$   
 Total capital is financed by 6.93% debt.  
 2014 =  $\frac{472.550.777}{77.920.617} \times 100\% = 6,06$   
 Total capital is financed by 6.06% debt.  
 2015 =  $\frac{501.945.424}{89.624.940} \times 100\% = 5,60$   
 Total capital is financed by 5.60% debt.  
 2016 =  $\frac{560.556.687}{112.715.059} \times 100\% = 4,97$   
 Total capital is financed by 4.97% debt.  
 2017 =  $\frac{614.940.262}{131.401.694} \times 100\% = 4,67$   
 Total capital is financed by 4.67% debt.  
 2018 =  $\frac{668.438.779}{151.753.427} \times 100\% = 4,40$   
 Total capital is financed by 4.40% debt.  
 2019 =  $\frac{740.067.127}{174.143.156} \times 100\% = 4,24$   
 Total capital is financed by 4.24% debt.

From the development of the Debt to Equity Ratio at Bank Central Asia Tbk in 2011 to 2019 it was not good, meaning that it had decreased. In 2011 8.07% had an effect of RP 0. In 2012 it was 6.95% to 7.51%, meaning that RP 1 total capital was financed by debt of RP 0.659, in 2013 it was 7.72% to 6.93% meaning RP 1 total capital financed by debt RP 0.693, in 2014 by 12.55% to 6.06% meaning RP 1 total capital financed by debt RP 0.1255, in 2015 by 7.59% to 5.60% RP 1 total capital financed by debt RP 0.759, in 2016 of 11.25% to 4.97% meaning RP 1 total capital financed by debt RP 0.1125, in 2017 of 6.04% to 4.67% meaning RP 1 total capital financed by debt RP 0.604, 2018 by 5.78% to 4.40% meaning RP 1 total capital is financed RP 0.578, in 2019 it is 4.55% to 4.20% meaning RP 1 total capital is financed RP 0.455.

**GRAFIK 5.5**  
**DEBT TO EQUITY RATIO**



Debt Ratio at Bank Central Asia Tbk in 2011 to 2019 the obligation to pay debts in the long term fluctuated. In 2011 it was 0.88% and in 2012 it was 0.88%, it did not experience a decrease in the following year. In 2013 it decreased by 0.87% and in 2014 by 0.85%, in 2013 and 2014 it was 0.2%, the difference from (0.87%-0.85%) total assets financed by debt . In 2015 it was 0.82% and in 2016 it was 0.82% decreased. In 2015 and 2016 it was 0.01%, the difference from (0.82%-0.81%) total assets financed by debt. And in 2017 and 2018 there was no increase or decrease to 0.81%. And in 2019 it was 0.80%.

The Debt to Equity Ratio at Bank Central Asia Tbk in 2011 to 2019 experienced fluctuations in the obligation to pay long-term debt. In 2011 it was 8.07% and in 2012 it was 7.51% decreased in 2011 and in 2012 it was 0.56%, the difference from (8.07%-7.51%) of total debt financed capital. In 2013 it was 6.93% and in 2014 it was 6.06% decreased, in 2013 and 2014 it was 0.84, the difference from (6.93%-6.06%) of total debt financed capital. In 2015 it was 5.60% and in 2016 it was 4.97% decreased, in 2015 and 2016 it was 0.63%, the difference from (5.60%-4.97%) total capital financed by debt. In 2017 it was 4.67% and 2018 was 4.40% decreased, in 2017 and 2018 it was 0.27%, the difference from (4.67%-4.40%) total debt financed capital. In 2019 it decreased by 4.20%.

