

Analysis of Bank Financial Health Level Based on The Camel Method (Case Study of BPR Eka Dana Mandiri in Malang City for 2020-2022 Period)

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| INDEXING | ABSTRACT |
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| Keywords: Keyword 1; Bank Health Level Keyword 2; CAMEL Keyword 3; BPR Keyword 4; Banking | PT BPR Eka Dana Mandiri is a conventional banking business entity. It was founded in 1971 under the name PT Bank Pasar Bhirawa and is located in Bangil, Pasuruan. When its business activities were underway, Bank Pasar Bhirawa received administrative sanctions from Bank Indonesia in the form of a frozen business activity (BBKU). Then, on August 30, 2002, the Deputy Governor of BI issued a decree revoking the status of Frozen Business Activity Bank (BBKU) for Bank Pasar Bhirawa. One of the efforts made to revoke the BBKU was through an acquisition process by new investors. This study aims to analyze the financial health level of PT. BPR Eka Dana Mandiri in Malang City for the 2020-2022 period based on the CAMEL method which includes aspects of Capital, Asset Quality, Management, Earnings, and Liquidity. The research method used is quantitative descriptive research using data from the bank's annual financial reports for the 2020-2022 period. The data analysis technique was carried out by calculating financial ratios included in the CAMEL method, namely the Capital Adequacy Ratio (CAR), Productive Asset Quality (KAP), Net Profit Margin (NPM), Return on Assets (ROA), BOPO (Operating Costs to Operating Income), and Loan to Deposit Ratio (LDR), then compared with the assessment standards set by Bank Indonesia. The results showed that in general, the health level of PT. BPR Eka Dana Mandiri during the 2022-2022 period was in the healthy category based on the CAMEL composite rating. The capital aspect, as measured by CAR, indicated a very healthy condition because it was above the established minimum standard. The asset quality aspect, as measured by KAP, indicated a controlled condition. The management aspect in generating profits was quite good. From the earnings aspect, the ROA and BOPO ratios indicated efficient profitability performance. Meanwhile, the liquidity aspect, as measured by LDR, indicated the bank's ability to meet its short-term obligations properly. |

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INTRODUCTION

Indonesia's fluctuating economy is based on unstoppable digitalization. As Purba et al. (2025) explain, economic resilience is inseparable from global issues and information and technology. Furthermore, Pramono & Aisyah (2025) explain that a country's vitality functions effectively in increasing economic growth, such as the ability to create jobs and increase income. Indonesia's economic growth is estimated to reach around 8% per year in the face of optimism. The financial sector is a crucial foundation in facilitating economic growth, such as leading stocks in Indonesia, such as Bank Rakyat Indonesia (BBRI), which has broader financial dynamics. The Jakarta Composite Index (JCI) and BBRI's share price

are crucial for understanding the volatility of Indonesia's financial sector. As explained by Sah (2025), economic growth will continue to progress. Gunawan et al. (2024) explain that the national economic system is interconnected between one element: the government, the private sector, and society. Thus, it can be projected that the progress of a nation, especially the economy, requires integration and transparency. Based on initial observations, one of the growing MSMEs is the Rural Credit Bank (BPR), a sector with unique financial management capabilities. One indicator of a healthy BPR is the presence of financial performance reports in accordance with government regulations. Therefore, researchers were interested in examining the level of financial health using the CAMEL method at BPR Eka Dana Mandiri in Malang City.

Several previous studies with the same topic, namely by Amalia, et al. (2024), Rizal & Mustapita (2022), Novitasari & Yuliati (2022), Ningsih (2024), Siregar (2021), Mustafa, et al. (2024). PT. BPR Eka Dana Mandiri, one of the People's Economic Banks (BPR) in Malang City, needs to maintain its financial stability to remain competitive and gain public trust. Therefore, this study was conducted to analyze the bank's health level using the CAMEL method for the 2020-2022 period.

LITERATURE REVIEW

1. Definition of Bank

Banks are financial institutions that act as intermediaries in the economic system, particularly in collecting and distributing public funds. Hrp, A. P., & Saraswati, D. (2020) view banks as institutions that provide fund storage and credit distribution services, while the role of banks in supporting economic growth through effective fund distribution.

2. Definition of Bank Financial Reports

In general, a financial report can be defined as an official document used to describe the financial condition of an entity over a specific period. Through this report, stakeholders can assess the entity's performance and financial position over a specified period. According to Sagala (2020), a bank financial report is a financial report prepared as a form of management accountability to stakeholders regarding the bank's financial performance achieved over a specific period. Bank financial reports must meet quality requirements and comply with banking accounting standards.

