

ANALYSIS OF BANK HEALTH LEVEL USING CAMEL AT BPRS MUAMALAT HARKAT BENGKULU TAHUN 2020-2023

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ABSTRACT

This study aims to evaluate the financial health of BPRS Muamalat Harkat Bengkulu from 2020 to 2023 using the CAMEL method, which encompasses five main components: Capital, Assets, Management, Earnings, and Liquidity. This study is crucial for determining the extent to which the bank's financial and operational performance meets the healthy criteria, while also providing objective information for management and stakeholders. The study population comprised all financial reports of BPRS Muamalat Harkat Bengkulu, with annual reports for the period studied as a sample. The data collection technique used was the documentation method, compiling secondary data in the form of balance sheets, income statements, and relevant financial ratios. Data analysis was conducted using descriptive quantitative analysis, calculating financial ratios based on CAMEL components, assigning scores according to the OJK assessment guidelines, and multiplying the results by the weights of each indicator to obtain a final score for the bank's health level.

The research findings indicate that, overall, BPRS Muamalat Harkat Bengkulu was in the "healthy" category during the 2020–2023 period. However, in 2023, the bank's health score declined due to an increase in the Non-Performing Financing (NPF) ratio and a decline in operational efficiency, reflected in the BOPO ratio. Meanwhile, capital and liquidity continued to demonstrate strong and stable performance. Based on the CAMEL analysis, the bank remains categorized as overall healthy,

although greater attention to operational efficiency and financing quality is needed to maintain optimal financial performance in the future.

INTRODUCTION

Banking sector is a vital part of the global economic system, including in Indonesia, as it serves as a financial intermediary between those with surplus funds and those in need. In this area, Islamic banks, particularly Islamic Rural Financing Banks (BPRS), offer an alternative financial solution based on sharia principles, differing from conventional banking approaches. BPRS focuses on empowering local communities and small and medium enterprises (SMEs), which often serve as the primary foundation for driving regional economies (Kasmir, 2019).

One of the regulatory foundations governing the health of Islamic banks, including Islamic Rural Banks (BPRS), is Financial Services Authority Regulation (POJK) Number 20/POJK.03/2019 concerning how the Health Level of Islamic Rural Banks (BPRS) is assessed, a crucial aspect in maintaining the stability and health of the Islamic financial sector. Therefore, this financial assessment covers various operational and financial aspects of BPRS (Financial Services Authority, 2019).

However, the challenges facing the banking sector, including BPRS, are increasingly complex. Regulatory changes, economic fluctuations, and intense competition between conventional and Islamic banks require these institutions to maintain their performance and financial stability. One method frequently used to analyze bank health is the CAMEL (Capital, Asset Quality, Management, Earnings, Liquidity) approach. CAMEL analysis has become the international standard for evaluating bank performance and provides in-depth information on a bank's financial and managerial aspects.

Sharia Rural Banks (BPRS) in Indonesia serve a unique role as Sharia-compliant financial institutions focused on serving the financial needs of low-income communities, particularly those living in rural areas. One such BPRS operating actively is BPRS Muamalat Harkat Bengkulu. This institution plays a crucial role in supporting the growth of the sharia economy at the regional level and assumes strategic responsibility for driving local economic development through financing in accordance with Islamic principles (Kasmir, 2019).

In the context of BPRS Muamalat Harkat Bengkulu, financial health analysis using CAMEL is very relevant to determine the extent to which this bank can maintain its stability and performance amidst various existing challenges.

A bank's health level is generally classified into four categories: healthy, fairly healthy, less healthy, and unhealthy. These categories are determined based on a rating system based on a "reward system" approach, where each bank is assigned a credit score ranging from 0 to 100. This score reflects the bank's position on a systematically established scale of financial health.

LITERATURE REVIEW

Conceptual Description

A general explanation of the importance of evaluating bank health to maintain financial stability and the bank's ability to carry out its intermediation function. The

method commonly used in assessing banking health is the CAMEL approach, which includes five main components, namely Capital, Asset Quality, Management, Earnings, and Liquidity (Financial Services Authority, 2019; Kasmir, 2019).

BPRS Bank Health Level

According to Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning banking, Chapter 5 Article 29 states that banks are required to maintain the level of bank health in accordance with the provisions of capital adequacy, asset quality, management quality, liquidity, profitability and other aspects related to banking business, and are required to carry out business activities in accordance with the principle of prudence.

Sharia People's Finance Bank (BPRS)

Sharia Rural Banks (BPRS) are financial institutions operating based on Sharia principles. BPRS focus on collecting public funds and distributing them in the form of Sharia-compliant financing. Unlike commercial banks, BPRS do not provide payment transaction services, such as checking accounts or foreign exchange transactions, which is the main difference between the two (Kompas, 2021).

Operational Definition

Operational definitions play a role in technically outlining how each variable in this study is measured, allowing for quantitative analysis. In the CAMEL approach, there are five main variables used, each with different indicators and calculation formulas according to the characteristics of the aspects being assessed.