Prospect Analysis Liquidity and Solvency  
 Liquidity Prospect



**TABEL 5.8**  
**PROSPEK CURRENT RATIO**  
**PADA TAHUN 2011-2019**  
**PADA PT BANK CENTRAL ASIA TBK**

TAHUN	CR (Y)	X	XY	X <sup>2</sup>
2011	33,36	-4	-133,44	16
2012	23,64	-3	-70,92	9
2013	21,66	-2	-43,32	4
2014	23,63	-1	-23,63	1
2015	24,86	0	0	0
2016	22,82	1	22,82	1
2017	20,79	2	41,58	4
2018	21,26	3	63,78	9
2019	22,61	4	90,44	16
Σ	214,63	0	-52,69	60

Sumber: Data Diolah, 2021

Based on this table, the Least Square equation is calculated:

$$a = \frac{\sum Y}{n}$$

$$a = \frac{214,63}{10}$$

$$a = 21,463$$

$$b = \frac{\sum XY}{\sum X^2}$$

$$b = \frac{-52,69}{60}$$

$$b = -0,878$$

Based on the values of a and b, the least square equation is obtained, namely:

$$Y = 21,463 - 0,878 (X)$$

The results of the least squares equation can be used to analyze the prospect of the Current Ratio as follows.

Current Ratio

Prospek 2020

$$Y = 23,845 - 0,878 (X)$$

$$= 23,845 - 0,878 \cdot (5)$$

$$= 23,845 - 4,39$$

$$= 19,45$$

his figure shows that the prospect of the Current Ratio has decreased by 18.43% compared to the average value of the Current Ratio during the year of observation.

Prospek 2021

$$Y = 23,845 - 0,878 (X)$$

$$= 23,845 - 0,878 \cdot (6)$$

$$= 23,845 - 5,268$$

$$= 18,577$$

This figure shows that the prospect of the Current Ratio has decreased by 22.09% compared to the average value of the Current Ratio during the year of observation.

Prospek 2022

$$Y = 23,845 - 0,878 (X)$$

$$= 23,845 - 0,878 \cdot (7)$$

$$= 23,845 - 6,146$$

$$= 17,699$$

This figure shows that the prospect of the Current Ratio has decreased by 25.77% compared to the average value of the Current Ratio during the year of observation.

Prospek 2023

$$Y = 23,845 - 0,878 (X)$$

$$= 23,845 - 0,878 \cdot (8)$$

$$= 23,845 - 7,024$$

$$= 16,821$$

This figure shows that the prospect of the Current Ratio has decreased by 29.86% compared to the average value of the Current Ratio during the year of observation.

Prospek 2024

$$Y = 23,845 - 0,878 (X)$$

$$= 23,845 - 0,878. (9)$$

$$= 23,845 - 7,902$$

$$= 15,943$$

This figure shows that the prospect of the Current Ratio has decreased by 33.14% compared to the average value of the Current Ratio during the year of observation.

Prospek 2025

$$Y = 23,845 - 0,878 (X)$$

$$= 23,845 - 0,878. (10)$$

$$= 23,845 - 8,78$$

$$= 15, 065$$

This figure shows that the prospect of the Current Ratio has decreased by 36.82% compared to the average value of the Current Ratio during the year of observation.

**Tabel5.9**  
**ProspekLikuiditas pada Quick Ratio**  
**Tahun 2011 sampai 2019**  
**Pada Bank Central Asia Tbk**

TAHUN	QR (Y)	X	XY	X2
2011	13,67	-4	-54,68	16
2012	6,4	-3	-19,2	9
2013	19,98	-2	-39,96	4
2014	4,83	-1	-4,83	1
2015	6,69	0	0	0
2016	4,94	1	4,94	1
2017	3,66	2	7,32	4
2018	4,08	3	12,24	9
2019	4,31	4	17,24	16
Σ	68,56	0	-76,93	60

Sumber Data, Diolah 2021

Based on this table, the Least Square equation is calculated:

$$a = \frac{\Sigma Y}{n}$$

$$a = \frac{68,56}{10}$$

$$a = 6,856$$

$$b = \frac{\Sigma XY}{\Sigma X^2}$$

$$b = \frac{-76,93}{60}$$

$$b = -1,282$$

Based on the values of a and b, the least square equation is obtained, namely:

$$Y = 6,856 - 1,282 (X)$$

The results of the least square equation can be used to analyze the prospect of the Quick Ratio as follows.

*Quick Ratio*

Prospek 2020

$$Y = 7,618 - 1,282 (X)$$

$$= 7,618 - 1,282. (5)$$

$$= 7,618 - 6,41$$

$$= 1,208$$

This figure shows the prospect of the Quick Ratio has decreased by 84.14% compared to the average Quick Ratio value during the year of observation.

