

## ANALYSIS OF CONSOLIDATED ANNUAL FINANCIAL REPORT PT BANK CENTRAL ASIA TBK (BBCA) PERIOD 2023-2024

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### Abstract

Study This aim For evaluate in a way comprehensive performance and health PT Bank Central Asia Tbk (BBCA) finances during the period transition economy 2023 and 2024. Using method descriptive quantitative research This processing primary data from Report Finance Annual The consolidation that has been audited . Analysis focused on three dimensions main : liquidity (Liquid Assets to Total Deposit), solvency (Debt to Asset Ratio and Debt to Equity Ratio), and profitability (GPM, NPM, ROA, and ROE). Research results show that BBCA was successful record growth profit impressively clean by 14.1% in 2024 , reaching Rp 68.32 trillion . Although ratio liquidity experience decline controlled from 11.47% to 7.74% as impact from expansion strategy aggressive credit , indicators profitability such as ROA and ROE actually increased to 4.72% and 25.22% respectively . Analysis This conclude that BBCA has resilience very high financial with efficiency maintained cost of funds , making it standard gold in industry Indonesian banking in the midst fluctuations ethnic group global interest .

**Keywords:** *Analysis Report Finance , Banking , Profitability , Liquidity , BBCA*

### INTRODUCTION

Report finance is fundamental instruments that function as bridge communication between management company with stakeholders interests ( stakeholders ). In the ecosystem modern business , reports finance No only just document administrative , but rather representation quantitative from all over activity operational , managerial strategy , and position economy entity at a time certain sectors . For banking , urgency report finance Far more tall compared to sector others . This is caused by the characteristics of banks as institution intermediaries that manage public funds , so that aspect transparency and accountability become the main pillar in guard trust public (Kasmir, 2019). PT Bank Central Asia Tbk (BBCA) occupies position strategic as a private bank the largest in Indonesia which is often considered as indicator health industry banking national . BBCA's success in maintain quality assets and efficiency operational make it object interesting study , especially in face dynamics economy fluctuating macro . In the period 2023 to 2024 , landscape the Indonesian economy is facing complex challenges , starting from adjustment ethnic group flower reference by Bank Indonesia for dampen global inflation , up to shift behavior transaction public going to digitalization banking is increasingly massive .

Condition economy the 2023-2024 period is characterized by a phase stable recovery However full caution . Bank Indonesia (BI) responded global dynamics with policy tight monetary policy , which in turn direct impact on the cost of funds in the sector banking . In the context of this , ability a bank for still record high profitability without sacrifice level liquidity and solvency become exam real for the resilience of its business model . Analysis to report BBCA's finances during the transition period this is very crucial For understand how banks scale big do reallocation assets and management strategies liabilities use maintain interest margins net ( Net Interest Margin ). Analyze report finance No only about count ratio , but also do narrative critical to numbers the For predict sustainability companies in the future ( Munawir , 2009). The decline or increase in ratio certain , such as liquidity or profitability , must seen in a way holistic as impact from decision strategic company to change environment external . Setyaningsih (2025) emphasizes that evaluation performance deep finance through ratios key is very necessary For evaluate how much effective company in optimize source power possessed For create mark plus for holder share . Based on background behind said , the article scientific This arranged For do analysis deep to Report Finance Annual Consolidation of PT Bank Central Asia Tbk the 2023 and 2024 periods which have been audited . Writing This aim For give description comprehensive about performance bank finance from three perspective main : level liquidity in fulfil obligation term

short, structure solvency For measure security capital, as well as efficiency profitability in produce profit clean. The result of study This expected can give implications practical for investors in taking decision investment as well as give contribution academic in literature management finance banking in Indonesia.

