

BAB IV
ANALISIS DAN PEMBAHASAN

A. Analisis Keuangan PT. Bank Sumsel Babel Cabang Syariah Palembang

Data yang digunakan dalam penelitian ini adalah data sekunder mengenai laporan keuangan dari perusahaan perbankan milik pemerintah daerah dan cabang Sumatera Selatan yaitu Bank Sumsel Babel Cabang Syariah Palembang selama periode 2014-2017. Dalam penelitian ini analisis kinerja hanya dibatasi pada aspek kuantitatif dan aspek kualitatif yakni mengenai rasio keuangannya dan kemudian dijelaskan atau interpretasikan sesuai data sekunder yang telah diolah. Data keuangan dari perusahaan perbankan yang digunakan untuk menghitung dan menganalisis kinerja keuangan yaitu melalui rasio likuiditas, solvabilitas, profitabilitas dan efisiensi selama periode 2014-2017.

**Tabel 4.1 Data Keuangan PT. Bank Sumsel Babel Cabang Syariah Palembang
Tahun 2014-2017**

Keterangan	Periode / Tahun			
	2014	2015	2016	2017
Aktiva Lancar	1.960.196.374	3.213.108.581	2.884.340.486	3.213.108.581
Total Aktiva	1.986.746.374	3.356.418.581	3.021.320.486	3.356.418.581
Hutang Lancar	285.030.000	752.560.000	462.560.000	752.560.000
Hutang Jk. Panjang	575.970.000	415.596.000	495.783.000	415.596.000
Total Ekuitas	1.125.746.374	2.188.262.581	2.062.977.486	2.188.262.581
Penjualan	4.648.760.900	6.043.346.200	4.875.112.000	6.043.346.200
Laba Kotor	918.268.700	1.591.124.700	1.385.811.400	1.591.124.700
Laba Bersih	525.746.374	1.125.285.095	937.231.112	1.125.285.095

Sumber: PT. Bank Sumsel Babel Syariah Palembang

**Tabel 4.2 neraca tahun 2014- 2017 PT.Bank Sumsel Babel cabang Syariah
Palembang**

KETERANGAN	2014-2015 31-12-2013	2015-2016 31-12-2014	2016-2017 31-12-2015
Aset			
Aset Lancar :			
-Kas	Rp. 422.273.000	Rp. 895.999.000	Rp. 916.592.000
-Bank	Rp. 1.510.995.474	Rp. 1.870.026.886	Rp. 1.902.231.881
-Persediaan	Rp. 26.927.600	Rp. 118.313.900	Rp. 394.284.700
-Piutang	-	-	-
Total Aset Lancar	Rp. 1.960.196.347	Rp. 2.884.340.486	Rp. 3.21.108.581
Aset Tetap			
-Investasi Kantor	Rp. 20.000.000	Rp. 48.500.000	Rp. 48.500.000
-Kendaraan Bermotor	Rp. 15.000.000	Rp. 15.000.000	Rp. 30.000.000
-Mobil		Rp. 107.600.000	Rp. 107.000.000
-Akumulasi Penyusutan	Rp. (8.450.000)	RP. (34.120.000)	RP. (42.790.000)
Total Aset Tetap	Rp. 26.550.000	Rp. 136.980.000	Rp. 143.310.000
Total Aset	Rp. 1.986.746.374	Rp. 3.021.320.486	Rp. 3.356.418.581
Kewajiban			
-Utang Usaha	Rp. 285.030.000	Rp. 462.560.000	Rp. 752.560.000
-Utang Jangka Panjang	Rp. 575.970.000	Rp. 495.783.000	Rp. 415.596.000
Total Kewajiban	Rp. 861.000.000	Rp. 958.343.000	Rp. 1.168.156.000
Ekuitas			
-Modal Usaha	Rp. 600.000.000	Rp. 6000.000.000	Rp. 600.000.000
-Laba Tahun Lalu	-	-	-
-Laba/Rugi Tahun Berjalan	Rp. 525.746.374	Rp. 937.231.000	Rp. 1.125.285.095
Total Ekuitas	Rp. 1.125.746.374	Rp. 2.062.977.486	Rp. 2.188.262.581
Total Kewajiban dan Ekuitas	Rp. 1.986.764.374	Rp. 3.021.320.486	Rp. 3.356.418.581