3. Definition of Bank Financial Performance

Angelina & Santoso (2023) state that financial performance represents a bank's success in carrying out its operational activities, including finance, marketing, funding and distribution, technology, and human resources. Financial performance is the result of a company's operational activities and is presented in the form of financial figures.

4. Definition of Bank Health Level

According to (ocbc.id), bank health, which reflects the bank's condition and performance, serves as a tool for supervisory authorities to determine the strategy and focus of bank supervision. Bank health can be defined as a bank's ability to conduct normal banking operations and fulfill all its obligations properly through methods that comply with applicable banking regulations.

5. Definition of Bank Health Level Assessment Provisions

Every bank is obligated to maintain and improve its soundness by implementing prudential principles and risk management in its business operations. Bank soundness assessments are conducted using a risk-based bank rating approach, both individually and on a consolidated basis. Furthermore, banks are required to conduct assessments at least twice a year, at the end of June and December.

6. Definisi Metode Capital, Asset, Management, Earning, Liquidity (CAMEL)

In analyzing and assessing the financial performance of banks in Indonesia, various approaches can be applied to obtain a comprehensive picture of a bank's financial condition. One commonly used approach is the bank health assessment method, known as the CAMEL method. The aspects analyzed using the CAMEL method include:

1. Capital Aspect

The capital aspect refers to the funds invested in a company as the basis for establishing a business entity, with the expectation that the investment will generate profits. In this study, the capital aspect was assessed using the Capital Adequacy Ratio (CAR) indicator. According to Amalia & Diana (2022), CAR is a ratio used to assess a bank's performance in terms of capital adequacy. This ratio indicates a bank's ability to provide potentially risky funds, such as loans given to customers. The CAR, also known as the Minimum Capital Requirement (KPMR), in Indonesia is set at around 8%. The amount of capital held and Risk-Weighted Assets (RWA) affect the CAR. The following formula for calculating CAR:

$$\text{CAR} = \frac{\text{Bank Capital}}{\text{Risk-Weighted Assets}} \times 100\%$$

The following are the capital aspect standards, namely:

| <i>Capital Adequacy Ratio</i> | <i>Ranking</i> |
|-------------------------------|----------------|
| CAR 12% | Very Healthy |
| $9\% \leq \text{CAR} < 12\%$ | Healthy |
| $8\% \leq \text{CAR} < 9\%$ | Quite Healthy |
| $6\% \leq \text{CAR} < 8\%$ | Unwell |
| $\text{CAR} \leq 6\%$ | Not healthy |

Source: BI Gazette Number 6/23/DPNP 2004

2. Asset Quality

Landjang et al. (2025) explain that this ratio serves to assess the likelihood of repayment of invested funds. The asset ratio reflects the quality of a company's assets, indicating its ability to maintain and recover those funds. The indicator used is Productive Asset Quality (KAP). Productive Asset Quality (KAP) is a measure used to assess the quality of a bank's productive assets, particularly in the form of credit or loans granted to debtors. KAP is a percentage that assesses the ability of a bank's productive assets to cover its productive assets, which include credit. The formula for Productive Asset Quality (KAP) is as follows:

$$\text{CAP} = \frac{\text{Classified productive assets}}{\text{Total productive assets}} \times 100\%$$

The following are the KAP assessment standards:

| Earning Asset Quality Ratio | Ranking |
|------------------------------------|----------------|
| CAP ≤ 2% | Very Healthy |
| 2% < CAP ≤ 3% | Healthy |
| 3% < CAP ≤ 6% | Quite Healthy |
| 6% < CAP ≤ 9% | Unwell |
| CAP > 9% | Not healthy |

Source: BI Gazette Number 6/23/DPNP 2004

3. Management Aspects

Erliani & Julianto (2025) state that management assessments focus on operational effectiveness, efficiency, and compliance with banking regulations. NPM reflects a company's efficiency in generating net profit from each sales revenue (Mahdatika et al. 2021). The following is the formula for calculating NPM:

$$\text{NPM} = \frac{\text{Net profit}}{\text{Operating Income}} \times 100\%$$

The NPM standards are:

| Ratio Net Profit Margin | Ranking |
|--------------------------------|----------------|
| NPM ≥ 20% | Very Healthy |
| 15% ≤ NPM < 20% | Healthy |
| 10% ≤ NPM < 15% | Healthy Enough |
| 5% ≤ NPM < 10% | Unwell |
| NPM < 5% | Not healthy |

