FINANCIAL PERFORMANCE ANALYSIS OF PT. BANK LAMPUNG USING THE CAMEL METHOD
(Case Study at PT. Bank Lampung Branch in Bandar Lampung)

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Abstract

The local bank is named PT Bank Lampung Cabang Lampung. The main issue of this research is how PT Bank Lampung Branch's financial performance, as determined by the camel method, relates to capital, assets, control, profit, and liquidity. Finding out how PT Bank Lampung Branch's financial performance is based on the indicators of capital, assets, management, profitability, and liquidity is the objective of this study. The following is the proposed hypothesis: The financial results of PT Bank Lampung Lampung Branch are examined in terms of capital, assets, management, profitability, and liquidity. Good reputation. This study uses the standard ratio comparison technique for qualitative analysis and the financial ratio method for quantitative analysis, both developed by Bank Indonesia. The financial results of PT Bank Lampung Lampung Branch from 2019-2022 obtained an average CAR ratio of 24.94% and when compared to the standard number classified as GOOD (Healthy), the average KAP ratio was 1.99%. This conclusion is based on the results of quantitative and qualitative analysis. The average NPM ratio is 71.90%, which is categorized as GOOD (Healthy) when compared to the standard criteria. The average ROA ratio is 2.5%, which is defined as VERY GOOD (Healthy) when compared to the standard. Having an average LDR ratio of 83.06%, the ratio is considered GOOD (healthy) when compared to the standard. Consequently, healthy criteria can be used to evaluate overall financial success based on important indicators.

Keywords: CAMEL, Financial Results, PT Bank Lampung

1. INTRODUCTION

The importance of forming organizations, especially banks, with the aim of achieving economic success. The process of evaluating bank health uses the CAMEL method (Capital Adequacy Ratio, Asset Quality, Management Quality, Earnings, and Liquidity) as the main indicator. Bank success is measured through sufficient capital, high asset quality, stable management, sufficient earnings, and maintained liquidity. In addition, a bank's reputation and quality are affected by its financial statements, which are important to creditors and investors. CAMEL analysis is used to predict bank health, with a focus on Lampung Branch Bank as an example in the study. The CAMEL method of evaluating bank health is described as a comprehensive approach that includes critical indicators such as capital, asset quality, management, earnings, and liquidity. The bank's success factors, including adequate capital, high asset quality, effective management, sufficient earnings, and maintained liquidity, are considered essential to maintain operational stability and continuity.

Financial statements are emphasized as an important tool in shaping the reputation and quality of banks, playing a key role in building creditor and investor confidence. Emphasis is also placed on the use of CAMEL analysis as a predictor of bank health, providing the ability to identify potential financial problems early. Overall, the text forms

the argument that an in-depth understanding of the formation and evaluation of bank success is critical to maintaining economic stability and growth (argument).

The contribution of the camel method is very important in understanding and evaluating the success of banks (Listiawati & Kurniasari, 2020). First, it discusses the importance of organizational formation, particularly in the banking sector, as a strategic measure to achieve economic goals. Furthermore, another contribution is the introduction of the bank soundness evaluation method using CAMEL, which includes key indicators from capital to liquidity (Pattiruhu, 2020). Bank success factors, such as adequate capital, high asset quality, effective management, sufficient earnings, and maintained liquidity, are emphasized as key elements in maintaining the stability and continuity of bank operations. The role of financial statements is also highlighted as a crucial tool in shaping the reputation and quality of banks, with a direct impact on creditors and investors. Finally, another contribution is the introduction of CAMEL analysis as a predictive tool to assess bank soundness. Readers are given an understanding of how this analysis can help identify potential financial problems earlier, enabling more effective preventive measures. Overall, the text provides a comprehensive overview of the importance of a deep understanding in shaping and maintaining the success of banks, as well as their impact on economic stability and growth.

The camel method aims to convey the importance of understanding and evaluating the success of banks (Setiyono & Aini, 2014). This includes understanding the formation of organizations, particularly in the banking sector, as a strategic step in achieving economic goals. Another contribution is the introduction of the method of evaluating bank health using CAMEL, highlighting the success factors of banks, and the vital role of financial statements. Finally, the text achieves its objective by introducing CAMEL analysis as a predictive tool for maintaining bank health. Thus, the text provides a comprehensive overview of the importance of understanding in shaping and maintaining bank success and its impact on economic stability and growth.