Sumber: PT. Bank Sumsel Babel Syariah Palembang

Tabel 4.3 Laporan Laba Rugi Tahun 2014- 2017
PT. Bank Sumsel Babel Syariah

Keterangan	2014-2015	2015-2016	2016-2017
Pendapatan			
-Total Penjualan	Rp.4.648.760.000	Rp.4.875.112.000	Rp.6.043.346.200
-Harga Pokok Penjualan	Rp.3.730.492.200	Rp.3.489.300.600	Rp.4.452.211.500
-Laba Kotor	Rp.918.268.700	Rp.1.385.811.400	Rp.1.591.124.700
-Bunga Bank	Rp. 15.389.312	Rp. 13.201.827	Rp. 18.032.270
Total Pendapatan	Rp. 933.658.012	Rp.1.399.013.227	Rp.1.609.156.970
Biaya-Biaya			
-Gaji/THR Karyawan	Rp. 252.000.000	Rp. 277.200.000	Rp. 298.200.000
-BBM/ Transportasi	Rp. 1.755.000	Rp. 2.055.000	Rp. 2.295.000
-Listrik,Air,Telepon,Speedy	Rp. 4.510.000	Rp. 4.377.000	Rp. 4.371.000
-Iuran Retribusi/ Keamanan	Rp. 3.20.000	Rp. 3.270.000	Rp. 4.200.000
-Sumbangan	Rp. 500.000	Rp. 800.000	Rp. 500.000
-Jasa Kurir	Rp. 4.300.000	Rp. 4.200.000	Rp. 4.100.000
-Perlengkapan Kantor/ Administrasi	Rp. 1.153.000	Rp. 838.000	Rp. 1.121.000
-Pemeliharaan & Perbaikan Alat Kantor	-	Rp. 1.268.000	Rp. 2.070.000
-Koran, Majalah,Buletin,Dll	Rp. 542.000	Rp. 544.000	Rp. 540.000
-Pemeliharaan & Perbaikan Kendaraan	Rp. 921.000	Rp. 978.000	Rp. 608.000
-Penyusutan Investasi	Rp. 8.450.000	Rp. 9.500.000	Rp. 9.500.000
-Lain-Lain/Bunga Pinjaman	Rp. 130.540.638	Rp. 156.178.115	Rp. 156.366.875
Total Biaya	Rp. 407.911.638	Rp. 461.782.115	Rp. 483.366.875
Laba-Rugi	Rp. 525.746.374	Rp. 937.231.112	Rp.1.125.285.095

Sumber: PT. Bank Sumsel Babel Syariah Palembang

B. Analisis Rasio Keuangan

Analisis rasio keuangan yang dilakukan pada PT. Bank Sumsel Babel Cabang Syariah Palembang bertujuan untuk mengetahui perkembangan kinerja keuangan dari masing-masing bank. Kinerja keuangan ditunjukkan dengan rasio-rasio likuiditas, solvabilitas, profitabilitas dan efisiensi. Rasio keuangan bank tersebut selama periode 2014-2017 dapat dianalisis sebagai berikut.

1. Likuiditas

Berdasarkan dasar laporan neraca dan rugi laba dapat dihitung rasio-rasio likuiditas Bank Sumsel Babel Cabang Syariah Palembang untuk periode 2014-2017. Hasil-hasil perhitungan rasio-rasio likuiditas mencakup *current ratio* dan *quick ratio*.

Current Ratio (CR)

1. Current Ratio 2014

$$\begin{aligned}
 CR &= \frac{\text{Aktiva Lancar}}{\text{Hutang Lancar}} \times 100 \% \\
 &= \frac{1.960.196.374}{285.030.000} \times 100\%
 \end{aligned}$$

$$=687,7\%$$

2. Current Ratio 2015

$$\begin{aligned} CR &= \frac{\text{Aktiva Lancar}}{\text{Hutang Lancar}} \times 100 \% \\ &= \frac{2.884.340.486}{462.560.000} \times 100 \% \\ &=623,6\% \end{aligned}$$

3. Current Ratio 2016

$$\begin{aligned} CR &= \frac{\text{Aktiva Lancar}}{\text{Hutang Lancar}} \times 100 \% \\ &= \frac{3.213.108.581}{752.560.000} \times 100 \% \\ &=426,9 \% \end{aligned}$$

Current Ratio 2017

$$\begin{aligned} CR &= \frac{\text{Aktiva Lancar}}{\text{Hutang Lancar}} \times 100 \% \\ &= \frac{1.960.196.374}{285.030.000} \times 100 \% \\ &= 687,7 \% \end{aligned}$$

Quick Ratio (QR)

1. Quick Ratio 2014

$$\begin{aligned} QR &= \frac{\text{Aktiva Lancar}-\text{Persediaan}}{\text{Hutang Lancar}} \times 100 \% \\ &= \frac{1.960.196.374-26.927.600}{285.030.000} \times 100 \% \\ &= \frac{1.933.268.774}{285.030.000} \times 100 \% \\ &=678,3 \% \end{aligned}$$