## LITERATURE REVIEW

According to Kasmir (2019), the report finance is reports showing condition finance company at the time This or in something period certain. In the context of banking, presentation report finance must comply Statement Standard Accountancy Financial Accounting Standard (PSAK) No. 1 concerning Presentation Report Finance that emphasizes fair presentation on position finance, performance financial and cash flow of the entity. Analysis ratio is instrument For compare the existing numbers in report finance use know connection inter -postal. Munawir (2009) stated that analysis ratio give description about Good the bad position finance something company. In the industry banking, ratios main used includes:

1. **Ratio Liquidity**: Evaluate bank's ability to fulfil obligation term short. Banking often use asset liquid against party funds third as indicators.
2. **Ratio Solvency (Leverage)**: Measure the bank's ability to bear all his obligations, both term short and term long, with the capital owned.
3. **Ratio Profitability**: According to Andriani & Wahyudi (2020), profitability reflect ability company in produce profit from use source Power assets. The ratio main includes ROA and ROE.

Study latest by Hamurcu et al. (2025) emphasized that behavior finance and tolerance risk is greatly influenced by the level of literacy finance. This is relevant for banking like BBKA which relies on trust customers; management reflected risk in report finance become signal positive for investors who have knowledge finance tall in take decision investment.

## METHOD

Research approach used in article This is descriptive quantitative research descriptive quantitative aim For give systematic, factual, and accurate description about facts as well as connection between the phenomenon being studied through calculation numbers mathematical. In the context of this research focused on decomposition performance finances of PT Bank Central Asia Tbk through interpretation of report data finances that have been quantified to in ratios finance standard banking. Data used in study This is primary data that comes from from Report Finance Annual Consolidation of PT Bank Central Asia Tbk and Subsidiaries for periods ending December 31, 2023 and December 31, 2024. Report finance the has through an audit process by an accountant public independent, so that own level high reliability For interest academic and practical. Unit of analysis in this data covers Report Position Finance (Balance Sheet) and Profit and Loss Statement Comprehensive. Data collection techniques were carried out through method documentation. Researchers access document report finance officially published by the bank through page official investor relations of PT Bank Central Asia Tbk as well as Indonesia Stock Exchange database. This step ensure that the data used nature up-to-date and appropriate with principle transparency reporting finance sector public. Data analysis was performed with use instrument ratio classified finance to in three dimensions main bank health:

1. **Ratio Liquidity**: Measured use proxy Liquid Assets to Total Deposits. Instrument This compare the fastest bank asset disbursed, such as cash and placements with Bank Indonesia, against total deposits customers.

$$\text{Curren Ratio} = \frac{\text{Aset lancar}}{\text{Utang Lancar}} \times 100\%$$

$$\text{Quick Ratio} = \frac{\text{Aset Lancar} - \text{Persediaan}}{\text{Utang Lancar}} \times 100\%$$

2. **Ratio Solvency (Leverage)**: Used For evaluate structure capitalization and the bank's ability to meet obligation term length. Calculated variable covering Debt to Asset Ratio (DAR) and Debt to Equity Ratio (DER).

- **Debt to Asset Ratio (DAR)**: Defined as comparison between Total Liabilities and Total Assets.

$$\text{DAR} = \frac{\text{Total Liabilitas}}{\text{Total Aset}} \times 100\%$$

- **Debt to Equity Ratio (DER)**: Defined as comparison between Total Liabilities and Total Equity.

$$\text{DER} = \frac{\text{Total Liabilitas}}{\text{Total Ekuitas}}$$

3. **Ratio Profitability** : Used For measure effectiveness management in produce profit clean from source Power assets and owner's equity . The ratios analyzed covers Gross Profit Margin (GPM), Net Profit Margin (NPM), Return on Assets (ROA), and Return on Equity (ROE) .