The novelty in the camel method lies in its comprehensive approach to the evaluation of bank success by introducing the concept of CAMEL (Capital Adequacy Ratio, Asset Quality, Management Quality, Earnings, and Liquidity). The text provides an in-depth understanding of the importance of success factors such as adequate capital, asset quality, effective management, sufficient earnings, and maintained liquidity in maintaining bank stability. In addition, the presentation of the use of CAMEL analysis as a predictive tool for maintaining bank health provides added value and novelty in the evaluation approach. Overall, the novelty lies in the combination of a comprehensive approach and the introduction of CAMEL analysis concepts that provide a thorough understanding of the factors that influence bank success and stability.

If you want to be successful, you need human resources that are able to achieve the required CAMEL ratio estimates (Habiburrahman & Zhavira, 2021). Banking performance can be assessed in various ways, including CAMEL or capital adequacy ratio, asset quality, management, profitability and liquidity, as well as sensitivity to market risk which can be assessed using financial indicators. A bank can grow and develop well by using certain methods and the method that can be used by banks is the CAMEL method, Camel is divided into five for the first we can know in a bank we need sufficient capital (Capital Adequacy Ratio) as a buffer so that if one time has bad credit it can be reduced or eliminated by the existence of sufficient capital (Tanor et al., 2015). Second, the quality of production resources (Product Quality) Assets must be high

because the role of Productive Assets is a banking machine that must be able to generate sufficient income. Third, bank administrators must be stable, diligent and experienced enough to manage bank operations. Fourth, bank income must be sufficient to encourage the growth of capital and assets. Fifth, to increase public confidence, liquidity must be maintained both in the short and long term. Sixth, sensitivity to market risk, viz. BI Circular Letter No.6/23/DPNP on Assessment of Soundness of Commercial Banks indicates the ability of bank capital to handle changes in market risk and the impact of market risk management, which is also evaluated in relation to interest rate and exchange rate risk. The health level of a bank is categorized into four categories: "Healthy" is defined as aggregate level 1 or general level 2 (PK-2), "moderately healthy" is defined as synthetic level 3 (PK-3), "unhealthy" is defined as synthetic level 4 (PK-4), and "sick" is defined as synthetic level 5 (PK-5).

The reputation and quality of a bank is strongly influenced by its financial statements. Financial statements present information about a bank's financial state, results, and changes. For an investor, a bad or unhealthy company leads to decreased investment or even investment losses. However, incomplete or incorrect statements of creditors result in loss of capital and interest payments. The bankruptcy process incurs quite high costs for the company itself. Bank health greatly affects a company, especially in banks and in this study, it is intended to find out how the health of a Lampung Bank is. Knowing the initial indicators of the health level of a company can save many parties. Many studies have been conducted to find out the explanation of financial statements to predict bankruptcy in a bank. One of the studies on this forecast involves CAMEL. In Indonesia, CAMEL was launched in February 1991 and published by Bank Indonesia. Later, in 1997, Bank Indonesia finalized the credit rating procedures of commercial banks. Therefore, the health assessment of banks has been updated with CAMEL analysis. This research is based on the CAMEL method which is needed to determine the health of a bank (Ismail, 2018). CAMEL research is needed to determine the health of a bank because to determine the health of a bank a formula is needed in solving the data in knowing the health of a bank and the CAMEL method is one method that can be used by a company (Kasmir, 2018).

2. LITERATURE REVIEW

2.1. Financial Performance

Financial statements are documents that contain financial information of an entity. Published as a result of the accounting process by the company, their main purpose is to convey financial information to external parties. The bank's performance is measured as a result of a complex and difficult management decision-making process relating to the successful utilization of capital, efficiency, and profitability of business activities (Kuncoro, 2002). The effectiveness and efficiency of the company's operations can be officially pursued within a certain period of time with the financial performance of a bank (Chandra, 2016). Financial performance is a certain metric used to measure the success of a company that will benefit (Fatria, 2022). Meanwhile, according to the Indonesian Institute of Accountants, "financial performance refers to the company's ability to control and manage its resources, and financial performance is measured by ratio analysis." This analysis can reveal relationships and become a benchmark that shows conditions or trends that cannot be seen Bank Health Level.