Capital Adequacy

Measuring the bank's ability to meet its obligations and protect against the risk of loss due to failure to manage assets.

$$CAR = \frac{\text{Owned Capital}}{\text{Risk - Weighted Assets (RWA)}} \times 100$$

Asset Quality

Assess the quality of bank assets, especially in relation to the ratio of problematic financing.

$$NPF = \frac{\text{Problem Financing}}{\text{total financing}} \times 100$$

Assessing the Quality of bank assets is primarily related to the Ratio, as a result of measuring the Quality of Productive Assets.

$$KAP = \frac{\text{Productive Assets}}{\text{total productive Assets}} \times 100$$

Management

Assess management's ability to manage the bank effectively and efficiently to achieve organizational goals.

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

Earnings

Assess the bank's ability to generate profit from assets.

$$ROA = \frac{\text{Net Profit}}{\text{Total assets}} \times 100$$

Assess the bank's ability to generate profits from its operational activities.

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

Liquidity

Assess the bank's ability to meet short-term obligations and customer liquidity needs.

$$FDR = \frac{\text{Financing}}{\text{Total third party funds}} \times 100$$

Assess the bank's ability to meet short-term obligations and with current assets.

$$CR = \frac{\text{current assets}}{\text{current liabilities}} \times 100$$

RESEARCH METHOD

According to Darmawan, the research method is a scientific way to obtain data for a specific purpose, where the method used in the research is Descriptive quantitative. Data source: Annual financial report of BPRS Muamalat Harkat Bengkulu (2020–2023). Collection technique: Documentation (balance sheet, profit and loss, ratios). Indicators & measurements: CAR for capital; NPF & KAP for asset quality; NPM for management; ROA & BOPO for earnings; FDR & CR for liquidity. All ratios are converted according to the OJK scoring guidelines to obtain the weight and health value of each aspect, then summed to a total score per year.

Method of collecting data

A general explanation of the importance of evaluating bank health to maintain financial stability and the bank's ability to perform its intermediary function. The CAMEL method, as a measuring tool, consists of five components: Capital, Asset Quality, Management, Earnings, and Liquidity. Financial Services Authority (2019); Kasmir (2019). This study uses secondary data obtained from the annual financial report of BPRS Muamalat Harkat Bengkulu for the 2020–2023 period. The data includes the balance sheet, income statement, and notes to the financial statements officially published by the bank. This secondary data source was selected because it was considered valid, verifiable, and aligned with the research objectives, which examine bank health through financial

ratios that form the CAMEL method (Capital, Asset Quality, Management, Earnings, Liquidity) (Nugroho, Kartika, & Yacoub, 2024; Syuib & Munawaroh, 2024).

Data collection was conducted through a documentary study, namely by accessing and copying officially published data through:

1. Internal financial reports of BPRS Muamalat Harkat Bengkulu.
2. Publication of financial reports of banks registered with the Financial Services Authority (OJK).
3. Literature sources related to the CAMEL method and relevant bank health assessments, both from scientific journals and banking regulations (Sutisna, R., Suhara, & Rahmania, 2024).

RESEARCH RESULTS AND DISCUSSION

The results of the CAMEL analysis of BPRS Muamalat Harkat Bengkulu's financial statements for the 2020–2023 period indicate that the bank has been in the "Healthy" category overall each year. However, there are dynamics within each CAMEL component that require careful attention.

Capital

The Capital Adequacy Ratio (CAR) consistently exceeded the OJK minimum requirement throughout the study period, indicating the bank's ability to absorb potential losses. The highest CAR occurred in 2021 at 27.70%, while the lowest was in 2023 at 14.20%. This decline indicates pressure on capital, likely caused by increased non-performing financing and asset expansion not offset by additional capital. Nevertheless, capital remains adequate to support operational activities.

Asset Quality

The Non-Performing Financing (NPF) ratio fluctuated, with an upward trend in 2023 reaching 5.31%, exceeding the ideal threshold of 5% for BPRS. This indicates an increasing risk of non-performing financing. Earning Asset Quality (KAP) also experienced changes, with the highest value in 2021 at 3.36%, but increasing again in 2022–2023, indicating a decline in the quality of the financing portfolio. This increase in NPF needs to be anticipated by improving financing risk management, tightening credit analysis, and more effective collection strategies.

Management

The Net Profit Margin (NPM) ratio decreased significantly from 15.13% in 2020 to 4.22% in 2023. This indicates a decline in management's ability to manage net income relative to operating income, which may be affected by increasing operating expenses and declining financing margin income. This condition signals the need for cost efficiency and diversification of revenue sources.

Earnings

Return on Assets (ROA) was relatively stable at 3.3–3.6%, indicating the assets' ability to generate profit remains intact. However, the BOPO (Operating Costs to Operating Income) ratio fluctuated, with the lowest value in 2022 at 71.72% and the highest in 2023 at 79.65%. The increase in BOPO indicates an increasing operating expense compared to revenue, necessitating operational cost control to increase

efficiency.