Source: BI Gazette Number 6/23/DPNP 2004

4. Profitability Aspect (Earning)

Profitability assessment is carried out using the ratio of profit to total assets (Return on Asset) and the comparison between operating costs and operating income (BOPO).

a. LONG (Return on Asset)

Pratama et al. (2024) explained that *Return On Asset* (ROA) is a financial ratio used to calculate how much net profit can be generated from every rupiah of funds collected in the company's total assets. According to BI Gazette No. 6/23/DPNP of 2004. The minimum standard value *Return on Asset* A bank's ROA (ROA) ratio above 1.22% indicates a healthy bank. The higher the ROA, the greater the bank's profit margin, reducing the likelihood of problems. The ROA formula is as follows:

$$\text{LONG} = \frac{\text{Profit before tax}}{\text{Total Assets}} \times 100\%$$

The ROA ranking standards are as follows:

| Ratio Return on Asset | Ranking |
|------------------------------|----------------|
| LONG > 1.5% | Very Healthy |
| 1.25% < LONG ≤ 1,5% | Healthy |
| 0.5% < LONG ≤ 1.25% | Quite Healthy |
| 0% < LONG ≤ 0.5% | Unwell |
| LONG < 0% | Not healthy |

Source: BI Gazette Number 6/23/DPNP 2004

b. BOPO (Operating Costs to Operating Income)

BOPO is a ratio that indicates a bank's operational efficiency by comparing the amount of operational costs to the operating income generated. This ratio is used to determine how effectively a bank manages costs to generate income (Kasmir, 2018). Based on Bank Indonesia Regulation No. 6/23/DPNP of 2004, the minimum standard for a healthy BOPO ratio is $\leq 94\%$. The lower the BOPO value, the more efficient the bank is at managing its operational costs, thus reducing the risk of bank problems. Furthermore, Bank Indonesia regulations stipulate that the maximum BOPO limit, which reflects operational efficiency, is 90%. The BOPO formula is as follows:

$$\text{BOPO} = \frac{\text{Operating costs}}{\text{Operating Income}} \times 100\%$$

The BOPO ranking standards are as follows:

| Ratio | Ranking |
|--------------------------------|---------------|
| $\text{BOPO} \leq 94\%$ | Very Healthy |
| $94\% < \text{BOPO} \leq 95\%$ | Healthy |
| $95\% < \text{BOPO} \leq 96\%$ | Quite Healthy |
| $96\% < \text{BOPO} \leq 97\%$ | Unwell |
| $\text{BOPO} > 97\%$ | Not healthy |

Source: BI Gazette Number 6/23/DPNP 2004

5. Liquidity Aspect (Liquidity)

According to Qomariyah et al. (2022), the liquidity ratio is a ratio used to measure a company's ability to meet short-term obligations or debts that are due soon in a timely manner. In this aspect, the level of liquidity is usually measured using the ratio Loan to Deposit Ratio (LDR). According to Kasmir (2022), the LDR is a ratio used to assess the comparison between the amount of credit disbursed by a bank and funds from public deposits and equity. Meanwhile, Rahayu et al. (2025) explain that the LDR is a ratio that shows the relationship between total credit extended to the public and total third-party funds and capital held by the bank. From the two definitions above, it can be concluded that the LDR is an indicator that reflects a bank's liquidity level. The LDR is a percentage that shows the amount of public savings collected by the bank and then distributed to the public. The LDR equation according to Bank Indonesia (BI) Sheet Number 6/23/DPNP 2004 is:

$$\text{LDR} = \frac{\text{Credit}}{\text{Third-party funds}} \times 100\%$$

The assessment standards are:

| Ratio | Ranking |
|---------------------------------|---------------|
| $\text{LDR} \leq 75\%$ | Very Healthy |
| $75\% < \text{LDR} \leq 85\%$ | Healthy |
| $85\% < \text{LDR} \leq 100\%$ | Quite Healthy |
| $100\% < \text{LDR} \leq 120\%$ | Unwell |
| $\text{LDR} > 120\%$ | Not healthy |

Source: BO Sheet Number 6/23/DPNP 2004

RESEARCH METHOD

1. Research Site

This research was located at BPR Eka Dana Mandiri in Malang City, which is located at Jalan MT. Haryono No. 131, Dinoyo, Lowokwaru District, Malang City, East Java.

2. Research Time

The researcher conducted the research starting from November 10 to November 30. The stages in the research carried out by the researcher included observation, data collection, data analysis, and preparation of the final report.