- **Gross Profit Margin (GPM):** Customized in banking , ratio This often seen through Net Interest Margin (NIM). In the study this , GPM is calculated from comparison Net Interest Income (NII) to Gross Interest Income .

$$GPM = \frac{\text{Pendapatan Bunga Bersih}}{\text{Pendapatan Bunga (Gross)}} \times 100\%$$

- **Net Profit Margin (NPM):** Measure portion profit net generated of total revenue Bank operations .

$$NPM = \frac{\text{Laba Bersih (Entitas Induk)}}{\text{Pendapatan Bunga dan Syariah (Gross)}} \times 100\%$$

- **Return on Assets (ROA):** Measure efficiency use of total Bank assets in produce profit clean .

$$ROA = \frac{\text{Laba Bersih (Entitas Induk)}}{\text{Total Aset}} \times 100\%$$

- **Return on Equity (ROE):** Measure level returns generated from the capital invested by the Bank's owners ( shareholders) share ) .

$$ROE = \frac{\text{Laba Bersih (Entitas Induk)}}{\text{Total Ekuitas}} \times 100\%$$

## RESULTS AND DISCUSSION

Analysis to performance PT Bank Central Asia Tbk (BBCA) finances were carried out with integrating quantitative data from report finance 2023 and 2024 and narrative critical connecting number the with condition economy macro. BBKA shows significant resilience in the midst of fluctuations ethnic group flower financial market benchmarks and dynamics domestic.

In a way Absolutely , BBKA's total assets grew by 3.1% to Rp 1,449.3 trillion at the end of 2024. Growth This driven by expansion distribution growing credit by 14.5% in total year-on-year (YoY), increased from Rp. 758.9 trillion to Rp. 868.7 trillion. On the other hand, equity entity parent show more reinforcement progressive by 8.6%. Increase equity This originate from accumulation profit very strong hold, reflecting policy balanced dividends with need strengthening internal capital.

1. Ratio Liquidity (Liquid Assets to Total Deposit)

Measure Bank's ability to pay Savings Customer use its most liquid assets .

NO	Year	Formula	Calculation ( Millions of IDR)	Results
1.	2024	$\frac{\text{Total Aset Likuid}}{\text{Simpanan Nasabah}} \times 100\%$	$\frac{86.536.743}{1.117.844.789} \times 100\%$	7.74 %
2.	2023	$\frac{125.123.622}{1.090.509.848} \times 100\%$	11.47%	

Decline ratio liquidity from 11.47% to 7.74% shows portfolio strategy shift bank assets . BBKA in general on purpose reduce portion placement of funds in instruments liquid rewarded results low For allocated to in distribution credit that has a higher margin high . Although ratio This decline , profile BBKA liquidity remains awake Because dominance of low-cost funds ( Current Account Savings Account) or CASA) which reaches portion significant from total party funds third , so that risk sudden withdrawals of funds ( bank runs ) are at a minimal level .

2. Ratio Solvency ( Represented by DAR and DER)

a. Debt to Asset Ratio (DAR)

Measure proportion assets financed by liabilities .

NO	Year	Formula	Calculation ( Millions of IDR)	Results
1.	2024	$\frac{\text{Total Liabilitas}}{\text{Total Aset}} \times 100\%$	$\frac{1.177.403.108}{1.449.301.328} \times 100\%$	81.24%
2.	2023	$\frac{1.157.675.545}{1.408.107.010} \times 100\%$	82.21%	

Experience decline from 82.21% in 2023 to 81.24 % in 2024. This is indicates that bank dependence on debt in finance his assets the more reduce .

b. Debt to Equity Ratio (DER)

Measure comparison of total liabilities to total equity .

NO	Year	Formula	Calculation ( Millions of IDR)	Results
1.	2024	$\frac{\text{Total Liabilitas}}{\text{Total Ekuitas}}$	$\frac{1.177.403.108}{270.913.643}$	4.34 times
2.	2023	$\frac{1.157.675,545}{249.494.354}$	4.64 times	

Ratio This down in a way significant from 4.64 times to 4.34 times . In the industry banking , DER figures are decreasing show improvement safety margin for depositors and investors because of their own capital capable over liabilities with more Good.

3. Profitability Ratio

a. Gross Profit Margin (GPM)

Measure Bank efficiency in managing relative interest expense to Gross Interest Income .