Solvency of a bank or other bank reflects the bank's ability to meet its obligations PBI no. 13/1/PBI/2011, the level of bank operational capacity is determined based on the results of a qualitative assessment of various aspects that affect the condition or performance of the bank, using quantitative and qualitative risk profiles, analyzing GCG performance factors, profitability and capitalization Based on the completion report, the bank can be said to be healthy if it is able to handle these problems. capital, wealth, profitability, management and liquidity. Based on Article 29 of Banking Law No. 7 of 1992, Bank Indonesia also defines the requirements of a bank. A bank is said to be healthy if it meets the stability and banking requirements in terms of capital, wealth, quality, management, profitability, liquidity, solvency, and other elements related to bank operations.

2.2. CAMEL Analysis

The CAMEL analysis is basically an analysis of financial ratios used to assess the financial condition of an organization or banking company. The principles and structure of science were developed by modern scientists, because at that time the founders of modern science understood that the life of living beings has a goal of building civilization, and to achieve this, humans need tools and evaluation (Yasin et al., 2018). Getting money back from banking companies requires a tool, namely the camel method. In Bank Indonesia Regulation No. 6/10/PBI/2004 which contains the Assessment of the Health Level of Commercial Banks as well as Bank Indonesia Circular Letter No. Regulation 23/6/DPNP concerning the solvency assessment system of commercial banks, Camel analysis is used to describe and assess the financial performance of commercial banks (Faisal, 2017). Determined by several factors that describe the state of the bank or affect its operations. Camel analysis is used to describe and assess financial results. Financial statement analysis is a process that, in its description, helps evaluate the financial state and operating results of a company over time. The main purpose of time is to make estimates and forecasts, and most importantly the future position and economic performance of the bank. Bank operations are based on aspects of capital, asset quality, management, profitability and liquidity.

3. RESEARCH METHODS

The research type for this study involved two main approaches: desk research by reading the literature and investigating related research, and field research by directly visiting the research site. The data collection process involved documentation, which involved gathering information using documents and literature related to the implementation of the research owned by the company. The types of data and their sources involve primary data obtained through direct surveys of research subjects, and secondary data such as supporting information from literature and other sources that can be used as references in writing research papers. Information regarding the financial status of the bank, particularly the bank's financial ratios, over a period of time. Indicators that characterize the results of banking activities are liquidity indicators, asset management ratios, solvency ratios, and profitability ratios. Ratio analysis is divided into 6 groups, namely: 1). Solvency. 2). Profitability. 3). Liquidity 4). Business Efficiency. 5). Debt. 6). Passar value. But this research uses the Camel method as described in the introduction.

3.1. Analysis Method

Financial ratio analysis aims to assess the financial performance of a company with the intention of identifying financial strengths and weaknesses. The information is needed by various parties with various interests, especially in making financial-related decisions and managing resources effectively and efficiently for the future. Regulation by Bank Indonesia Number 6/10/PBI/2004, dated April 12, 2004, stipulates two methods to assess the solvency level of commercial banks. First, the quantitative analysis method, which involves unpacking data by crunching numbers using various methods, tools, and formulas. The data on which the analysis is based is obtained from the financial statements submitted by PT Bank Lampung (Imani, 2016). The analysis process uses the following methods:

Capital includes:

$$CAR = \frac{Capital}{ATMR} \text{ X } 100\%$$

Asset, with the formula:

$$KAP = \frac{Classified\ Production\ Assets}{Total\ Production\ Assets} \text{ X } 100\%.$$

Management, with the formula:

$$NPM = \frac{Net\ Profit}{Operating\ Income} \text{ X } 100\%.$$

Earnings, divided into 2 formulas:

The ratio of profit before tax for the last twelve months divided by the average volume of business during the same period, has the formula:

$$ROA = \frac{Profit\ Before\ Tax}{Total\ Assets} \text{ X } 100\%$$

The ratio of operating expenses over the last twelve months compared to operating expenses over the same period, has the formula:

$$BOPO = \frac{Operating\ Expenses}{Operating\ Income} \text{ X } 100\%$$

Liquidity, has the formula:

$$LDR = \frac{Deposits\ Provided}{Total\ Deposits} \text{ X } 100\%$$

3.2. Qualitative analysis

Is a way to decipher census data using theory (Kuncoro, 2002). Therefore, we compare the methods used to calculate the ratios or apply the results using existing theory or stock, i.e. Standard Ratios given by Bank Indonesia on the basis of Bank Indonesia

Certificate No. 6/233/DPNP dated May 31, 2004. After comparing the standardized figures, an evaluation is done to find out how much comparison is produced and how long the calculated ratios meet the numerical criteria

4. RESULTS AND DISCUSSION
4.1. Research Result
a. Capital (CAR - Capitally adequacy ratio.)

The bank's ability to maintain solvency as well as the management's ability to explain, observe and manage emerging risks that may affect capital is shown by the CAR indicator. To determine solvency, CAR (Capital Adequacy Ratio) is calculated using the following formula:

$$CAR = \frac{Capital}{ATMR} \text{ X } 100\%$$

$$Year\ 2019 = \frac{736,317,000,000}{3,970,502,000,000} \text{ x } 100\%$$

$$Year\ 2020 = \frac{1,144,624,000,000}{4,108,063,000,000} \text{ x } 100\%$$

$$Year\ 2021 = \frac{1,242,340,000,000}{4,614,183,000,000} \text{ x } 100\%$$

$$Year\ 2022 = \frac{1,324,332,000,000}{5,002,323,000,000} \text{ x } 100\%$$

$$= 26,47\ \%$$
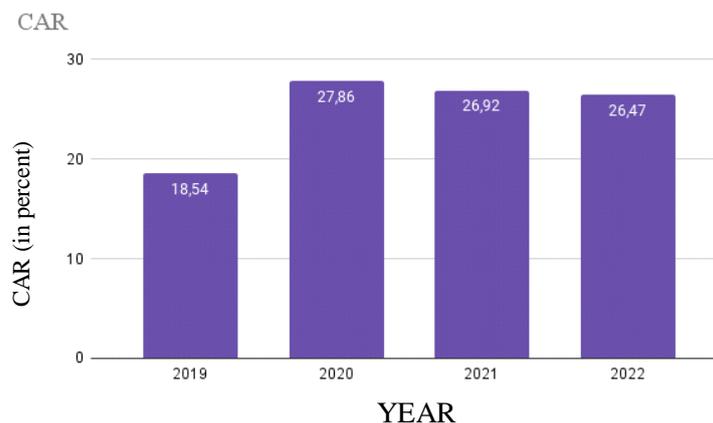
According to the calculation of CAR (Capital Adequacy Ratio) at PT. Bank Lampung in 2019-2022, it increased by 9.72% from 2019 to 2020 and decreased in 2021 by 0.86%, and in 2022 it decreased by 0.97%. But even though it has decreased, the CAR ratio according to Bank Indonesia has a minimum limit of 8% and PT. Bank Lampung has exceeded the minimum standard of capital adequacy ratio determined by Bank Indonesia, this is due to an increase in equity, in general the CAR ratio has decreased and increased due to the growth of RWA which is increasing, not related to the amount of

capital which means that capital growth increases and decreases from year to year, profitability, asset quality, and company size. This causes the CAR ratio to decrease and increase, which means that Bank Lampung has not been able to provide capital clearly.

b. Asset Quality Factor (KAP)