3. Types of research

This research uses quantitative descriptive research. Quantitative research is a type of research conducted by collecting data in numerical form, or data that is initially in the form of words or sentences that are then converted into numerical format. This numerical data is then analyzed to obtain the scientific information contained behind the numbers. This quantitative descriptive research was used to describe and analyze the data or figures contained in the financial statements of BPR Eka Dana Mandiri, Malang City.

4. Data Source Types

The types of data sources used by researchers in this study are primary data and secondary data.

1. Data Primer

Primary data is data obtained directly by researchers from primary sources for specific research purposes. This data is collected by researchers themselves through observation, interviews, questionnaires, or experiments.

2. Data Seconds

Secondary data is data that researchers obtain indirectly from pre-existing sources, not collected independently through observation, interviews, or questionnaires.

5. Population and Sample

1. Population

A population refers to a general collection of objects that share certain characteristics and attributes, as determined by the researcher. These objects will be the subject of study and analyzed to reach a conclusion.

2. Sample

According to Sugiyono (2022), a sample is a portion of the population's size and characteristics. Sampling is conducted when researchers cannot study the entire population due to time, cost, and manpower constraints.

6. Data Collection Techniques

The most strategic step in research is data collection techniques, as obtaining data is the primary goal of the study. In this study, the techniques used by the researcher were observation, interviews, documentation, and literature review.

7. Data analysis

This study employed descriptive quantitative data analysis techniques, involving secondary data processing in the form of annual financial reports from BPR Eka Dana Mandiri in Malang City for the 2022-2024 period, using the CAMEL approach. The collected financial data was then analyzed using financial ratios related to the CAMEL method,

namely:

1. Capital, this aspect is evaluated using the Capital Adequacy Ratio (CAR) percentage.
 2. Assets, this aspect can be evaluated using the Productive Asset Quality (KAP) percentage.
 3. Management, this aspect is evaluated using percentages *Net Profit Margin* (NPM).
 4. Earning, this aspect is evaluated using a percentage *Return On Assets* (ROA) and *Operating Expenses to Operating Income* (BOPO).
- Liquidity, this aspect is evaluated using a percentage *Loan to Deposit Ratio* (LDR).

RESULT AND DISCUSSION

This research data uses quarterly financial data covering the period 2020-2022. The variables used in this study include *Capital Adequacy Ratio* (CAR), *Productive Asset Quality* (KAP), *Net Profit Margin* (NPM), *Return on Assets* (ROA), *Operating Costs to Operating Income* (BOPO), and *Loan to Deposit Ratio* (LDR). In total, there are 12 observation data (4 quarterly per year) × 3 years).

Table 1. Summary of CAR Results 2022-2022

| Year | Period | CAR (%) | PK | Is |
|------|-----------|---------|----|--------------|
| 2020 | March | 37.50 | 1 | Very Healthy |
| | June | 26.77 | 1 | Very Healthy |
| | September | 23.74 | 1 | Very Healthy |
| | December | 32.81 | 1 | Very Healthy |
| 2021 | March | 30.35 | 1 | Very Healthy |
| | June | 34.95 | 1 | Very Healthy |
| | September | 32.76 | 1 | Very Healthy |
| | December | 29.61 | 1 | Very Healthy |
| 2022 | March | 41.57 | 1 | Very Healthy |
| | June | 26.03 | 1 | Very Healthy |
| | September | 27.54 | 1 | Very Healthy |
| | December | 23.08 | 1 | Very Healthy |

Source: *www.ojk.go.id* (processed data)

Quarterly financial ratio calculations for the 2020-2022 period show the bank's CAR performance consistently fell within the Very Healthy category, far exceeding the regulatory minimum of 8%. The average CAR during the observation period reached 31.48%, a very high figure that underscores the bank's very strong capital position.

The CAR rose from 37.50% in the first quarter, then declined to 26.77% in the second quarter and 23.74% in the third quarter, before rising again to 32.81% in the fourth quarter. In 2021, the CAR was recorded at 30.35% in the first quarter, then rose to 34.95% in the second quarter. In the third quarter, the CAR declined again to 32.76% and further declined in the fourth quarter to 29.76%.

In 2022, the CAR experienced another change, reaching 41.57% in the first quarter, 26.03% in the second quarter, 27.54% in the third quarter, and 23.08% in the fourth quarter. However, all CAR values during the study period were well above the minimum standard of 12% as stipulated by the Financial Services Authority (OJK), placing the bank in the very healthy category overall. The average CAR over the three years reached 31.15%, indicating

the bank's strong capitalization.

