

## Abstrak

Sektor perbankan memegang peranan penting dalam peningkatan perekonomian nasional. Peran tersebut terlihat dalam fungsi utamanya yaitu sebagai lembaga intermediasi antara debitur dan kreditur. Pandemi Covid-19 yang terjadi membuat kondisi perekonomian semakin buruk. Di kondisi seperti ini kinerja sektor perbankan sangat penting untuk tetap terjaga. Laporan keuangan menjadi sarana untuk mengamati kinerja manajemen perusahaan dalam menghasilkan laba maupun mengelola perusahaan. Terdapat berbagai macam cara dalam melihat kinerja perusahaan melalui laporan keuangannya, salah satu diantaranya yaitu dengan melakukan analisis rasio keuangan perusahaan. Dengan membandingkan beberapa nilai saldo dalam pos-pos di laporan keuangan sangat membantu pihak internal maupun pihak eksternal memperoleh informasi mengenai baik dan buruknya keadaan perusahaan tak terkecuali dalam perusahaan bidang perbankan. PT Bank Central Asia Tbk (BBCA) merupakan salah satu perusahaan perbankan terbesar dengan kepercayaan dan pelayanan terbaik di sektor perbankan. PT Bank Central Asia Tbk (BBCA) sangat penting ditinjau kualitas profitabilitas, solvabilitas, dan likuiditasnya. Analisis rasio likuiditas dalam penelitian menggunakan *Current Ratio*, sedangkan analisis rasio profitabilitas menggunakan *Return on Asset (ROA)*, *Return on Equity (ROE)*, dan *Beban Operasional Pendapatan Operasional (BOPO)*, sedangkan analisis rasio solvabilitas menggunakan tiga macam rasio yaitu *Debt Ratio*, *Times Interest Earned*, dan *Debt to Equity Ratio*. Hasil penelitian dalam KTTA ini menunjukkan bahwa terdapat perbedaan tren rasio likuiditas, rasio solvabilitas, dan rasio profitabilitas PT Bank Rakyat Indonesia Tbk, PT Bank Mandiri Tbk, dan PT Bank Central Asia Tbk periode tahun 2018-2021.

**Kata kunci:** Perbandingan, Kinerja Perusahaan, Laporan Keuangan, Rasio Likuiditas, Rasio Profitabilitas, Rasio Solvabilitas, Tren rasio, Perbankan.

## Abstract

*The banking sector plays an important role in improving the national economy. This role is seen in its main function, namely as an intermediary institution between debtors and creditors. The Covid-19 pandemic has made the economy worse. In this condition, the performance of the banking sector is very important to maintain. Financial reports are a means to observe the performance of the company's management in generating profits and managing the company. There are various ways to see the company's performance through its financial statements, one of which is by analyzing the company's financial ratios. By comparing several balance values in items in the financial statements, it is very helpful for internal and external parties to obtain information about the good and bad conditions of the company, including banking companies. PT Bank Central Asia Tbk (BBCA) is one of the largest banking companies with the best trust and service in the banking sector. PT Bank Central Asia Tbk (BBCA) is very important in terms of the quality of profitability, solvency, and liquidity. The liquidity ratio analysis in this study uses the Current Ratio, while the profitability ratio analysis uses Return on Assets (ROA), Return on Equity (ROE), and Operating Income Operating Expenses (OIOE), while the solvency ratio analysis uses three types of ratios, namely Debt Ratio, Times Interest Earned, and Debt to Equity Ratio. The results of the research in this study show that there are differences in trends in the liquidity ratio, solvency ratio, and profitability ratio of PT Bank Rakyat Indonesia Tbk, PT Bank Mandiri Tbk, and PT Bank Central Asia Tbk for the period*

2018-2021.

**Keywords:** *Comparison, Company Performance, Financial Statements, Liquidity Ratios, Profitability Ratios, Solvency Ratios, Trends ratios, Banking.*