2. Quick Ratio 2015

$$\begin{aligned} QR &= \frac{\text{Aktiva lancar}-\text{Persediaan}}{\text{Hutang Lancar}} \times 100 \% \\ &= \frac{2.884.340.486-118.313.900}{462.560.000} \times 100 \% \\ &= \frac{2.766.026.586}{462.560.000} \times 100 \% \\ &=597,9 \% \end{aligned}$$

3. Quick Ratio 2016

$$\begin{aligned}
 QR &= \frac{\text{Aktiva lancar}-\text{Persediaan}}{\text{Hutang Lancar}} \times 100 \% \\
 &= \frac{3.213.108.581-394.284.700}{752.560.000} \times 100 \% \\
 &= \frac{2.818.823.881}{752.560.000} \times 100 \% \\
 &= 374,6 \%
 \end{aligned}$$

4. Quick Ratio 2017

$$\begin{aligned}
 QR &= \frac{\text{Aktiva Lancar}-\text{Persediaan}}{\text{Hutang Lancar}} \times 100\% \\
 &= \frac{1.960.196.374-26.927.600}{285.030.000} \times 100\% \\
 &= \frac{1.933.268.774}{285.030.000} \times 100 \% \\
 &= 678,3 \%
 \end{aligned}$$

2. Solvabilitas

Hasil perhitungan rasio-rasio solvabilitas mencakup *Debt to Assets Ratio*, *Debt to Equity Ratio* dan *Long Term Debt to Equity Ratio*.

Debt to Assets Ratio (DAR)

1. *Debt to Assets Ratio* 2014

$$\begin{aligned}
 \text{Total Hutang} &= \text{Hutang Jangka Pendek} + \text{Hutang Jangka Panjang} \\
 &= 285.030.000 + 575.970.000 \\
 &= 861.000.000
 \end{aligned}$$

$$\begin{aligned}
 \text{DAR} &= \frac{\text{Total Hutang}}{\text{Total Aktiva}} \times 100 \% \\
 &= \frac{861.000.000}{1.986.746.374} \times 100 \% \\
 &= 43,3 \%
 \end{aligned}$$

2. *Debt to Assets Ratio* 2015

$$\begin{aligned}
 \text{Total Hutang} &= \text{Hutang Jangka Pendek} + \text{Hutang Jangka Panjang} \\
 &= 462.560.000 + 495.783.000 \\
 &= 958.343.000
 \end{aligned}$$

$$\begin{aligned}
 \text{DAR} &= \frac{\text{Total Hutang}}{\text{Total Aktiva}} \times 100\% \\
 &= \frac{958.343.000}{3.021.320.486} \times 100 \% \\
 &= 31,7 \%
 \end{aligned}$$

3. *Debt to Assets Ratio* 2016

$$\begin{aligned}
 \text{Total Hutang} &= \text{Hutang Jangka Pendek} + \text{Hutang Jangka Panjang} \\
 &= 285.030.000 + 575.970.000 \\
 &= 861.000.000
 \end{aligned}$$

$$\begin{aligned} \text{DAR} &= \frac{\text{Total Hutang}}{\text{Total Aktiva}} \times 100 \% \\ &= \frac{1.168.156.000}{3.356.418.581} \times 100 \% \\ &= 34,8 \% \end{aligned}$$

4. Debt to Assets Ratio 2017

$$\begin{aligned} \text{Total Hutang} &= \text{Hutang Jangka Pendek} + \text{Hutang Jangka Panjang} \\ &= 285.030.000 + 575.970.000 \\ &= 861.000.000 \end{aligned}$$

$$\begin{aligned} \text{DAR} &= \frac{\text{Total Hutang}}{\text{Total Aktiva}} \times 100\% \\ &= \frac{861.000.000}{1.986.746.374} \times 100 \% \\ &= 43,3 \end{aligned}$$

1. Debt to equity ratio (DER) 2014

$$\begin{aligned} \text{DER} &= \frac{\text{Total Hutang}}{\text{Total Ekuitas}} \times 100 \% \\ &= \frac{1.168.156.000}{2.188.262.581} \times 100\% \\ &= 53,4 \% \end{aligned}$$

2. Debt to Equity Ratio 2015

$$\begin{aligned} \text{DER} &= \frac{\text{Total Hutang}}{\text{Total Ekuitas}} \times 100 \% \\ &= \frac{958.343.000}{2.062.977.486} \times 100 \% \\ &= 46,5 \% \end{aligned}$$

