

Analysis of Health Level of Banking Camel Method in Bank Tabungan Pensiunan Nasional (btpn) Sharia 2016-2020

Ersa Lailatul Silvia¹, Muhammad Iqbal Pratikto²

¹ Department of Accounting, Universitas Islam Negeri Sunan Ampel Surabaya,
g04219026@student.uinsby.ac.id

² Department of Accounting, Universitas Islam Negeri Sunan Ampel Surabaya,
m.iqbal@uinsby.ac.id

Article Info	Abstract
Received December 23, 2021 Revised February 25, 2022 Published February 28, 2022	<i>Assesment of the soundness of financial institution banking is an essential matter. It is used to gain and people trust to islamic ban. The level of capability is the expertise of a bank in doing its operational activity and being able to fullfill its obligations, especially in short-term debt. CAMEL method is used to pay attention to the soundnes level fluctuation of sariah bank by seeing these five types, capital, asset, management, profitability, and liquidity. The result finding indicates that the BTPN Syariah can be categorized as healty banking since 2016-2020. It means during that time period , BTPN Syariah is able to provide guarantees for each deposit which is given to the customer and can pay all of its obligations.</i>
Keywords : <i>Camel Method, Financial Statements, Bank Soundness Level</i>	

INTRODUCTION

Banking is a business entity that has the authority to collect funds and redistribute these funds to the public in the form of financing used to improve the quality of life of the Indonesian people (**Bank Indonesia 1998**). As described in the Law of the Republic of Indonesia No. 10 of 1998 concerning Banking, activities carried out by banks include collecting funds and channeling them back to the public, which are the main tasks of banking. Activities in collecting funds from the public are carried out by banks in the form of financing such as demand deposits, savings or time deposits. Not only that, the bank also provides remuneration for people who have entrusted the banking sector to collect funds and redistribute the funds, namely using a profit sharing method between the bank and the funder.

Public trust will continue to increase and grow if banking institutions can optimize performance by maintaining and improving the quality of their performance. Performance in banking is able to provide a description or

explanation to the Indonesian people regarding the level of health that is in accordance with the conditions imposed by Bank Indonesia. Banks can be said to be healthy if they are able to carry out their functions properly, by carrying out intermediation, assisting the implementation of payment of bills that can help the government to carry out various policies, especially monetary policy.

In practice, financial statements are financial statements by companies or other financial institutions that are not made haphazardly, but are made by grouping according to the structure and applicable standards. This needs to be tried so that the financial statements to be presented can display current conditions or within a certain period. In addition, the existence of this financial report will make it easier to analyze the position of the latest financial institution after an analysis has been carried out on the financial report. The financial statements of banks or companies can provide information to serve as an explanation or necessary description of the available financial statements so that the trigger will be clear. The goal is that the parties who use the financial statements can control and understand the real information that has been presented (**Dr. Kasmir 2015**).

Financial statements can also be used as a guide in determining the health level of a company or financial institution by analyzing financial statements. The assessment of the soundness level of a bank is a very important factor for the sustainability of the banking system itself. In addition to the assessment of the soundness level, banks are used to explain the condition of a bank's performance as an assessment. Meanwhile, for the government and the general public, performance appraisals are used as monitoring material. This can give financial institutions an advantage in increasing the main capital that comes from deposits of community funds that have been entrusted to the banking sector.

Bank health is the skill of a financial institution so that it can carry out its operational activities in accordance with applicable conditions and can carry out its obligations properly. Based on the order of Bank Indonesia No. 9/1/PBI/2007 coinciding with January 24, 2008 concerning the Rating System for Commercial Bank Soundness based on applicable sharia requirements, outlines that banks must carry out an evaluation of the soundness of banks which includes evaluation of several aspects (**BI 2007**). In calculating the success or failure of a bank in achieving its goals, it can be seen by looking at the financial statements of a company that has been achieved. One of the markers in calculating the soundness of banking can use the CAMEL method, namely capital, assets, management, profitability and liquidity.¹