Prospek 2021.

$$Y = 7,618 - 1,282 (X)$$

$$= 7,618 - 1,282. (6)$$

$$= 7,618 - 7,692$$

$$= - 0,074$$

This figure shows the prospect of the Quick Ratio has decreased by 100.074% compared to the average Quick Ratio value during the year of observation.

Prospek 2022

$$\begin{aligned} Y &= 7,618 - 1,282 (X) \\ &= 7,618 - 1,282. (7) \\ &= 7,618 - 8,974 \\ &= - 1,356 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 101.356% compared to the average Quick Ratio value during the year of observation.

Prospek 2023

$$\begin{aligned} Y &= 7,618 - 1,282 (X) \\ &= 7,618 - 1,282. (8) \\ &= 7,618 - 10,256 \\ &= - 2,638 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 102.638% compared to the average Quick Ratio value during the year of observation.

Prospek 2024

$$\begin{aligned} Y &= 7,618 - 1,282 (X) \\ &= 7,618 - 1,282. (9) \\ &= 7,618 - 11,538 \\ &= - 3,92 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 103.92% compared to the average Quick Ratio value during the year of observation.

Prospek 2025

$$\begin{aligned} Y &= 7,618 - 1,282 (X) \\ &= 7,618 - 1,282.(10) \\ &= 7,618 - 12,82 \\ &= - 5,202 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 105.202% compared to the average Quick Ratio value during the year of observation.

**Tabel 5.10**  
**Prospek Likuiditas Cash Ratio Pada Tahun 2011 sampai 2019**  
**Pada Bank Central Asia Tbk**

TAHUN	CR (Y)	X	XY	X <sup>2</sup>
2011	1,02	-4	-4,08	16
2012	0,75	-3	-2,25	9
2013	0,64	-2	-1,28	4
2014	1,08	-1	-1,08	1
2015	0,85	0	0	0
2016	0,7	1	0,7	1
2017	0,62	2	1,24	4
2018	0,71	3	2,13	9
2019	0,81	4	3,24	16
Σ	7,18	0	-1,38	60

Sumber Data, Diolah 2021

Based on this table, the Least Square equation is calculated:

$$\begin{aligned} a &= \frac{\sum Y}{n} \\ a &= \frac{7,18}{10} \\ a &= 0,718 \\ b &= \frac{\sum XY}{\sum X^2} \\ b &= \frac{-1,38}{60} \\ b &= -0,023 \end{aligned}$$

Based on the values of a and b, the least square equation is obtained, namely:

$$Y = 0,718 - 0,023 (X)$$

The results of the least square equation can be used to analyze the prospect of the Cash Ratio as follows.

Cash Ratio

Prospek 2020

$$\begin{aligned}
 Y &= 0,798 - 0,023 (X) \\
 &= 0,798 - 0,023.(5) \\
 &= 0,798 - 0,115 \\
 &= 0,683
 \end{aligned}$$

This figure shows that the prospect of the Cash Ratio has decreased by 14.41% compared to the average value of the Cash Ratio during the year of observation.

Prospek 2021:

$$\begin{aligned}
 Y &= 0,798 - 0,023 (X) \\
 &= 0,798 - 0,023(6) \\
 &= 0,798 - 0,138 \\
 &= 0,651
 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 18.42% compared to the average Quick Ratio value during the year of observation.

Prospek 2022:

$$\begin{aligned}
 Y &= 0,789 - 0,023 (X) \\
 &= 0,798 - 0,023. (7) \\
 &= 0,798 - 0,161 \\
 &= 0,637
 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 20.28% compared to the average Quick Ratio value during the year of observation.

Prospek 2023:

$$\begin{aligned}
 Y &= 0,789 - 0,023 (X) \\
 &= 0,789 - 0,023. (8) \\
 &= 0,789 - 0,184 \\
 &= 0,614
 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 23.06% compared to the average Quick Ratio value during the year of observation.

Prospek 2024:

$$\begin{aligned}
 Y &= 0,789 - 0,023 (X) \\
 &= 0,789 - 0,023.(9) \\
 &= 0,789 - 0,207 \\
 &= 0,591
 \end{aligned}$$

This figure shows the prospect of the Quick Ratio has decreased by 28.82% compared to the average Quick Ratio value during the year of observation.