The measurement used to assess the level of bank health in terms of aspects *Capital* (Capitalization) is *Capital Adequacy Ratio* (CAR). The results of the study show that the ratio *Capital Adequacy Ratio* BPR Eka Dana Mandiri's CAR during the 2020-2022 period was well above the minimum requirement set by the Financial Services Authority (OJK), which is 12%. A high CAR indicates that the bank has strong capital capacity to cover the risk of losses on its productive assets. Consistent CAR at a healthy level reflects that the bank's capital structure is managed effectively and demonstrates good resilience to potential asset quality declines. Therefore, from a financial services perspective, *capital*, the bank's condition was in the "Very Healthy" category throughout the three years of research.

Table 2. Summary of KAP Results for the 2020-2022 Period

| Year | Period | CAP % | PK | Is |
|------|-----------|-------|----|---------------|
| 2020 | March | 1.14 | 2 | Very Healthy |
| | June | 1.42 | 2 | Very Healthy |
| | September | 1.60 | 2 | Very Healthy |
| | December | 8.03 | 1 | Unwell |
| 2021 | March | 2.78 | 1 | Healthy |
| | June | 2.87 | 1 | Healthy |
| | September | 2.77 | 4 | Healthy |
| | December | 1.66 | 3 | Very Healthy |
| 2022 | March | 1.69 | 1 | Very Healthy |
| | June | 1.57 | 1 | Very Healthy |
| | September | 7.13 | 1 | Unwell |
| | December | 4.11 | 3 | Quite Healthy |

Source: www.ojk.go.id (processed data)

The results of the study indicate that the KAP value for three years was around 3.54%, which generally places the bank in the very healthy category. The movement of the KAP value each quarter tended to be stable and did not experience significant fluctuations, thus concluding that the quality of the bank's productive assets was in good condition. Referring to the OJK assessment standards, a KAP value below 5% is categorized as very healthy, thus indicating that the bank was able to consistently maintain the quality of its productive assets throughout the study period.

However, quarterly analysis reveals significant and fluctuating pressure on the quality of banks' productive assets. In 2020, the KAP showed a significant increase at the end of the year, reaching a peak of 8.03% in the fourth quarter, placing it in the less healthy category (above 5%). This condition then improved drastically throughout 2021, with the KAP successfully reduced to a low of 1.66% in December, the fourth quarter of 2021, returning it to the very healthy category.

However, this improvement was not sustainable, as in the third quarter of 2022, or in September, the KAP ratio again rose sharply to 7.13%, once again being classified as unhealthy. This extreme fluctuation indicates that while the bank is able to maintain its asset quality in good condition on average, there are specific periods affected by the potential for customer defaults or specific economic conditions, requiring bank management to focus on mitigating and recovering non-performing loans.

The bank's asset health is measured by the Productive Asset Quality (KAP) ratio. The results of this study demonstrate the bank's ability to manage productive assets and minimize non-performing financing. During the study period, BPR Eka Dana Mandiri's KAP value was below the 5% maximum limit set by the regulator. This indicates that the level of non-performing loans (NPLs) can be effectively suppressed, and the quality of productive assets is maintained at a stable level. The low KAP value also indicates that the bank is able to maintain effective credit analysis and financing risk control. Overall, the KAP aspect is in a "Very Healthy" condition.

Table 3 Summary of NPM Calculations for 2020-2022 (Thousands of Rupiah)

| Year | Period | Net profit | Operational Education | NPM % | PK | Is |
|------|-----------|------------------|-----------------------|-------|----|--------------|
| 2020 | March | Rp. 448,258.00 | Rp. 725,409.00 | 61,79 | 1 | Very Healthy |
| | June | Rp. 605,013.00 | Rp. 1,178,073.00 | 51,36 | 1 | Very Healthy |
| | September | Rp. 770,876.00 | Rp. 1,650,153.00 | 46,72 | 1 | Very Healthy |
| | December | Rp. 1,559,581.00 | Rp. 4,046,522.00 | 38,54 | 1 | Very Healthy |
| 2021 | March | Rp. 457,616.00 | Rp. 1,004,342.00 | 45,56 | 1 | Very Healthy |
| | June | Rp. 547,858.00 | Rp. 1,866,282.00 | 29,36 | 1 | Very Healthy |
| | September | Rp. 991,128.00 | Rp. 2,725,385.00 | 36,37 | 1 | Very Healthy |
| | December | Rp. 1,245,886.00 | Rp. 3,775,657.00 | 33,00 | 1 | Very Healthy |
| 2022 | March | Rp. 373,112.00 | Rp. 1,034,099.00 | 36,08 | 1 | Very Healthy |
| | June | Rp. 602,136.00 | Rp. 2,134,990.00 | 28,20 | 1 | Very Healthy |
| | September | Rp. 720,509.00 | Rp. 2,999,597.00 | 24,02 | 1 | Very Healthy |
| | December | Rp. 1,018,268.00 | Rp. 3,825,544.00 | 26,62 | 1 | Very Healthy |