The Sharia National Pension Savings Bank (BTPN) is a subsidiary of BTPN's industry which owns \pm 70% shares. Not only that, BTPN Syariah is the result of the merger of Bank Purbandarta which was established in January 2004. In every step of the way, BTPN Syariah has been committed to sharing opportunities with customers in order to realize customers' desires so that they can build a meaningful life faster and share a positive impact on their lives. all

millions of people in Indonesia (**Saraswati 2020**). Given the strategic role and position of BTPN Syariah in society, so that in carrying out the measurement of the bank's health level, BTPN Syariah will be able to maintain the trust of the community and always be able to strengthen BTPN Syariah's position as a bank that is trusted by the government or private groups in managing his finances. BTPN Syariah continues to maintain its position as one of the banking institutions in providing services to empower productive underprivileged customers to transact and make payments in Indonesia, and to develop financial inclusion. Banking services that can be said to be safe and can be guaranteed, this is an important aspect in building bonds between BTPN Syariah and customers. Therefore, the products and services owned by BTPN Syariah must continue to be improved and expanded in order to have a positive influence on millions of people in Indonesia in realizing *Rahmatan Lil Alamin*.²

Thus, the research raises the problem, namely how the health level of the Sharia National Pension Savings Bank (BTPN) in 2016-2020 using the CAMEL method. The reason the researcher chose the Syariah National Pension Savings Bank (BTPN) is because BTPN Syariah is one of the Islamic banks that is in demand by millions of Indonesians to fulfill their dream of getting a better life. Therefore, researchers are interested in conducting research on the analysis of the soundness of banks using the information found from the financial statements of the Sharia National Pension Savings Bank (BTPN) from 2016 to 2020.

LITERATURE REVIEW

Based on the Law of the Republic of Indonesia No. 10 of 1998 concerning Banking, the activities carried out by banks including collecting funds and distributing public funds are the main tasks of banking. Activities in collecting funds from the public are carried out by banks in the form of financing such as demand deposits, savings and time deposits. In addition, banks also provide remuneration for people who have entrusted the banking sector in collecting funds and redistributing these funds, namely by sharing the results between the bank and the funders.

According to (**Sari 2018**) interpreting Islamic banking prohibits the existence of interest conditions known as usury. Here, Islamic banking is circulated as an alternative to conventional banks for customers who do not want to use usury. Islamic banking is more practicing the requirements of justice, namely for income or ratios whose changes are known and approved by the bank and the customer.

As stated by (**Ibrahim et al. 2021**) There are basically three basics that every bank should look at, including:

1. Liquidity, is an important aspect in banking where banks are required to fulfill all their obligations.

2. Solvency, is the ability of banking financial institutions to fulfill their obligations if there are companies experiencing liquidity. A bank can be said to be solvable if the bank is able to guarantee and pay all its debts.
3. Profitability, is the ability of each bank or company to generate maximum profit during a certain period.

Bank Soundness Level

The soundness of a bank can be defined as the ability of banking to carry out banking operational activities properly and to be able to fulfill all obligations properly and in accordance with ongoing banking regulations (**Sujarweni 2017**).

The soundness of a bank is the most important indicator that must be known by several parties, both from the owner and manager of funds, users of banking services, other stakeholders and Bank Indonesia as a bank supervisor and supervisor. In short, banking can be categorized as healthy if the banking sector can carry out its functions properly in accordance with ongoing sharia requirements in controlling funds from the public that have been entrusted to the bank, banks are able to carry out their duties as intermediary institutions or can be called activities concerning transfer of funds from the bank to be redistributed to borrowing customers. In addition, it can help in smoothing the payment system and can be used by the government to carry out its duties and policies, especially monetary policy.

Healthy banking financial institutions are very influential on the economic system in Indonesia equally. The importance of assessing the bank's soundness level, including:

1. The soundness of the bank can be used as a guideline for banking management in assessing the performance of a bank, whether it has been carried out based on applicable sharia provisions and other sharia principles.
2. The soundness of the bank can be used in determining the direction to develop banking both individually and evenly.