Bank Lampung uses rupiah in the provision of capital to earn income through loans, SBI, and interbank placements, emphasizing that asset quality depends on special reserves. This reserve percentage must be at least 5% of earning assets classified as special and 15% of earning assets classified as substandard. A portion of earning assets considered doubtful, and all of those considered loss according to SBI. The KAP ratio can be calculated using the following formula:
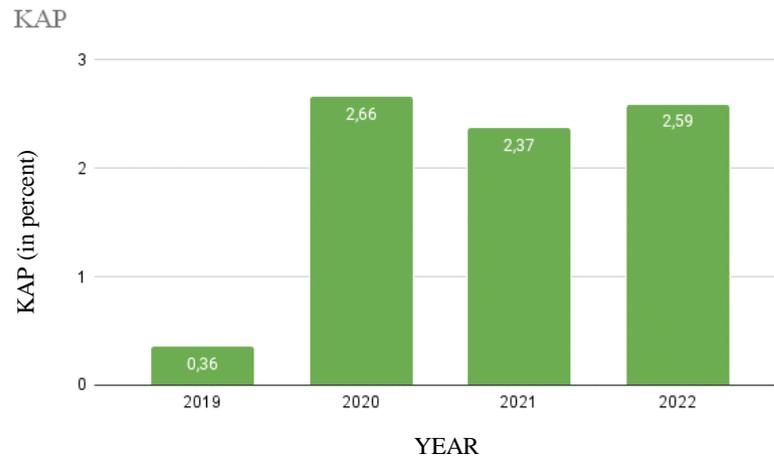
$$KAP = \frac{\text{Classified Production Assets}}{\text{Total Production Assets}} \times 100\%$$

$$\text{Year } 2019 = \frac{29{,}110{,}000{,}000}{7{,}972{,}990{,}000{,}000} \times 100\%$$

$$= 0{,}36\ \%$$

$$\text{Year } 2020 = \frac{215{,}237{,}000{,}000}{8{,}072{,}135{,}000{,}000} \times 100\%$$

$$= 2{,}66\ \%$$

$$\text{Year } 2021 = \frac{253{,}788{,}000{,}000}{10{,}703{,}980{,}000{,}000} \times 100\%$$

$$= 2{,}37\ \%$$

$$\text{Year } 2022 = \frac{264{,}756{,}000{,}000}{10{,}209{,}292{,}000{,}000} \times 100\%$$

$$= 2{,}59\ \%$$

KAP

Based on calculations carried out with the KAP formula with the percentage of asset quality factors PT. Bank Lampung has a current credit because during 2019-2022 PT. Bank Lampung has a percentage> 10%.

c. Management Factors - Net Profit Margin (NPM)

Management in financial statements is created by experts to determine the health and unhealthiness of a company. According to SBI No. 30/33/UPPB dated April 30, 1997, the assessment of management factors is based on two parts: risk management and corporate governance. The assessment of the state of the bank from the management perspective should be done through a questionnaire submitted by the bank management, but it is difficult to fill in due to banking secrecy that not everyone can know. So in this study, the management perspective is predicted using the Nett Profit Margin (NPM) scale.

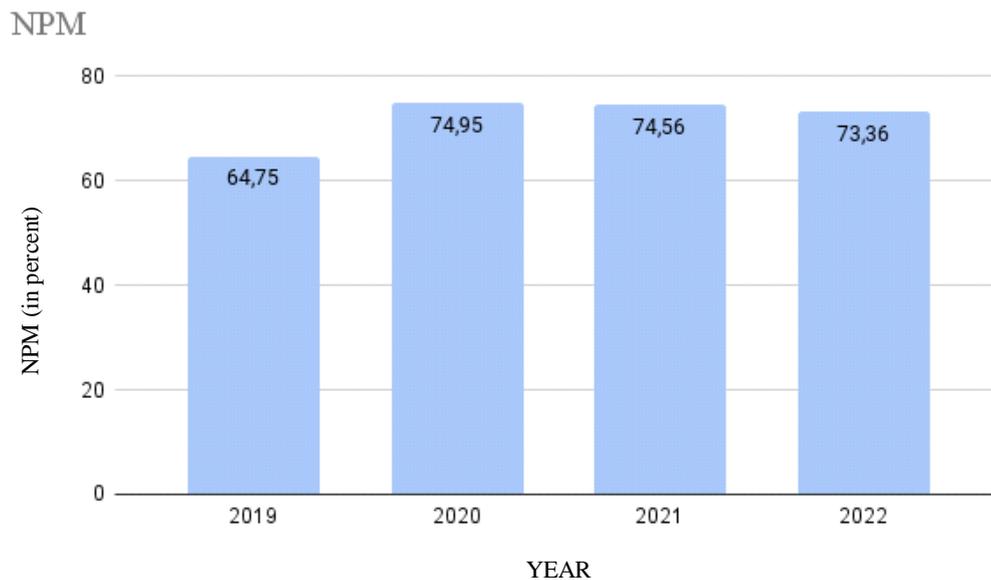$$\text{NPM} = \frac{\text{Net Profit}}{\text{Operating Profit}} \text{ x } 100\%$$