Solvency Prospect Analysis

**Tabel5.11**  
**Prospek Debt Ratio**  
**Tahun 2011 sampai 2019Pada Bank Central Asia Tbk**

TAHUN	DR (Y)	X	XY	X2
2011	0,88	-4	-3,52	16
2012	0,88	-3	-2,64	9
2013	0,87	-2	-1,74	4
2014	0,85	-1	-0,85	1
2015	0,84	0	0	0
2016	0,82	1	0,82	1
2017	0,81	2	1,62	4
2018	0,81	3	2,43	9
2019	0,8	4	3,2	16
Σ	7,56	0	-0,68	60

Sumber: Data Diolah, 2021

Based on this table, the Least Square equation is calculated:

$$\begin{aligned}
 a &= \frac{\sum Y}{n} \\
 a &= \frac{7,56}{10} \\
 a &= 0,756 \\
 b &= \frac{\sum XY}{\sum X^2} \\
 b &= \frac{-0,68}{60} \\
 b &= -0,011
 \end{aligned}$$

Based on the values of a and b, the least square equation is obtained, namely:

$$Y = 0,756 - 0,011 (X)$$

The results of the least square equation can be used to analyze the prospect of the Debt Ratio as follows.

### *Debt Ratio*

Prospek 2020 :

$$\begin{aligned} Y &= 0,84 - 0,011 (X) \\ &= 0,84 - 0,011. (5) \\ &= 0,84 - 0,055 \\ &= 0,785 \end{aligned}$$

This figure shows that the prospect of the Debt Ratio has decreased by 6.55% compared to the average value of the Debt Ratio during the year of observation.

Prospek2021 :

$$\begin{aligned} Y &= 0,84 - 0,011 (X) \\ &= 0,84 - 0,011. (6) \\ &= 0,84 - 0,066 \\ &= 0,774 \end{aligned}$$

This figure shows that the prospect of the Debt Ratio has decreased by 7.86% compared to the average value of the Debt Ratio during the year of observation.

Prospek 2022:

$$\begin{aligned} Y &= 0,84 - 0,011 (X) \\ &= 0,84 - 0,011. (7) \\ &= 0,84 - 0,077 \\ &= 0,763 \end{aligned}$$

This figure shows that the prospect of the Debt Ratio has decreased by 6.55% compared to the average value of the Debt Ratio during the year of observation.

Prospek 2023:

$$\begin{aligned} Y &= 0,84 - 0,011 (X) \\ &= 0,84 - 0,011. (8) \\ &= 0,84 - 0,088 \\ &= 0,752 \end{aligned}$$

This figure shows that the prospect of the Debt Ratio has decreased by 10.48% compared to the average value of the Debt Ratio during the year of observation.

Prospek 2024:

$$\begin{aligned} Y &= 0,84 - 0,011 (X) \\ &= 0,84 - 0,011. (9) \\ &= 0,84 - 0,099 \\ &= 0,741 \end{aligned}$$

This figure shows that the prospect of the Debt Ratio has decreased by 11.79% compared to the average value of the Debt Ratio during the year of observation.

Prospek 2025:

$$\begin{aligned} Y &= 0,84 - 0,011 (X) \\ &= 0,84 - 0,011. (10) \\ &= 0,84 - 0,11 \\ &= 0,73 \end{aligned}$$

This figure shows that the prospect of the Debt Ratio has decreased by 13.10% compared to the average value of the Debt Ratio during the year of observation.