3. Debt to Equity Ratio 2016

$$\begin{aligned} \text{DER} &= \frac{\text{Total Hutang}}{\text{Total Ekuitas}} \times 100 \% \\ &= \frac{861.000.000}{1.125.746.374} \times 100\% \\ &= 76,5 \% \end{aligned}$$

4. Debt To Equity Ratio 2017

$$\begin{aligned} \text{DER} &= \frac{\text{Total Hutang}}{\text{Total Ekuitas}} \times 100\% \\ &= \frac{1.168.156.000}{2.188.262.581} \times 100\% \\ &= 53,4 \% \end{aligned}$$

Long Term Debt to Equity Ratio (LTDER)

1. Long Term Debt to Equity Ratio 2014

$$\begin{aligned} \text{LDER} &= \frac{\text{Hutang Jangka Panjang}}{\text{Total Ekuitas}} \times 100 \% \\ &= \frac{575.970.000}{1.125.746.374} \times 100 \% \\ &= 51,2 \% \end{aligned}$$

2. Long Term Debt to Equity Ratio 2015

$$\begin{aligned} \text{LDER} &= \frac{\text{Hutang Jangka Panjang}}{\text{Total Ekuitas}} \times 100 \% \\ &= \frac{495.783.000}{2.062.977.486} \times 100 \% \\ &= 24,0 \% \end{aligned}$$

3. Long Term Debt to Equity Ratio 2016

$$\begin{aligned} \text{LDER} &= \frac{\text{Hutang Jangka Panjang}}{\text{Total Ekuitas}} \times 100 \% \\ &= \frac{415.596.000}{2.188.262.581} \times 100 \% \\ &= 51,2 \% \end{aligned}$$

4. Long Term Debt to Equity Ratio 2017

$$\begin{aligned} \text{LDER} &= \frac{\text{Hutang Jangka Panjang}}{\text{Total Ekuitas}} \times 100 \% \\ &= \frac{575.970.000}{1.125.746.374} \times 100 \% \\ &= 51,2 \% \end{aligned}$$

2. Profitabilitas

Hasil perhitungan rasio-rasio ini mencakup *return on asset*, *return on equity* dan *gross profit margin*.

Return on Assets (ROA)

1. Return on Assets 2014

$$\begin{aligned} \text{ROA} &= \frac{\text{Laba Bersih}}{\text{Total Aktiva}} \times 100 \% \\ &= \frac{525.764.374}{1.986.746.374} \times 100 \% \\ &= 26,5 \% \end{aligned}$$

2. Return on Assets 2015

$$\begin{aligned} \text{ROA} &= \frac{\text{Laba Bersih}}{\text{Total Aktiva}} \times 100 \% \\ &= \frac{937.231.112}{3.021.320.486} \times 100 \% \\ &= 31,0 \% \end{aligned}$$

3. Return on Assets 2016

$$\text{ROA} = \frac{\text{Laba Bersih}}{\text{Total Aktiva}} \times 100 \%$$

$$= \frac{1.125.285.095}{3.356.418.581} \times 100 \% \\ = 33,5 \%$$

4. Return on Assets 2017

$$\text{ROA} = \frac{\text{Laba Bersih}}{\text{Total Aktiva}} \times 100 \% \\ = \frac{525.746.374}{1.986.746.374} \times 100 \% \\ = 26,5 \%$$

Return on Equity (ROE)

1. Return on Equity 2014

$$\text{ROE} = \frac{\text{Laba Bersih}}{\text{Total Ekuitas}} \times 100 \% \\ = \frac{525.746.374}{1.125.746.374} \times 100 \% \\ = 46,7 \%$$

2. Return on Equity 2015

$$\text{ROE} = \frac{\text{Laba Bersih}}{\text{Total Ekuitas}} \times 100 \% \\ = \frac{937.231.112}{2.062.977.486} \times 100 \% \\ = 45,4 \%$$

3. Return on Equity 2016

$$\text{ROE} = \frac{\text{Laba Bersih}}{\text{Total Ekuitas}} \times 100\% \\ = \frac{1.125.285.095}{2.188.262.581} \times 100\% \\ = 33,5\%$$

4. Return on Equity 2017

$$\text{ROE} = \frac{\text{Laba Bersih}}{\text{Total Ekuitas}} \times 100\% \\ = \frac{525.746.374}{1.125.746.374} \times 100\% \\ = 46,7 \%$$

Gross Profit Margin (GPM)