NO	Year	Formula	Calculation ( Millions of IDR)	Results
1.	2024	$\frac{\text{Pendapatan Bunga Bersih}}{\text{Pendapatan Bunga (Groos)}} \times 100\%$	$\frac{88.358.847}{134.782.903} \times 100\%$	65.56%
2.	2023	$\frac{78.483.504}{114.717.378} \times 100\%$	68.41%	

b. Net Profit Margin (NPM)

Measure percentage of net profit generated from Gross Interest Income .

NO	Year	Formula	Calculation ( Millions of IDR)	Results
1.	2024	$\frac{\text{Laba Bersih (Entitas Induk)}}{\text{Pendapatan Bunga dan Syariah (Groos)}} \times 100\%$	$\frac{68.329.830}{134.782.903} \times 100\%$	50.70%
2.	2023	$\frac{59.888.750}{114.717.378} \times 100\%$	52.20%	

Recorded by 50.70 % in 2024. Although A little decrease from 52.20% in 2023 due to increase burden flower from Rp. 36.2 trillion to Rp. 46.4 trillion , the figure above 50% indicates superiority efficiency very rare bank operations found in industry global banking .

c. Return on Assets (ROA)

Measure Bank's ability to generate profit clean of total assets .

NO	Year	Formula	Calculation ( Millions of IDR)	Results
1.	2024	$\frac{\text{Laba Bersih (Entitas Induk)}}{\text{Total Aset}} \times 100\%$	$\frac{68.329.830}{1.449.301.328} \times 100\%$	4.72%
2.	2023	$\frac{50.888.750}{1.408.107.010} \times 100\%$	4.25%	

Increase from 4.25% to 4.72%. This is prove that management capable produce more profit big from every rupiah of assets managed , even in the midst of pressure cost of funds .

d. Return on Equity (ROE)

Measure level return on capital invested by shareholders share .

NO	Year	Formula	Calculation ( Millions of IDR)	Results
1.	2024	$\frac{\text{Laba Bersih (Entitas Induk)}}{\text{Total Ekuitas}} \times 100\%$	$\frac{68.329.830}{270.913.643} \times 100\%$	25.22%
2.	2023	$\frac{59.888.750}{249.494.354} \times 100\%$	24.00%	

Increase to 25.22%. Increase reward results equity This give signal positive for investors that BBCA is very effective in give mark plus on invested capital holder share. Ascension burden flower by 28.1% ( from Rp. 36.2 trillion) to Rp. 46.4 trillion ) is impact direct from policy ethnic group flower tall globally and domestically. This is pressing Gross Profit Margin (GPM) from 68.41% to 65.56%. However, BBCA managed to compensate pressure This through distribution volume massive credit and optimization income commission ( fee-based income ) from service digital banking. Control strategy cost disciplined operations still become key main where income flower net (NII) remains capable grow by 12.6 %. overall performance BBCA's financial performance for the 2023-2024 period shows quality very healthy management in navigate risk liquidity and utilize it become opportunity maximum profitability.

## CONCLUSION

Based on results analysis and discussion that has been done to Report Finance Annual Consolidation of PT Bank Central Asia Tbk (BBCA) for the 2023 and 2024 periods , BBCA succeeded record growth profit impressively clean by 14.1% in 2024. The increase Return on Assets (ROA) became 4.72% and Return on Equity (ROE) became 25.22% proving that very efficient management in optimize asset productive and shareholder capital share For produce mark add , although be in the middle pressure cost rising interest . Decline ratio Debt to Equity Ratio (DER) from 4.64 times to 4.34 times shows that structure bank capital is increasing strong . This is give signal positive about level high bank solvency, where equity grow in a way organic through profit detained For support growth liabilities. Decrease ratio liquidity from 11.47% to 7.74% not is indication decline health finance, but rather form of reorientation strategy assets. Banks in general aware divert instrument liquid rewarded results low to in distribution more credit productive, with still guard availability of low cost funds (CASA) as bearings liquidity main . Although burden flower experience increase by 28.1% due to policy ethnic group flower strict standards, BBCA is able to guard efficiency operational so that Net Profit Margin (NPM) remains constant maintained at a very high level ( above 50%).

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