$$\text{Year } 2019 = \frac{149,780,000,000}{231,317,000,000} \text{ x } 100\%$$

$$= 64,75 \text{ \%}$$

$$\text{Year } 2020 = \frac{177,704,000,000}{237,070,000,000} \text{ x } 100\%$$

$$= 74,95 \text{ \%}$$

$$\text{Year } 2021 = \frac{170,263,000,000}{228,337,000,000} \text{ x } 100\%$$

$$= 74,56 \text{ \%}$$

$$\text{Year } 2022 = \frac{181,162,000,000}{246,918,000,000} \text{ x } 100\%$$

$$= 73,36\ \%$$

NPM

To determine the CAMEL score, you must first know the credit value obtained by the NPM ratio. The credit ratio, along with the other CAMEL ratio components, shows how management effectively controls the source and allocation of cash, so the resulting report value becomes a direct credit ratio value. NPM. Based on the acquisition of the NPM credit value, the NPM credit value for 2019-2022 is presented in the table, namely:

Table 1. 2019-2022 NPM Credit Score

Year	NPM Value.	Credit = NPM
2019	64,75	64,75
2020	74,95	74,95
2021	74,56	74,56
2022	73,36	73,36

d. Earning-(ROA)

Profitability ratio is a tool to assess how effective the use of the company's capital. Therefore, this ratio shows how capable the company's capital is to generate profits and rentabilities is a formula used in the company to measure a company in a good (healthy) or not good (unhealthy) state. and profit in obtaining ROAa value can use the formula that has been formed, namely:
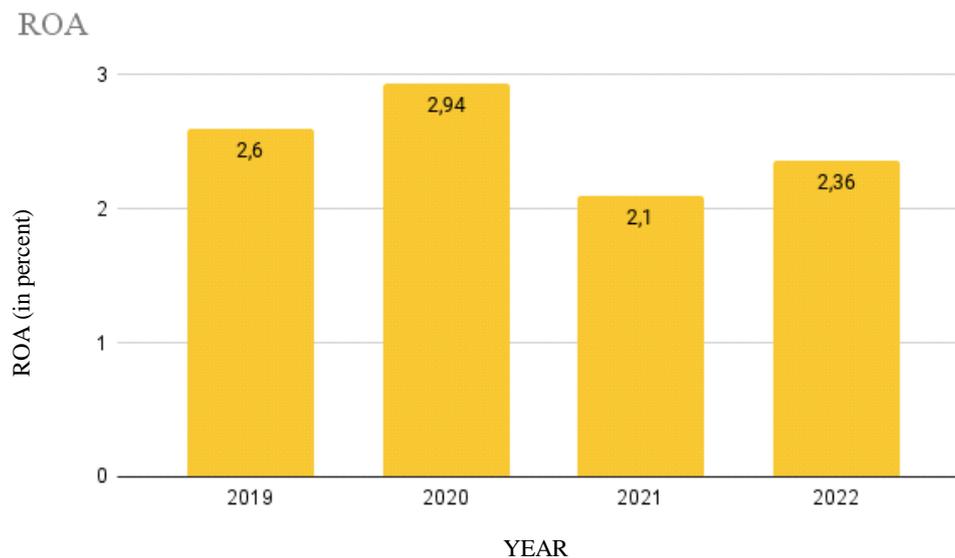
$$ROA. = \frac{Profit\ Before\ Tax}{Total\ Assets}\ X\ 100\%$$

$$Year\ 2019 = \frac{207,514,000,000}{7,972,990,000,000}\ x\ 100\%$$

$$= 2,60\ \%$$

$$\text{Year } 2020 = \frac{237{,}982{,}000{,}000}{8{,}072{,}135{,}000{,}000} \text{ x } 100\%$$