For banking financial institutions, especially Islamic banking, the assessment of the soundness of banks can be used as a management benchmark in ensuring policies and implementation of bank management in the future. Not only that, for Bank Indonesia the results of the soundness assessment can be used by supervisors to practice perfect training, improvement or control tactics for Islamic banks (**Usman 2012**).

Camel Method

Based on the order of Bank Indonesia No. 9/1/PBI/2007 coincided on January 24, 2008 regarding the Rating System for Commercial Bank Soundness based on applicable sharia requirements. Assessment of the soundness of Islamic commercial banks can use the CAMEL method which includes several aspects that must be met, namely capital, assets, management, profitability and liquidity.³

1. Capital

Capital can be said to be one of the important aspects in carrying out banking assessments at the bank soundness level, because capital includes aspects related to banking development capabilities and can prevent or accommodate the risk of loss. Not only that, capital can also be used to maintain public confidence in the development and progress of the bank itself.

According to the assessment of the capital aspect, it can be calculated using the CAR (Capital Adequacy Ratio) indicator. Where CAR is a capital adequacy ratio that displays banking expertise in providing funds that are used to overcome the size of the risk of loss. Here is the formula for calculating CAR:

$$\text{CAR} = \frac{\text{Capital}}{\text{Risk-weighted Assets (ATMR)}} \times 100\%$$

Table 1. Composition Ranking Classification CAR

Level	Criteria	Predicate
1	$\text{CAR} \geq 12\%$	Very healthy
2	$9\% \leq \text{CAR} < 12\%$	Healthy
3	$8\% \leq \text{CAR} < 9\%$	Healthy enough
4	$6\% \leq \text{CAR} < 8\%$	Unwell
5	$\text{CAR} \leq 6\%$	Not healthy

Source : SE BI No. 13/24/DPNP/2011

2. Asset Quality

Assets are anything owned by a company, industry, or government that can be assessed financially. Assets are an important factor in banking because assets can help a bank.

Assets used in assessing the soundness of banks through NPF (Non Performing Finance) analysis. NPF is the condition of customers who are no longer able to pay part or all of their bills or obligations to the banking sector. Here is the NPF formula:

$$\text{NPF} = \frac{\text{Problematic Loans}}{\text{Total Credits}} \times 100\%$$

Table 2. Composition Ranking Classification NPF

Level	Criteria	Predicate
1	$\text{NPF} \leq 2\%$	Very healthy
2	$2\% \leq \text{NPF} < 5\%$	Healthy
3	$5\% \leq \text{NPF} < 8\%$	Healthy enough
4	$8\% \leq \text{NPF} < 12\%$	Unwell
5	$\text{NPF} \geq 12\%$	Not healthy

Source : SE BI No. 13/24/DPNP/2011

3. Management

In this management factor, the soundness of the banking sector can be seen from the way the banking sector assists all activities in assessing the quality of its management. The quality of management can be a benchmark in handling the process of various cases that occur in employees. Management from banking focuses on regulating and managing all ongoing banking operational activities with the aim that all activities can run according to applicable regulations and so that no funds are piled up excessively in the bank concerned.

In the assessment management can use the analysis of PDN (Net Open Position). Here is the formula for PDN:

$$PDN = \frac{\text{Difference in Foreign Currency \& Liabilities}}{\text{Total Capital}} \times 100\%$$

Table 3. Composition Ranking Classification PDN

Level	Criteria	Predicate
1	No violation of GDP ratio	Very healthy
2	Have not violated the NOP ratio but have committed a violation and it has been resolved	Healthy
3	Violation of NOP ratio > 0% to < 10%	Healthy enough
4	Violation of NOP ratio > 10% to < 25%	Unwell
5	Violation of the NOP ratio of more than 25%	Not healthy

Source : SE BI No. 13/24/DPNP/2011

4. Profitability (Earnings)

Profitability is the ability of a financial institution or industry to make a profit or profit. By getting as much profit as possible or exceeding the target, banks can provide welfare for owners, employees, and can improve product quality and be able to reinvest (**Dr. Kasmir 2015**).