Source: www.ojk.go.id (processed data)

Quarterly analysis results from 2020-2022 show that the bank's NPM ratio consistently remained in the very healthy category throughout the observation period. The average NPM during the study period reached 38.20%, indicating the bank's strong ability to maintain profit margins.

In the quarterly trend analysis, the NPM exhibited fluctuating but high levels. In 2020, this ratio reached its highest point in the first quarter, March, at 61.79%, and declined to 38.54% in the fourth quarter, December. The decline continued in 2021, with the highest value in March reaching only 45.56% and the lowest point during the entire study period in the second quarter, June, at 29.36%.

Despite experiencing a decline in margins mid-year, the bank managed to recover its NPM performance in 2022. Overall, despite the decline in margins from 2020 to 2021, the bank's NPM performance remained very healthy, demonstrating the effectiveness of cost management and the bank's ability to generate net profit from every rupiah of operating income.

The level of bank health in terms of management is projected using the ratio equation *Net Profit Margin* (NPM). The NPM ratio indicates a bank's ability to generate net profit from its operational activities. The study results indicate that the bank's NPM remained at a healthy level throughout 2020-2022. A stable NPM value reflects that the bank's operating income is able to offset its operating expenses. This performance confirms that management has effectively controlled costs and managed revenue. Therefore, the management aspect, as represented by the NPM, can be categorized as healthy to "Very Healthy."

Table 4 .Table 4 Summary of 2020–2022 ROA Results

| Year | Period | LONG % | PK | Is |
|------|-----------|--------|----|--------------|
| 2020 | March | 12.99 | 1 | Very Healthy |
| | June | 16.41 | 1 | Very Healthy |
| | September | 14.07 | 1 | Very Healthy |
| | December | 10.88 | 1 | Very Healthy |
| 2021 | March | 7.59 | 1 | Very Healthy |
| | June | 5.45 | 1 | Very Healthy |
| | September | 6.10 | 1 | Very Healthy |
| | December | 7.24 | 1 | Very Healthy |
| 2022 | March | 6.75 | 1 | Very Healthy |
| | June | 7.52 | 1 | Very Healthy |
| | September | 5.47 | 1 | Very Healthy |
| | December | 6.46 | 1 | Very Healthy |

Source: www.ojk.go.id (processed data)

Based on quarterly data from 2020-2022, the bank's overall ROA performance is in the "Very Healthy" category, far exceeding the regulatory minimum of 1.5%. The average ROA during the observation period reached 8.96%, indicating very high profitability and highly effective asset utilization.

Quarterly trend analysis shows a downward trend in ROA year-over-year, although the figure remains at a "Very Healthy" level. In 2020, ROA reached its best performance, peaking at 16.41% in the second quarter, or June, before declining to 10.88% by the end of the year. A significant decline occurred in 2021, with the highest value in the first quarter, in March, at only 7.59%, and the lowest in the second quarter, in June, at 5.45%.

This performance remained relatively stable throughout 2022, peaking at 7.52% in the second quarter of June and tumbling to 5.47% in the third quarter of September. Despite a downward trend since 2020, the bank's ROA performance during 2021 and 2022 demonstrated stable profitability and remained "Very Healthy," indicating the bank's ability to maintain its efficiency in generating profits from its assets under management.

The level of bank health in terms of profitability (*earning*) is measured by the ratio of profit to total assets (*Return on Asset*). During the 2020-2022 period, research results showed that BPR Eka Dana Mandiri's ROA value was above the minimum standard of 1.5%. A high ROA value indicates the bank's ability to efficiently utilize assets to generate profits. This indicates that the bank's operations are running productively and effectively. Therefore, based on the ROA ratio, the bank's profitability performance is categorized as "Very Healthy."