**Tabel 5.12**  
**Debt to Equity Ratio**  
**Tahun 2011 sampai 2019**  
**Pada Bank Central Asia Tbk.**

TAHUN	DER (Y)	X	XY	X <sup>2</sup>
2011	8,07	-4	-32,28	16
2012	7,51	-3	-22,53	9
2013	6,93	-2	-13,86	4
2014	6,06	-1	-6,06	1
2015	5,6	0	0	0
2016	4,97	1	4,97	1
2017	4,67	2	9,34	4
2018	4,4	3	13,2	9
2019	4,2	4	16,8	16
Σ	52,41	0	-30,42	60

Sumber: Data Diolah, 2021

Based on this table, the Least Square equation is calculated:

$$a = \frac{\sum Y}{n}$$

$$a = \frac{52,41}{10}$$

$$a = 5,421$$

$$b = \frac{\sum XY}{\sum X^2}$$

$$b = \frac{-30,42}{60}$$

$$b = -0,507$$

Based on the values of a and b, the least square equation is obtained, namely:

$$Y = 5,421 - 0,507 (X)$$

The results of the least square equation can be used to analyze the prospect of the Debt to Equity Ratio as follows.

*Debt to Equity Ratio*

Prospek 2020:

$$Y = 5,823 - 0,507 (X)$$

$$= 5,823 - 0,507 \cdot (5)$$

$$= 5,823 - 2,535$$

$$= 3,288$$

This figure shows that the prospect of the Debt to Equity Ratio has decreased by 43.53% compared to the average value of the Debt to Equity Ratio during the year of observation.

Prospek 2021:

$$Y = 5,823 - 0,507 (X)$$

$$= 5,823 - 0,507 \cdot (6)$$

$$= 5,823 - 3,042$$

$$= 2,781$$

This figure shows that the prospect of the Debt to Equity Ratio has decreased by 52.24% compared to the average value of the Debt to Equity Ratio during the year of observation.

Prospek 2022:

$$Y = 5,823 - 0,507 (X)$$

$$= 5,823 - 0,507 \cdot (7)$$

$$= 5,823 - 3,549$$

$$= 2,274$$

This figure shows that the prospect of the Debt to Equity Ratio has decreased by 59.23% compared to the average value of the Debt to Equity Ratio during the year of observation.

Prospek 2023:

$$Y = 5,823 - 0,507 (X)$$

$$= 5,823 - 0,507 \cdot (8)$$

$$= 5,823 - 4,056$$

$$= 1,767$$

This figure shows that the prospect of the Debt to Equity Ratio has decreased by 69.65% compared to the average value of the Debt to Equity Ratio during the year of observation.

Prospek 2024:

$$Y = 5,823 - 0,507 (X)$$

$$= 5,823 - 0,507 \cdot (9)$$

$$= 5,823 - 4,563$$

$$= 1,26$$

This figure shows that the prospect of the Debt to Equity Ratio has decreased by 78.36% compared to the average value of the Debt to Equity Ratio during the year of observation.

Prospek 2025:

$$Y = 5,823 - 0,507 (X)$$

$$= 5,823 - 0,507 \cdot (10)$$

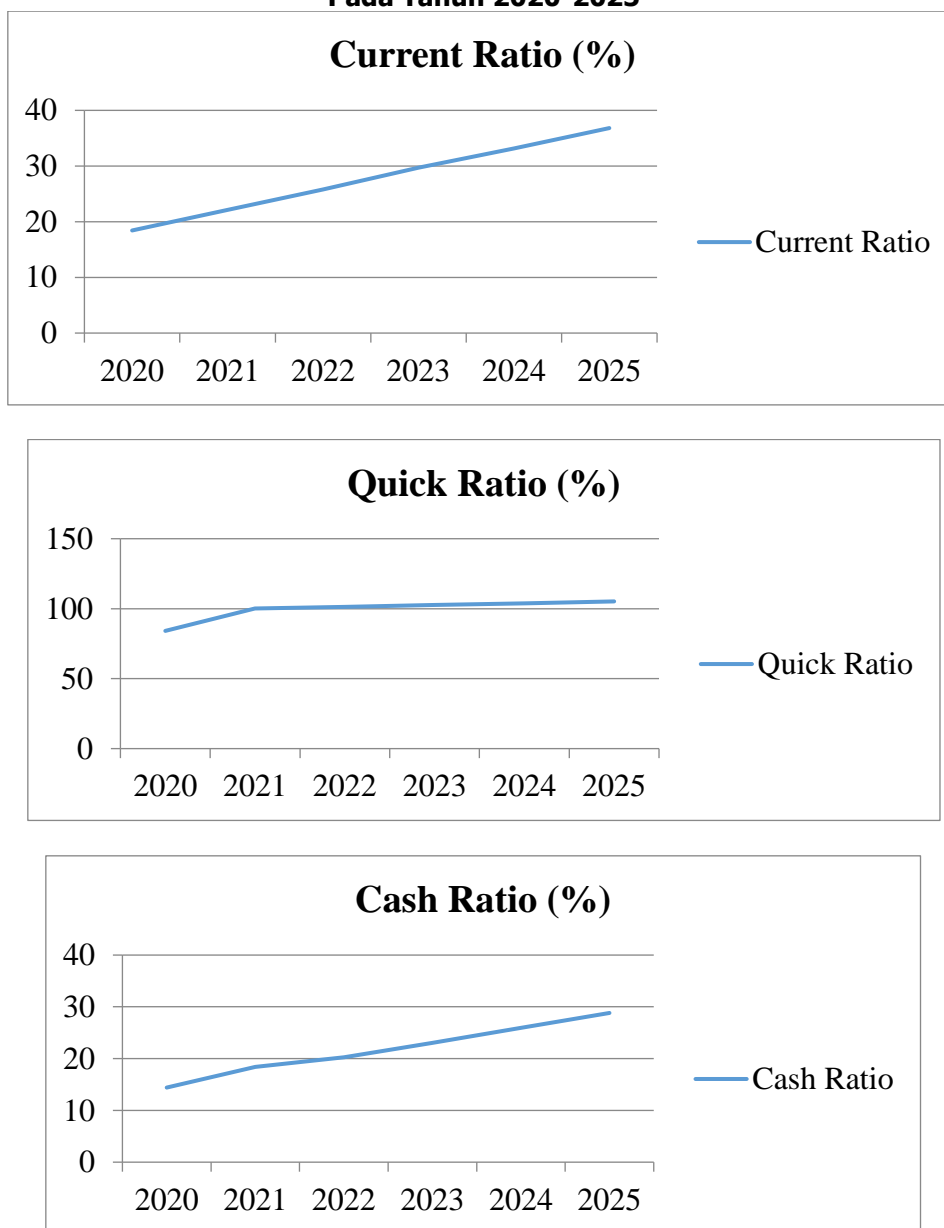
$$= 5,823 - 5,07$$

$$= 0,753$$

This figure shows that the prospect of the Debt to Equity Ratio has decreased by 87.07% compared to the average value of the Debt to Equity Ratio during the year of observation.

the calculation of Liquidity Prospects from the Current Ratio, Quick Ratio, Cash Ratio from 2020-2025 has increased. This happened because PT Bank Central Asia Tbk in 2011-2019 had fulfilled its financial obligations in paying short-term debt, resulting in an increase.

**Grafik 5.6**  
**Nilai Rata-Rata Prospek Likuiditas**  
**Pada PT Bank Central Asia Tbk**  
**Pada Tahun 2020-2025**



In Figure 5.6 it is known that the Current Ratio, Quick Ratio, and Cash Ratio curves have increased. From the left side to the right side there is a line that explains that there is an increase from 2020-2025.

The results of the calculation of Solvency Prospects from the Debt Ratio, Quick Ratio from 2020-2025 fluctuated. This happened because PT Bank Central Asia Tbk in 2011-2019 had not fulfilled its financial obligations in paying long-term debt, resulting in fluctuations