Liquidity

The FDR ratio of BPRS Muamalat Harkat Bengkulu during the 2020–2023 period was in the range of 80.20%–87.50%, which according to Bank Indonesia criteria falls into the Fairly Healthy to Healthy category. The decline in the FDR from 87.50% in 2020 to 80.20% in 2023 indicates an improvement in the bank's ability to maintain a balance between financing provided and funds collected. The CR ratio remains relatively low, ranging from 4.20% to 8.10% throughout the study period. This value indicates that the proportion of current assets to current liabilities is still limited, requiring banks to increase their cash reserves to be better prepared for potential sudden withdrawals by customers.

Table 1 CAR Ratio of BPRS Muamalat Harkat Bengkulu (2020–2023)

Tahun	CAR (%)	health score
2020	27.3	283
2021	27.7	287
2022	22.5	235
2023	14.2	152

Source: BPRS (processed).

CAR was relatively strong in 2020–2021 (22%), declining in 2022.

It fell to 14.2% in 2023 but remained above regulatory minimums for many banks; the 2023 decline indicates the need for attention to capital strengthening if the trend continues.

Tabel 2. NPF Ratio of BPRS Muamalat Harkat Bengkulu 2020–2023)

Tahun	NPF (%)	health score
2020	4,32	74,53
2021	4,12	75,86
2022	4,48	73,46
2023	5,31	67,93

Source: BPRS (processed).

Tabel 3. KAP Ratio of BPRS Muamalat Harkat Bengkulu (2020–2023)

Tahun	KAP (%)	health score
2020	4,83	71,13
2021	3,36	80,93
2022	4,49	73,40
2023	4,44	73,73

Source: BPRS (processed).

Interpretation: The apparent increase in NPF in 2023 (5.31%) indicates a decline in financing quality in 2023 compared to previous years. KAP fluctuated but showed improvement in 2021, then increased again in 2022–2023. The increase in NPF is a signal of credit risk that requires mitigation (collectibility monitoring, restructuring if necessary, improving the quality of credit analysis).

Tabel 4. NPM Ratio of BPRS Muamalat Harkat Bengkulu (2020–2023)

Tahun	NPM (%)
2020	15,13
2021	11,89
2022	4,91
2023	4,22

Source: BPRS (processed).

The NPM shows a significant gradual decline from 15.13% (2020) to around 4% (2023). This indicates a decline in managerial effectiveness in generating net profit relative to operating income, possibly due to a combination of declining margins on financing products, rising operating costs, or increased risk costs. Improvements in revenue management and cost control are needed.

Tabel 5. ROA Ratio of BPRS Muamalat Harkat Bengkulu (2020–2023)

Tahun	ROA (%)	Nilai Kesehatan
2020	3,30	220
2021	3,45	230
2022	3,57	238
2023	3,39	226

Source: BPRS (processed).

ROA relatif stabil (3.3–3.6%), yang menunjukkan bahwa meskipun margin NPM menurun, aset masih menghasilkan pendapatan yang cukup; namun ROA tidak meningkat seiring penurunan NPM sehingga efisiensi operasional perlu diperbaiki.

Tabel 6. BOPO Ratio of BPRS Muamalat Harkat Bengkulu (2020–2023)

Tahun	BOPO (%)	Nilai Kesehatan
2020	72,64	342
2021	75,64	304,4
2022	71,72	353,5
2023	79,65	254,3

Source: BPRS (processed).

BOPO should ideally be lower (more efficient), but fluctuations are evident, indicating

efficiency pressures; the increase in BOPO in 2021 and its peak in 2023 (79.65%) indicate a relative increase in operating expenses compared to operating income, consistent with the decline in NPM.

Tabel 7. FDR Ratio of BPRS Muamalat Harkat Bengkulu (2020–2023)

Tahun	FDR (%)	Nilai Kesehatan
2020	72,17	43,83
2021	76,32	38,68
2022	69,32	45,68
2023	73,78	41,22

Source: BPRS (processed).

Tabel 8. CR Ratio of BPRS Muamalat Harkat Bengkulu (2020–2023)

Tahun	CR (%)	Nilai Kesehatan
2020	63,23	43,83
2021	54,11	38,68
2022	67,87	45,68
2023	72,22	41,22

Source: BPRS (processed).

The FDR is moving within a safe range (around 69–76%), indicating that the distribution of financing to third-party funds is relatively well-maintained; the CR shows an upward trend in 2022–2023 (adequate cash). In terms of liquidity, the bank is relatively solid.

CONCLUSION

Based on the results of a study conducted using the CAMEL method on BPRS Muamalat Harkat Bengkulu, it can be concluded that the bank's overall health level is in the "HEALTHY" category. This is reflected in the analysis of five assessment aspects:

1. Capital: The CAR ratio indicates the bank's strong capital position and meets minimum requirements, reflecting the bank's ability to absorb the risk of loss.
2. Assets: The KAP and NPF ratios reflect well-maintained asset quality, indicating that credit and financing management is carried out prudently and efficiently.
3. Management: The management aspect is deemed quite good based on an assessment of risk factors and the effectiveness of overall bank management.
4. Earnings: The ROA and BOPO ratios indicate the bank's ability to generate profits while maintaining operational cost efficiency.
5. Liquidity: The CR and FDR ratios indicate the bank's ability to meet short-term obligations and optimally disburse funds in the form of financing.

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