Table 5. Summary of BOPO Results for the 2020-2022 Period

| Year | Period | BOPO % | PK | Is |
|------|-----------|--------|----|--------------|
| 2021 | March | 64.81 | 1 | Very Healthy |
| | June | 53.82 | 1 | Very Healthy |
| | September | 56.58 | 1 | Very Healthy |
| | December | 61.27 | 1 | Very Healthy |
| 2021 | March | 66.87 | 1 | Very Healthy |
| | June | 71.29 | 1 | Very Healthy |
| | September | 69.54 | 1 | Very Healthy |

| | | | | |
|------|-----------|-------|---|--------------|
| | December | 64.19 | 1 | Very Healthy |
| 2022 | March | 65.59 | 1 | Very Healthy |
| | June | 62.95 | 1 | Very Healthy |
| | September | 70.38 | 1 | Very Healthy |
| | December | 69.06 | 1 | Very Healthy |

Source: www.ojk.go.id (processed data)

The Operating Expense to Operating Income (BOPO) ratio is a crucial indicator of bank management efficiency. The lower the BOPO ratio, the more efficient the bank's operational performance. Regulators set a maximum limit of 94% for a bank to be categorized as very healthy.

Based on quarterly data from 2020-2022, the bank's BOPO performance consistently fell within the "Very Healthy" category throughout the observation period. The average BOPO during the study period was 64.86%, indicating the bank's high efficiency in managing its operations relative to its revenue.

In the quarterly trend analysis, the BOPO ratio exhibited fluctuating movements, reflecting management's efforts to maintain efficiency. In 2020, the highest efficiency was achieved in the second quarter, in June, with a BOPO of only 53.82%, the lowest and most efficient value. However, in 2021, the ratio tended to increase, becoming less efficient, reaching its highest value in the second quarter, in June, at 71.29%.

This increase continued into 2022, with BOPO peaking at 70.38% in the third quarter of September. While there was an upward trend in costs relative to revenue from 2020 to 2022, it is important to emphasize that all BOPO values were well below the 94% threshold. This confirms that, despite increasing cost pressures, bank management managed to maintain its operational efficiency at a "Very Healthy" level throughout the study period.

The level of bank health in terms of profitability (*earning*) is also measured using the operating expense to operating income (BOPO) ratio. The results show that BPR Eka Dana Mandiri's BOPO value is below the maximum limit of 94%, indicating good operational efficiency. A low BOPO value reflects the bank's ability to reduce operational costs and increase the effectiveness of resource use. Therefore, the operational efficiency aspect, through the BOPO ratio, can be categorized as "Very Healthy," with the highest value occurring in June, or the second quarter of 2021, at 71.29%.

Table 6. Summary of LDR Results for the 2020-2022 Period

| Year | Period | LDR % | PK | Is |
|------|-----------|-------|----|---------------|
| 2020 | March | 87.29 | 3 | Quite Healthy |
| | June | 92.61 | 3 | Quite Healthy |
| | September | 94.99 | 3 | Quite Healthy |
| | December | 92.65 | 3 | Quite Healthy |
| 2021 | March | 84.28 | 2 | Healthy |
| | June | 85.75 | 3 | Quite Healthy |
| | September | 90.26 | 3 | Quite Healthy |
| | December | 90.91 | 3 | Quite Healthy |
| 2022 | March | 82.91 | 2 | Healthy |
| | June | 89.33 | 3 | Quite Healthy |
| | September | 90.38 | 2 | Healthy |
| | December | 94.12 | 3 | Quite Healthy |

Source: www.ojk.go.id (processed data)

Loan to Deposit Ratio The Loan to Deposit (LDR) is a liquidity ratio that measures a bank's ability to disburse credit from collected third-party funds, such as savings and deposits. This ratio is crucial for assessing a bank's liquidity risk, with the ideal range often being 75% to 95%. Based on quarterly data from 2020-2022, banks' LDR performance averaged 89.45%, placing the bank in the "Fairly Healthy" category overall.

Quarterly analysis shows the bank operating at a relatively high level of lending, approaching the ideal upper limit. In 2020, the LDR fluctuated from 87.29% in the first quarter (March) to a peak of 94.99% in the third quarter (September). All values in 2020 were in the "Fairly Healthy" category. In 2021, the bank showed slight improvement in liquidity, with the lowest LDR in the first quarter (March) at 84.28%, which is categorized as "Healthy".

However, by the end of the year, the ratio had risen again to 90.91%. This relatively tight LDR trend continued into 2022, reaching a low of 82.91% in the first quarter of March, categorized as "Healthy," and then soaring to 94.12% in the fourth quarter of December, very close to the 95% threshold. Overall, the LDR performance indicates that the bank is quite aggressive in its intermediation function, while still maintaining its liquidity within ideal limits.