1. Gross Profit Margin 2014

Laba Bruto = Penjualan - Harga Pokok Penjualan

$$= 4.648.760.900 - 3.730.492.200$$

$$= 918.268.700$$

$$\text{GPM} = \frac{\text{Laba Bruto}}{\text{penjualan}} \times 100\%$$

$$= \frac{918.268.700}{4.648.760.000} \times 100\%$$

$$=46,7\%$$

2. *Gross Profit Margin 2015*

Laba Bruto = Penjualan - Harga Pokok Penjualan

$$= 4.875.112.000 - 3.489.300.600$$

$$= 1.385.811.400$$

$$\begin{aligned} \text{GPM} &= \frac{\text{Laba Bruto}}{\text{Penjualan}} \times 100 \% \\ &= \frac{1.385.811.400}{4.875.112.000} \times 100 \% \\ &= 28,4 \% \end{aligned}$$

3. *Gross Profit Margin 2016*

Laba Bruto = Penjualan - Harga Pokok Penjualan

$$= 6.043.346.200 - 4.452.221.500$$

$$= 1.591.124.700$$

$$\begin{aligned} \text{GPM} &= \frac{1.591.124.700}{6.043.346.200} \times 100\% \\ &= 26,3\% \end{aligned}$$

4. *Gross Profit Margin 2017*

Laba Bruto = Penjualan - Harga Pokok Penjualan

$$= 4.648.760.900 - 3.730.492.200$$

$$= 918.268.700$$

$$\begin{aligned} \text{GPM} &= \frac{\text{Laba Bruto}}{\text{Penjualan}} \times 100 \% \\ &= \frac{918.268.700}{4.648.760.900} \times 100 \% \\ &= 46,7 \% \end{aligned}$$

4. Efisiensi

Hasil perhitungan rasio-rasio ini mencakup *lavarage margin ratio*, dan *asset untilazation ratio*

1. *Lavarage Margin Ratio (LMR) 2014*

$$\begin{aligned} \text{LMR} &= \frac{\text{Total Aktiva}}{\text{Total Ekuitas}} \times 100\% \\ &= \frac{1.986.746.374}{2.188.262.581} \times 100\% \\ &= 90,7\% \end{aligned}$$

2. *Lavarage Margin Ratio 2015*

$$\begin{aligned} \text{LMR} &= \frac{\text{Total Aktiva}}{\text{Total Ekuitas}} \times 100\% \\ \text{LMR} &= \frac{3.021.320.486}{2.062.977.486} \times 100\% \\ &= 46,4\% \end{aligned}$$

3. *Lavarage Margin Ratio 2016*

$$\begin{aligned} \text{LMR} &= \frac{\text{Total Aktiva}}{\text{Total Ekuitas}} \times 100\% \\ &= \frac{1.168.156.000}{1.125.746.374} \times 100\% \\ &= 10,3\% \end{aligned}$$

4. *Lavarage Margin Ratio 2017*

$$\begin{aligned} \text{LMR} &= \frac{\text{Total Aktiva}}{\text{Total Ekuitas}} \times 100\% \\ &= \frac{1.986.746.374}{2.188.262.581} \times 100\% \\ &= 90,7\% \end{aligned}$$

Asset Untilazation Ratio

1. *Asset Untilazation Ratio 2014*

$$\text{AUR} = \frac{\text{Pendapatan operasional} - \text{pendapatan non operasional}}{\text{total asset}} \times 100\%$$

$$\text{AUR} = \frac{4.648.760.900 - 3.730.492.200}{1.986.746.374} \times 100 \%$$

$$= 16,4\%$$

2. Asset Utilization Ratio 2015

$$\text{AUR} = \frac{\text{Pendapatan operasional} - \text{pendapatan non operasional}}{\text{total asset}} \times 100 \%$$

$$\text{AUR} = \frac{4.875.112.000 - 3.489.300.600}{3.021.320.486} \times 100 \%$$

$$= 45,8\%$$

3. Asset Utilization Ratio 2016

$$\text{AUR} = \frac{\text{Pendapatan operasional} - \text{pendapatan non operasional}}{\text{total asset}} \times 100 \%$$

$$\text{AUR} = \frac{6.043.346.200 - 4.452.221.500}{3.356.418.581} \times 100 \%$$

$$= 47,4 \%$$

4. Asset Utilization Ratio 2017

$$\text{AUR} = \frac{\text{Pendapatan operasional} - \text{pendapatan non operasional}}{\text{total asset}} \times 100 \%$$

$$\text{AUR} = \frac{4.648.760.900 - 3.730.492.200}{1.986.746.374} \times 100 \%$$

$$= 46,2 \%$$