$$= 2{,}94 \text{ \%}$$

$$\text{Year } 2021 = \frac{225{,}360{,}000{,}000}{10{,}703{,}980{,}000{,}000} \text{ x } 100\%$$

$$= 2{,}10 \text{ \%}$$

$$\text{Year } 2022 = \frac{241{,}352{,}000{,}000}{10{,}209{,}292{,}000{,}000} \text{ x } 100\%$$

$$= 2{,}36 \text{ \%}$$

There was an increase in ROA from 2.60% in 2019 to 2.94% in 2020, which was caused by an increase in profit before tax. In 2021, it decreased to 2.10% because net profit before tax decreased. However, in 2022, ROA increased to 2.36%. Banks are considered productive in asset management if ROA exceeds the minimum set by Bank Indonesia, which is 1%.
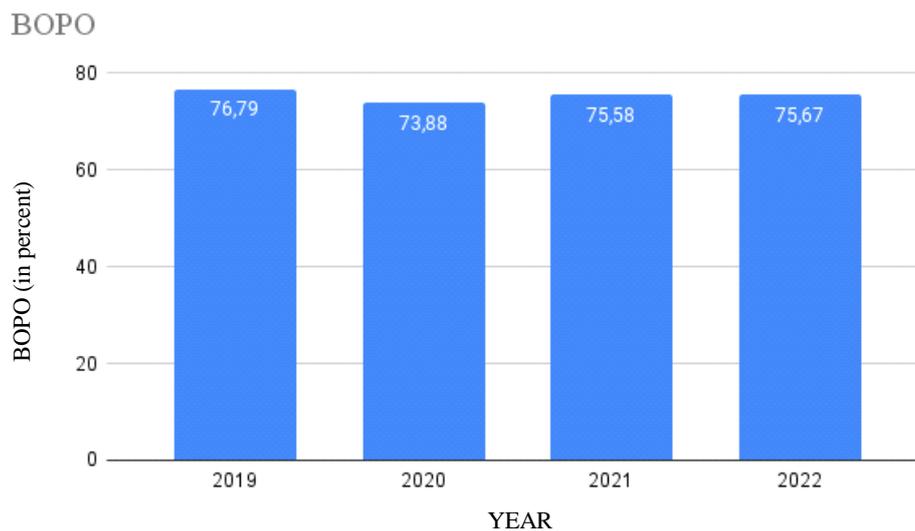
e. BOPO

Based on the calculation, the value of the BOPO ratio has decreased and improved because the amount of operating expenses has increased from year to year, while the amount of operating income has increased from year to year. The BOPO ratio can be used in the core business of Bank Lampung, where if the lower the BOPO results, the more efficient the operations of Bank Lampung. Bopo is obtained by dividing operating costs and profits with the formula, namely:

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

The following table shows the operating expenses and operating income for 2019-2022 and the BOPO calculation:

Table 2. BOPO Ratio 2019-2022

Year	BOPO
2019	76,79 %
2020	73,88 %
2021	75,58 %
2022	75,67 %

From the table above, it can be seen that the BOPO ratio for the last four years has fluctuated due to fluctuations in operating profit, the weight of the BOPO credit value can be shown by decreasing the maximum credit value of the BOPO ratio, the credit value. peso, the BOPO ratio can be classified as a whole bank based on Bank Indonesia rules of 100, and the formula is:

$$\text{Credit Value} = \frac{100 - \text{Rasio BOPO}}{0,08\%}$$

Table 3. BOPO Credit Score for 2019-2022

Year	Credit Value	Maximum
2019	290,12	100
2020	326,5	100
2021	243,4	100
2022	243,10	100

Based on the table above, 2019-2022 experienced fluctuations, which were due to fluctuations in the BOPO ratio. Even so, the credit value obtained for four years exceeded the maximum limit set by Bank Indonesia.

f. Loan Deposit on Ratio (LDR)