In this profitability, financial institutions are used to assess the level of business efficiency and profit gains that have been achieved by banks. The comparison between the additional income earned by banks and the amount paid to lenders such as deposits is relatively the same as the total assets. Assessment of profitability can be measured using several indicators such as:

1) ROA (Return on Total Assets)

ROA is a ratio that monitors the income (return) of the total assets that have been used by the industry and banking financial institutions. ROA is a measure of the effectiveness that comes from management in order to use its assets so that banks can make a profit. Here is the formula for ROA:

$$ROA = \frac{\text{Profit Before Tax}}{\text{Average total assets}} \times 100\%$$

Table 4. Composition Ranking Classification ROA

Level	Criteria	Predicate
1	$ROA \geq 2\%$	Very healthy
2	$1,26\% \leq ROA < 5\%$	Healthy
3	$0,51\% \leq ROA < 1,25\%$	Healthy enough
4	$0\% \leq ROA < 0,5\%$	Unwell
5	$ROA < 0\%$	Not healthy

Source : SE BI No. 13/24/DPNP/2011

2) ROE (Return on Equity)

According to (Dr. Kasmir 2015) ROE results or own capital profitability means that this ratio is used in calculating net profit after tax with each company's own capital. This ratio is intended to show the efficiency of the use of own capital which is used to calculate the expertise of banking management in carrying out control over the budget issued by operations on the income of banking operations. Here is the formula for ROE:

$$ROE = \frac{\text{Profit After Tax}}{\text{Average Total Capital}} \times 100\%$$

Table 5. Composition Ranking Classification ROE

Level	Criteria	Predicate
1	$ROE \geq 20\%$	Very healthy
2	$12,51\% \leq ROE < 20\%$	Healthy
3	$5,01\% \leq ROE < 1,25\%$	Healthy enough
4	$0\% \leq ROE < 5\%$	Unwell
5	$ROE < 0\%$	Not healthy

Source : SE BI No. 13/24/DPNP/2011

3) BOPO (Operating Expenses to Operating Income)

The BOPO ratio is the ratio used by banks in assessing the level of efficiency of the ability of financial institutions to carry out their operational activities. Here is the formula for BOPO.

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

Table 6. Composition Ranking Classification BOPO

Level	Criteria	Predicate
1	$BOPO \leq 88\%$	Very healthy
2	$89\% < BOPO \leq 93\%$	Healthy
3	$94\% < BOPO \leq 96\%$	Healthy enough
4	$97\% < BOPO \leq 100\%$	Unwell
5	$BOPO > 100\%$	Not healthy

Source : SE BI No. 13/24/DPNP/2011

4) NI (Net Rewards)

The NI ratio is the ratio used by financial institutions and companies to calculate the amount of net benefit income generated from earning assets. Here is the formula for NI.

$$NI = \frac{\text{Reward Income}}{\text{Average Productive Assets}} \times 100\%$$

Table 7. Composition Ranking Classification NI

Level	Criteria	Predicate
1	NI ≥ 6,5%	Very healthy
2	2,01% ≤ NI < 6,5 %	Healthy
3	1,5% ≤ NI < 2%	Healthy enough
4	0% ≤ NI < 1,49%	Unwell
5	NI < 0%	Not healthy

Source : SE BI No. 13/24/DPNP/2011

5. Liquidity

According to (Pratikto, Fabrela, and Basya 2021) liquidity is the ability of a company to meet and pay all its debts or financial obligations in the short term as seen from the size of current assets. This is used by companies or banks to evaluate the ability of banks to cover liquidity risk management and to maintain an adequate level of liquidity.