**Grafik 5.7**  
**Nilai Rata-Rata Prospek Solvabilitas**  
**Pada PT Bank Central Asia Tbk**  
**Pada Tahun 2020-2025**

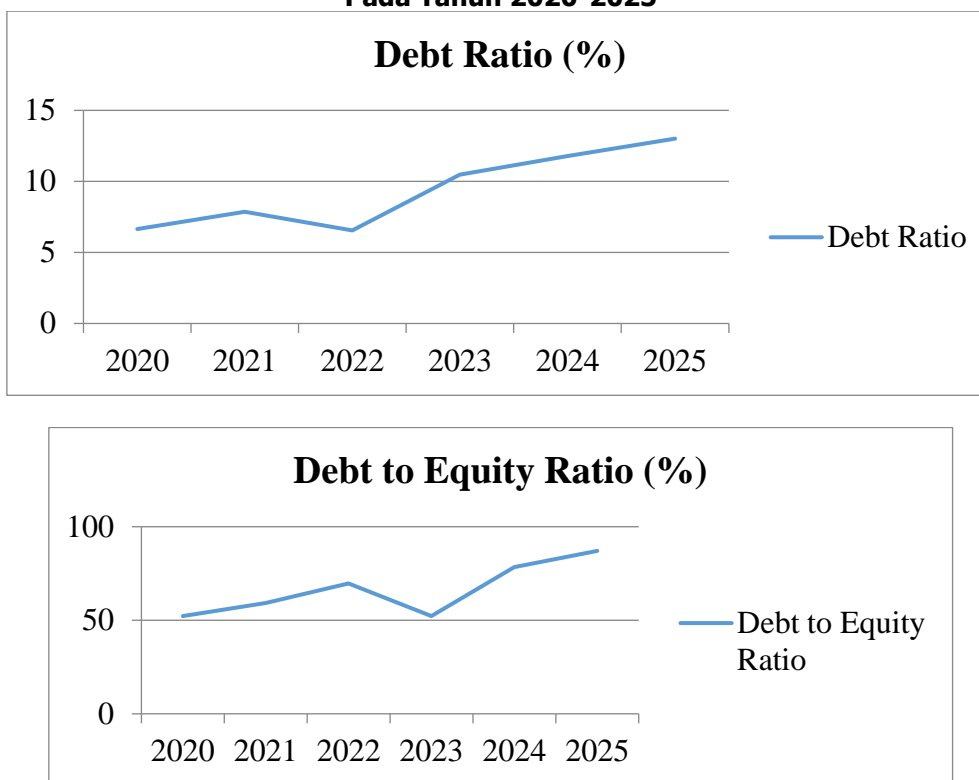


Figure 5.7 shows that the Debt Ratio and Debt to Equity Ratio curves are not normal. From the left side to the right side, there is a line that explains that there are fluctuations from 2020-2025

a. Discussion

Liquidity is an evaluation of the extent to which PT Bank Central Asia Tbk can fulfill all of its temporary commitments by utilizing BCA's resources as collateral. From the results of the examination, information was obtained that PT Bank Central Asia Tbk in 2011 to 2019 experienced irregularities, where in general throughout the year the perception of this Bank experienced difficulties in fulfilling its temporary commitments. This is in accordance with the hypothesis put forward by Kasmir 2016 which states that the basic norm of organizational liquidity capacity is the Current Ratio of 200% or 2:1. It is determined from the Current Ratio that the most important value is in 2011 on the grounds that the current level of resources is more prominent than the total current liabilities so that there is a proportion of 33.36% and the lowest is in 2017 of 20.79% because the breadth of current resources and obligations is absolute. Smooth practically something very similar. Overall, currently the proportion of PT Bank Central Asia Tbk at the time of perception is 23.848%. This shows that the normal current liabilities that must be fulfilled by this bank are below 24%. Or on the other hand, all current resources can not ensure every current risk. It is determined from the Quick Ratio that the value that is most concerned is in 2013 on the grounds that the current level of resource shortage is more prominent than the number of current liabilities so that there is a proportion of 19.98% and 19.98. % the minimum is in 2017 of 3.66% because the current level of resources is absolutely short of stock and current liabilities are almost the same. Overall, PT Bank Central Asia Tbk's Quick Ratio at the time of perception scored 7.618%. This shows that the normal current liabilities that must be fulfilled by this bank are below 10%. Or on the other hand, the current absolute resource shortage cannot ensure all current liabilities. The Money Ratio can be determined as the most important value in 2014 on the grounds that the amount of all out cash is more prominent than the total current liabilities so that there is a proportion of 1.08% and the smallest value is in 2017 of 0.62% due to the level of money is lower than the current liabilities. Broadly speaking, the Cash Ratio of PT Bank Central Asia Tbk at the time of perception got a value of 0.798%. This shows that in normal money and current liabilities that must be fulfilled by this bank, it is below 1%. Or on the other hand overall, money absolutely cannot guarantee every responsibility at this time. The previously disclosed picture shows that PT Bank Central Asia Tbk should ideally be able to settle or pay off its temporary commitments. If monetary conditions are maintained, taking into account the Least Square condition, the liquidity outlook will increase from normal in the coming years. This shows the theory which states that the Liquidity Prospect of PT Bank Central Asia Tbk in 2020-2025 shows a significant increase, because seen from the diagram, the liquidity prospect of BCA bank has developed which makes it possible to show expansion. Dissolvability at PT Bank Central Asia Tbk, this proportion is able to meet all current or long-term commitments to manage all obligations by using all resources claimed by PT Bank Central Asia Tbk. Based on the results of the investigation, information was obtained that PT Bank Central Asia Tbk in 2011 to 2019 underwent changes, where in general throughout the year the perception of this Bank experienced challenges in maintaining long-term commitments.