Liquidity, namely knowledge of liquidity, is carried out by adding ideally two pretext influences, namely the pretext of legal goods between a bank and summary capital and the pretext of digits answered by the bank. The use of liquidity ratios by internal and external parties of the company is aimed at assessing the company's ability to cover future obligations, monitor liquidity on a regular basis, and understand financial conditions and plan for the future, especially related to liquidation and debt management. The ideal amount of LDR can be calculated using the formula.
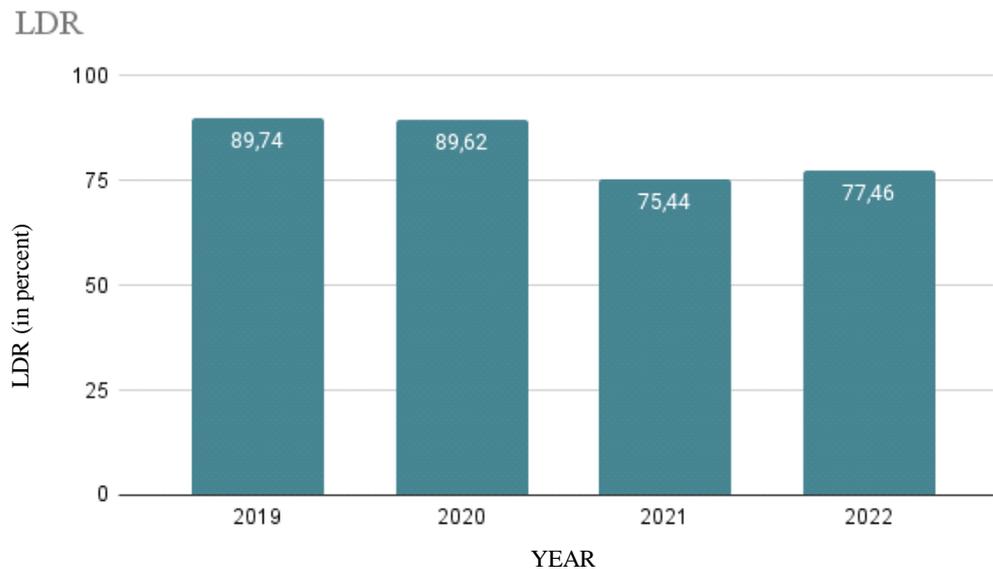
$$LDR = \frac{\text{Deposits given}}{\text{Total Deposits}} \times 100\%$$

$$\text{Year } 2019 = \frac{5,173,615,000,000}{5,765,035,000,000} \times 100\%$$

$$= 89{,}74\ \%$$

$$\text{Year } 2020 = \frac{5,355,244,000,000}{5,974,987,000,000} \times 100\%$$

$$= 89{,}62\ \%$$

$$\text{Year } 2021 = \frac{5,925,713,000,000}{7,854,355,000,000} \times 100\%$$

$$= 75{,}44\ \%$$

$$\text{Year } 2022 = \frac{6,189,527,000,000}{7,989,852,000,000} \times 100\%$$

$$= 77{,}46\ \%$$

LDR

Based on the above calculations, in 2020 it decreased from 2019 from 89.74% to 89.62% due to a decrease in deposits provided. In 2021, it decreased to 75.44% because the total deposits were greater than the deposits provided. however, in 2022 LDR increased to 77.46%. If a bank has an LDR below 110%, it will be given a value of 100, which means that the bank's liquidity condition is healthy, PT Bank Lampung gets an LDR value below 110%, therefore PT Bank Lampung can be called Healthy.

5. CONCLUSION

The discussion that can be attached to the chapter above previously concluded that, as follows: PT. Bank Lampung has a good level of health from 2019 to 2022 because it gets a CAMEL credit score> 81%, which is the minimum healthy line. Capital Adequacy Ratio (CAR) of PT. Bank Lampung, during 2019-2022, they have adequate capital to cover all risks that can arise from investing funds in productive assets. Based on the ROA (Return on Assets) ratio from 2019 to 2022 where PT. Bank Lampung has a good management ability to use its funds to generate profits. However, in the ratio of operating expenses over operating income (BOPO) in 2019-2022, where PT. Bank Lampung manages operating expenses to operating profit at a good level. According to Loan to Deposit (LDR) in 2019-2022, PT. Bank Lampung has the ability to pay off all its debts, especially in savings, current accounts, and deposits. In addition, PT Bank Lampung can meet the applicable credit requirements and get approval.

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