In assessing the soundness of a bank using liquidity, it can be measured using the FDR (Finance to Deposit Ratio) indicator. The FDR ratio has the ability to meet all bank obligations, especially in the short term which can be said to be a liquidity bank. Here is the FDR formula:

$$FDR = \frac{\text{Amount of Credit Granted}}{\text{Total 3rd Party Funds}} \times 100\%$$

Table 8. Composition Ranking Classification FDR

Level	Criteria	Predicate
1	≤ 75%	Very healthy
2	75% < FDR ≤ 85%	Healthy
3	85% < FDR ≤ 100%	Healthy enough
4	100% < FDR ≤ 120%	Unwell
5	FDR > 120%	Not healthy

Source : SE BI No. 13/24/DPNP/2011

METHODS

This type of research is quantitative research using a descriptive approach. The type of data used is secondary data in the form of financial reports for the last five years from 2016 to 2020 which is accessed through the official website of the

Sharia National Pension Savings Bank (BTPN). The data collection technique used in this research is the documentation technique obtained from library research in the form of library research through company financial reports, related journals and books.

The data analysis technique used by the researcher in assessing the soundness of the Sharia National Pension Savings Bank (BTPN) is using the CAMEL method which includes components of capital, assets, management, profitability and liquidity.

RESULTS AND DISCUSSION

1. Capital (Capital)

Capital is investment made by industrial owners. On the balance sheet, it is written in figures of net worth. The total capital owned by BTPN Syariah is as follows:

Table 9. Total Capital Value of BTPN Syariah 2016-2020

Year	Capital
2016	1.521.148
2017	2.154.553
2018	3.876.872
2019	5.226.123
2020	5.617.766

Source: BTPN Syariah Financial Report

While the ATMR itself is the sum of the risk scales of the balance sheet assets and the administrative accounts of a bank. The ATMR owned by Bank BTPN Syariah are as follows:

Table 10. Total ATMR Value of BTPN Syariah 2016-2020

Year	ATMR
2016	6.390.259
2017	7.445.398
2018	9.473.822
2019	11.725.986
2020	11.365.610

Source: BTPN Syariah Financial Report

Based on tables 9 and 10, BTPN Syariah's CAR ratio can be calculated using the applicable formula. The following are the results of the calculation of CAR owned by BTPN Syariah from 2016 to 2020, as follows:

Table 11. BTPN Syariah CAR Calculation Results for 2016-2020

Year	Capital	ATMR	CAR
2016	1.521.148	6.390.259	23,80%
2017	2.154.553	7.445.398	28,93%
2018	3.876.872	9.473.822	40,92%
2019	5.226.123	11.725.986	44,56%
2020	5.617.766	11.365.610	49,42%

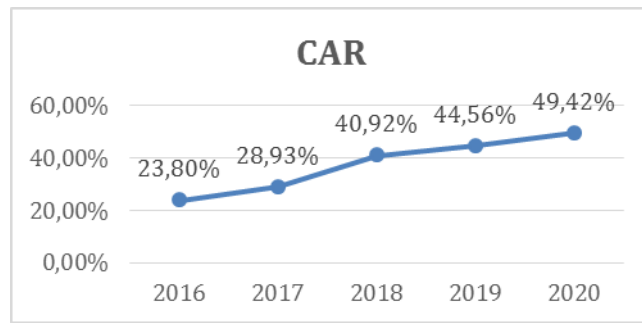


Figure 1. BTPN Syariah CAR Results 2016-2020

Source: Data Processing Results

Based on graph 1, it is known that the CAR ratio at BTPN Syariah from year to year continues to increase significantly. It can be seen that in 2016 it was 23.80%, while in 2017 it was 28.93%, in 2018 it was 40.92%, in 2019 it was 44.56% and in 2020 it was 49.42 %. So it can be concluded that the CAR at BTPN Syariah from 2016-2020 is in a very healthy category.