The ratio of liabilities at PT Bank Central Asia Tbk in 2011-2019 can be determined the most important value in two years, 2011 and 2012 on the grounds that the amount of resources exhausted is greater than the amount of liabilities that are exhausted so that there is a proportion of 0, 88% and the lowest value was found in 2019 of 0.80% because the level of complete resources is lower than absolute liability. In general, the Debt Ratio of PT Bank Central Asia Tbk at the time of perception gets a value of 0.84%. This shows that normally complete resources and absolute obligations must be met by this bank below 1%. Or again at the end of the day, all resources can not ensure complete absolute liability.

Bonds to Equity Ratio in calculating long-term liabilities from 2011 to 2019 at PT Bank Central Asia Tbk whose highest value was in 2011 on the grounds that the absolute level of resources is greater than the total amount of complete capital so that there is a wealth proportion of 8.07% and the lowest value was found in 2019 at 4.20% because the level of all out resources was lower than all out capital. In general, the Debt to Equity Ratio of PT Bank Central Asia Tbk so far has been obtained at 5.823%. This shows that normally the absolute and complete capital resources must be met by this bank below 8%. Or on the other hand as a whole, an all-out resource can not guarantee a complete capital. The results of the investigations that have been disclosed have shown that PT Bank Central Asia Tbk does not yet have the option to ideally settle or repay long-term commitments. Assuming monetary conditions are maintained, given the Least Square condition, the prospect of dissolvability will decrease in the coming years. This can be seen from the ability pattern which gives a negative sign indicating that the possibility of the organization's ability to maintain its commitment will decrease. This affects the existence of the organization in the future. This results in a theory that the Solvency Prospect of PT Bank Central Asia Tbk in 2020-2025 shows an unexplained expansion, considering that from the normal value the prospect of dissolvability in 2020-2025 oscillates.

This research is compared with previous research by:

1. This study is compared with previous research by Firnanda, Oetomo (2016) with the title Analysis of Liquidity, Profitability, Solvency, and Inventory Turnover on Firm Value. These two examinations have similarities in that the factors considered are very similar, in particular the proportion of liquidity and dissolvability. Nonetheless, the side effects of previous examinations suggest that liquidity and dissolvability are poor.
2. This exploration is compared with previous research by Ihsan<sup>1</sup>, Ulfah, Aziz (2017) with the title Comparative Research on Bank Monetary Execution Through Liquidity Dissolvability and Benefit Approaches, Utilizing Liquidity and Solvency Ratios. These two examinations have something in common where the factors considered are something similar, in particular the proportion of liquidity and dissolvability. However, previous research relies on the consequences of the investigation of the BNI monetary exhibition when viewed through the results of the estimation of the proportion of poor liquidity. Meanwhile, the results of the dissolution at BNI Bank shown by the normal appropriate model are acceptable.
3. This exploration is compared with a previous study by Lay and Wiksuana (2018) entitled The Effect of Liquidity, Solvency and Activity on Profitability of the Mira-Mar Block Company in Dili Timor Leste. By utilizing the Liquidity and Solvency Ratio. These two examinations have similarities where the factors studied have similarities, especially the proportion of Liquidity and Solvency. However, previous studies that relied on the side effects of referrals received scrutiny where the consequences of liquidity research were properly monitored. Also, solubility is unacceptable.

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