The measurement used to assess the level of bank health in terms of liquidity (*Liquidity*) is the ratio *Loan to Deposit Ratio* (LDR). The LDR ratio indicates a bank's ability to channel collected funds to the public in the form of credit. The study found that the LDR value remained within a healthy range of 78%-92%. This indicates that the bank is able to effectively carry out its intermediary function without compromising its liquidity capacity. A stable LDR indicates that credit distribution is running optimally and liquidity risk is maintained. Therefore, the liquidity aspect, through the LDR ratio, is in the Healthy to Very Healthy category.

Table 7. CAMEL Composite Rating Weights

| Composite Level | Weight (%) | Category |
|-----------------|------------|---------------|
| PK-1 | 86-100 | Very Healthy |
| PK-2 | 71-85 | Healthy |
| PK-3 | 61-70 | Quite Healthy |
| PK-4 | 41-60 | Unwell |
| PK-5 | < 40 | Not healthy |

Source: Bank Indonesia Regulation No. 6/10/PBI/2004

The summary of the final results of the data analysis process is shown in the following table:

Table 8. Summary of Composite Ranking Results of the CAMEL Method for the 2020-2022 Period

| Year | Quarterly | CAMEL Composite Ranking | PK | Is | Rate-Rate | Is |
|------|-----------|-------------------------|----|--------------|-----------|----|
| 2020 | March | 93% | 1 | Very Healthy | 93% | 1 |
| | June | 93% | 1 | Very Healthy | | |
| | September | 93% | 1 | Very Healthy | | |
| | December | 93% | 1 | Very Healthy | | |
| 2021 | March | 96% | 1 | Very Healthy | 94% | 1 |
| | June | 93% | 1 | Very Healthy | | |
| | September | 93% | 1 | Very Healthy | | |
| | December | 93% | 1 | Very Healthy | | |
| 2022 | March | 96% | 1 | Very Healthy | 95% | 1 |

| | | | |
|------------------|-----|---|--------------|
| June | 93% | 1 | Very Healthy |
| September | 96% | 1 | Very Healthy |
| December | 93% | 1 | Very Healthy |
| Rate-Rate | | | 94% 1 |

Source: (processed data)

The bank's health rating, based on the CAMEL composite rating analysis for the 2020-2022 period, is "Very Healthy," with an average of 94%, as shown in Table 4.9. Quarterly data shows that the bank's health rating, which had the highest and most stable average, was in 2022, with an average of 95% and a "Very Healthy" rating.

The decline in the health level of BPR Eka Dana Mandiri based on the CAMEL composite level occurred in 2020 due to the ratio *Loan to Deposit Ratio* The Loan to Deposit (LDR) is at 3, indicating serious issues in the bank's ability to meet short-term obligations, which in turn impacts the CAMEL score and potentially disrupts the bank's operational stability. While other ratios indicate healthy asset quality, existing risks still require vigilance to prevent future declines in the bank's health.

CONCLUSION

Based on the results of the analysis and discussion regarding the health level of BPR Eka Dana Mandiri during the 2020-2022 period using the CAMEL method, the following conclusions can be drawn:

1. Aspect *Capital* (CAR) indicates that a bank's capital level is very healthy. The CAR ratio consistently exceeds the minimum requirements set by regulators, ensuring the bank has a strong capacity to cover potential losses.
2. The Productive Asset Quality (KAP) aspect is in the very healthy category, as evidenced by the low level of non-performing loans (NPL). This reflects the bank's ability to maintain the quality of its productive assets through prudent credit management and its strong ability to minimize credit risk.
3. Aspect *Management* (NPM) indicates effective managerial performance. A stable NPM reflects a bank's ability to efficiently manage revenue and operating expenses to generate optimal profits.
4. Aspect *Earnings* (ROA and BOPO) indicate that the bank is in very healthy condition in terms of profitability. A ROA above the minimum threshold indicates the effective use of assets to generate profit. Meanwhile, a low BOPO ratio indicates good operational efficiency and the bank's ability to control operating costs.
5. Aspect *Liquidity* The LDR (Low-To-Current Ratio) shows that a bank is able to maintain its liquidity levels effectively. A stable LDR indicates that a bank can optimally distribute credit without compromising its short-term liquidity capacity.

Overall, the Composite Rating (PK%) for the 2020-2022 period ranged from 93% to 96%, indicating the bank's position in the PK-1 (Very Healthy) category. Therefore, it can be concluded that BPR Eka Dana Mandiri has excellent financial health and has consistently maintained stable performance for three consecutive years.

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