2. Asset quality

Assets are an aspect that is no less important than capital, because assets can help banks run. In the aspect of asset quality, it can be seen based on the smoothness of payments consisting of current, receiving special attention, substandard, doubtful to jammed. Asset quality is calculated using the NPF indicator by comparing non-performing loans with total loans. Total NPF from BTPN Syariah, as follows:

Table 12. Total NPF Value of BTPN Syariah 2016-2020

Year	NPF
2016	1,53%
2017	1,67%
2018	1,39%
2019	1,36%
2020	1,91%

Source: BTPN Syariah Financial Report

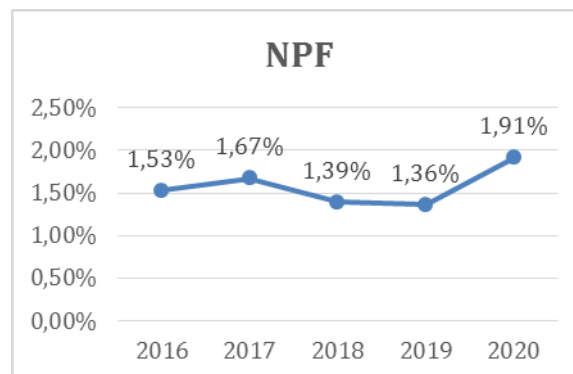


Figure 2. BTPN Syariah NPF Results 2016-2020

Source: Data Processing Results

Based on graph 2, it is known that the NPF at BTPN Syariah since 2016 and 2017 has increased. It is proven that in 2016 it was 1.53% and in 2017 it increased to 1.67%. Meanwhile, in 2018 and 2019 it decreased. It was proven

that in 2018 it was 1.39% and in 2019 it decreased to 1.36%. However, in 2020 there was a very high increase again to 1.91%. So it can be concluded that the NPF at BTPN from 2016-2020 is in the very healthy category.

3. Management

To be able to assess the health of a bank using management factors, it is done in two ways, namely through using a questionnaire addressed to the banking management, but this method is very difficult to do because there will be many elements of confidentiality or dishonesty. Therefore, in measuring the level of health, the management aspect uses the PDN indicator. Total PDN at BTPN Syariah, as follows:

Table 13. Total PDN Value of BTPN Syariah 2016-2020

Year	PDN
2016	0,00%
2017	0,00%
2018	0,00%
2019	0,00%
2020	0,00%

Source: BTPN Syariah Financial Report

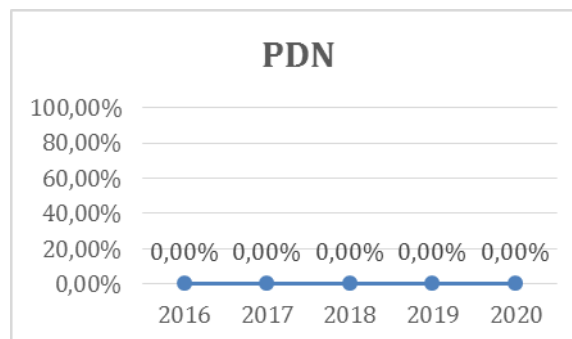


Figure 3. BTPN Syariah PDN Results 2016-2020

Source: Data Processing Results

Based on graph 3, it is known that the ratio of PDN at BTPN Syariah from 2016 to 2020 experienced relatively the same statistics. So it can be concluded that the PDN at BTPN Syariah from 2016-2020 is in a very healthy category because there are no violations.

4. Profitability (earnings)

This factor describes a company or bank in maximizing profit or profit through available resources. In calculating the level of banking legality in the aspect of profitability, four methods are used, including:

1) ROA

Measurement of soundness level using the ROA ratio is used to calculate the level of expertise of a financial institution in obtaining profits from all total assets owned by an akeuangan institution. If the ROA value in banking is higher in each period, the higher the profit achieved by the bank. The total ROA of BTPN Syariah is as follows:

Table 14. Total ROA Value of BTPN Syariah 2016-2020

Year	ROA
2016	8,98%
2017	11,19%
2018	12,37%
2019	13,58%
2020	7,16%

Source: BTPN Syariah Financial Report

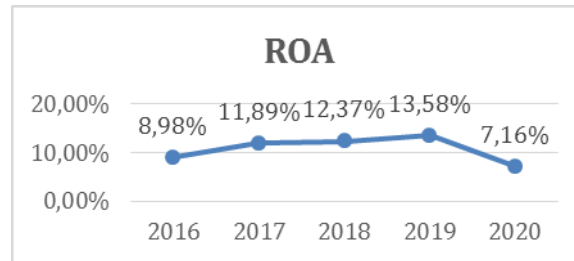


Figure 4. BTPN Syariah ROA Results 2016-2020

Source: Data Processing Results

Based on graph 4, it is known that the ROA ratio at BTPN Syariah from 2016 to 2019 has always increased. This is evidenced by 8.98% in 2016, 11.89% in 2017, 12.37% in 2018 and 13.58% in 2019. However, in 2020 there was a significant decline to 7.16%. So it can be concluded that the ROA at BTPN Syariah from 2016-2020 is in the healthy category.

2) ROE

This ROE ratio is used by every financial institution or company to measure banking expertise in generating net income. Total ROE from BTPN Syariah, as follows:

Table 15. Total ROE Value of BTPN Syariah 2016-2020

Year	ROE
2016	31,71%
2017	36,50%
2018	30,82%
2019	31,20%
2020	16,08%

Source: BTPN Syariah Financial Report

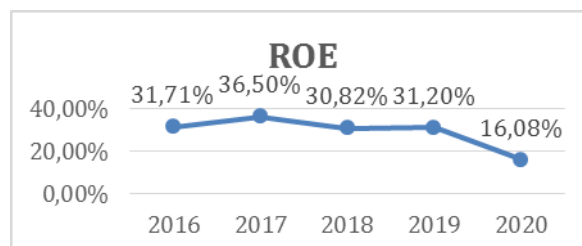


Figure 5. BTPN Syariah ROE Results 2016-2020

Source: Data Processing Results

Based on graph 5, it is known that the ROE ratio at BTPN Syariah from 2016 was 31.71% and then increased in 2016 to 36.50%. However, in 2018 there was a decrease to 30.82%, then in 2019 it increased again to

31.20%. In 2020 there was a decline again to 16.80%. So it can be concluded that the ROE at BTPN Syariah from 2016-2020 is categorized as very healthy.

3) BOPO

This ratio is used by banks to measure the level of efficiency of the expertise of financial institutions in carrying out their operational activities. Total BOPO from BTPN Syariah, as follows:

Table 16. Total BOPO Value of BTPN Syariah 2016-2020

Year	BOPO
2016	75,14%
2017	68,81%
2018	62,36%
2019	58,07%
2020	72,42%

Source: BTPN Syariah Financial Report

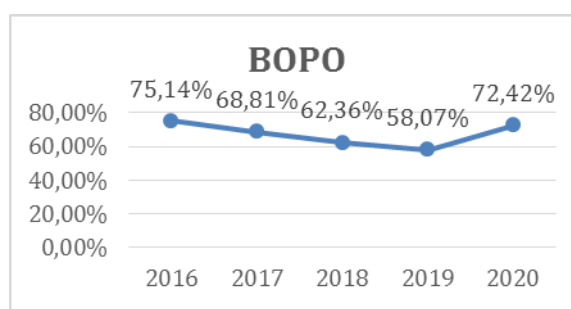


Figure 6. BTPN Syariah BOPO Results 2016-2020

Source: Data Processing Results

Based on graph 6, it is known that the BOPO ratio at BTPN Syariah from 2016 was 75.14%, then in 2017 to 2019 it experienced a significant decline as evidenced in the graph above, where in 2017 it was 68.81%, in 2018 it was 68.81%. 62.36% while in 2019 it was 58.07%. Then in 2020 it increased significantly to 72.42%. So it can be concluded that the BOPO at BTPN Syariah from 2016-2020 is categorized as very healthy.

4) NI

The NI ratio is used by banks to measure the amount of net income generated from earning assets. The total NI of BTPN Syariah is as follows:

Table 17. Total NI Value of BTPN Syariah 2016-2020

Yaer	NI
2016	35,78%
2017	35,96%
2018	32,42%
2019	31,33%
2020	24,76%

Source: BTPN Syariah Financial Report

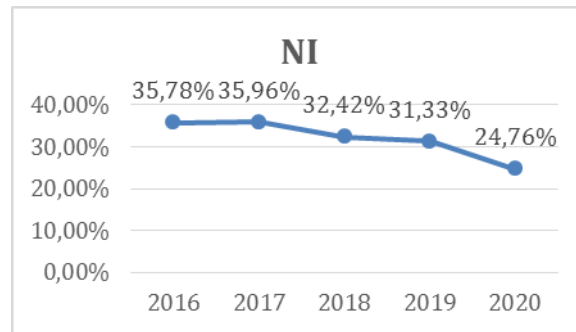


Figure 7. BTPN Syariah NI Results 2016-2020

Source: Data Processing Results

Based on graph 7, it is known that the NI ratio at BTPN Syariah from 2016 to 2017 did not increase much, it was proven in 2016 by 35.78% and then increased in 2017 to 35.96%. However, in 2019 to 2020 there was a significant decline. With this, it is proven that in 2018 it was 32.42%, in 2019 it was 31.38% and then in 2020 it was 24.76%. So it can be concluded that the NI at BTPN Syariah from 2016-2020 is categorized as very healthy.

5. Liquidity

This ratio will describe the ability of financial institutions and companies to meet all obligations or short-term debt owned by banks. Therefore, in this study, the measurement of the level of health in the management aspect uses the FDR indicator. Total FDR at BTPN Syariah, as follows:

Table 18. Total FDR Value of BTPN Syariah 2016-2020

Yaer	FDR
2016	92,75%
2017	92,47%
2018	95,60%
2019	95,27%
2020	97,37%

Source: BTPN Syariah Financial Report

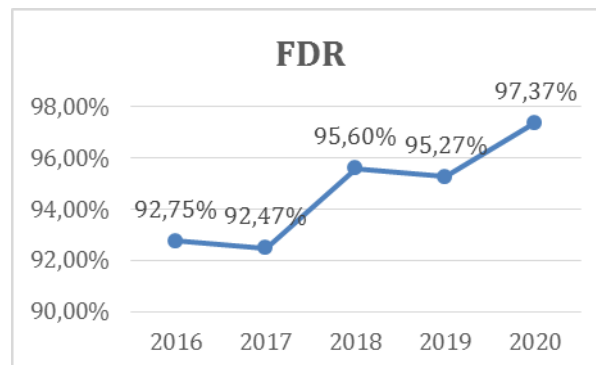


Figure 8. BTPN Syariah FDR Results 2016-2020

Source: Data Processing Results

Based on graph 8, it is known that the FDR ratio at BTPN Syariah from 2016 was 92.75%, then in 2017 there was a decrease to 92.47%. However, in 2018 there was again a significant increase to 95.60% then in 2019 there was a

decline again to 95.27%. However, in 2020 there was an increase again to 97.37%. So it can be concluded that the NI at BTPN Syariah in 2016-2020 is categorized as quite healthy.

CONCLUSION

The soundness of a bank is the most important indicator that must be known by several parties, both from the owners and managers of funds, users of banking services, other stakeholders and Bank Indonesia as the supervisor and supervisor of banking. In measuring the bank's soundness, the researchers used the CAMEL method. Based on the description above, it can be concluded that the analysis of the health level at BTPN Syariah is categorized as very healthy. With this, it can be proven that the CAR ratio at BTPN Syariah in 2016-2020 is categorized as very healthy. Then the analysis of the NPF ratio at BTPN Syariah in 2016-2020 is categorized as very healthy. In addition, the analysis of the PDN ratio at BTPN Syariah in 2016-2020 is categorized as very healthy, because no violations occurred. While the Profitability analysis using the ROA ratio at BTPN Syariah in 2016-2020 is categorized as healthy, but for the analysis of the ROE, BOPO and NI ratios at BTPN Syariah in 2016-2020 it is categorized as very healthy. And the analysis of the FDR ratio at BTPN Syariah in 2016-2020 is categorized as quite healthy.

Thus, it shows that the health level of the Sharia National Pension Savings Bank (BTPN) from 2016 to 2020 is in the very healthy category. With this, BTPN will be able to deal with the negative impacts of the current business shock.

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