

THE HEALTH LEVEL OF ISLAMIC COMMERCIAL BANKS IN INDONESIA: THE CAMEL APPROACH ANALYSIS

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Abstract: *The current condition of Indonesia's Islamic economy is starting to attract public attention. One way to maintain public attention to Islamic economics is that the State pays attention to bank health, because banks play a very important role for the State such as Islamic Banks and UUS are required to maintain a level of health which includes capital adequacy, asset quality, liquidity, profitability, solvency, management quality. This study aims to determine the health level of Bank Muamalat, BCA Syariah and Bank Panin Dubai Syariah. This research uses quantitative descriptive research methods using the CAMEL approach and using Excel as a tool. The population of this study is all Islamic Commercial Banks in Indonesia then taken sampel using simple random sampling technique so that the sampel in this study is Bank Muamalat, BCA Syariah and Bank Panin Dubai Syariah. The results of this study are that it can be seen that the health level of Muamalat Bank in 2018 and 2019 is at a healthy bank level while in the last 3 years Bank Muamalat is at an unhealthy bank level. In contrast to BCA Syariah during 2018-2022 the CAMEL value obtained by BCA Syariah was at a healthy level while the health level of Bank Panin Dubai Syariah in 2020 was at a fairly healthy bank level, apart from 2020 the health level of Bank Panin Dubai Syariah was at a healthy bank level.*

Keywords: *Islamic Commercial Bank, Health Level, CAMEL*

1. INTRODUCTION

As the public knows, bank financial institutions are institutions that can provide services and products in the financial sector and regulate the circulation of money flows in the economy. The public has high expectations of banks as safe depositors of money, credit providers, and various services to accelerate the payment system in all areas of the economy, by providing money in circulation which is used as a medium of exchange or means of payment to support a country's monetary policy mechanism (Harahap, 2016).

Indonesia's Sharia economic conditions are currently starting to excite the public. This situation is caused by the increasing number of Muslims who believe that usury is forbidden. In the end, they turned to Islamic banks because they realized the risk of sin. Dian Mohammad, Wily, Ryca Maulidiyah, "Analisis Tingkat Kesehatan Seluruh Bank Umum Syariah Di Indonesia Tahun 2016-2020", *Ekonomi, Manajemen Dan Bisnia*, Vol. 1 No. 2 2022. Islamic banking institutions have developed quite rapidly, developments from an institutional perspective have

fluctuated, namely from 2011 to 2013 Islamic Commercial Banks (BUS) in Indonesia totaled 11 units and from 2014 to 2016 there were 12 units. Meanwhile, the Sharia Business Unit (UUS) experienced a decline due to several factors, one of which was due to the spin-off of UUS to become BUS (Amelia & Aprilianti, 2019).

The state is very concerned about the health of a bank because the Bank plays a very important role for the state and banking companies. Sharia banks and UUS must maintain a level of health that includes at least capital adequacy, asset quality, liquidity, profitability, solvency, management quality that illustrates capability in financial aspects, compliance with Sharia principles and Islamic management principles, and other aspects related to the business of Sharia banks and UUS (Law of the Republic of Indonesia No. 21 of 2008 concerning Islamic Banking, 2008) (Taufiq & Rofiqo, 2022). Islamic banks are banks that operate by the principles of sharia principles. the implementation of sharia principles is the main difference with conventional banks. Sharia principles refer to Islamic sharia which is guided primarily by the Qur'an and hadith (OJK, n.d.).

Bank health is the condition and financial control of a bank, which is measured using indicators to assess the health of the bank. A healthy bank is a bank that can gain and maintain public trust, act as an intermediary, contribute to the smooth processing of payments, and improve the quality of its services used by the government to carry out its duties (Triastuti, Ningsih, Barus, & Polem, 2023). Under OJK regulation No. 4/POJK. 03/2016, banks need to maintain and improve their level of integration by applying the principles of integration and risk management in their behavior. The predicate of the bank's health level is adjusted to the provisions in Bank Indonesia circular letter No. 13/ 24/ DPNP/2011 as follows:

1. For a health level predicate of "Very Healthy"
2. For a health level predicate of "Healthy"
3. For a health level predicate of "Fairly Healthy"
4. For a health level predicate of "Less Healthy"
5. For a health level predicate of "Unhealthy"

In general, how to see the health of a bank is assessed through five aspects of assessment known as CAMEL (Capital, Asset, Management, Earning, and Liquidity). Camel is the aspect that most affect the financial condition of the bank, which affects the stability of the bank. CAMEL is a reference in bank health examinations conducted by banking regulators, CAMEL is the aspect that has the greatest influence on bank solvency. CAMEL is used as a reference in bank health examinations by banking regulators (Arief, 2022).

There has been a lot of research on the health of Islamic banking, such as in 2022 by Imam Taufiq and Azidni Rofiqo. The results of this study show that 3 out of 7 Islamic commercial banks in Indonesia are in the healthy category, namely Bank Syariah Mandiri, Bank BNI Syariah, and Bank BTPN Syariah, 1 bank is in a fairly healthy category, namely Bank BJB Syariah, 2 banks are included in the category of less healthy banks. Bukopin Syariah and Panin Dubai Syariah and 1 bank are included in the unhealthy category, namely Bank BRI Syariah. Taufiq and Rofiqo, "Tingkat Kesehatan Perbankan Syariah...", p. 29 . With the

background described above, the authors are interested to find out how healthy Bank Muamalat, BCA Syariah, and Bank Panin Dubai were from 2018 to 2022 which used the CAMEL method.

2. RESEARCH METHODS

Quantitative research methods are defined as an approach to empirical studies to collect, analyze and present data in numerical rather than narrative form (Prajitno, 2015). This research uses a quantitative approach and uses secondary data where data is taken from the financial reports of Bank Muamalat, BCA Syariah and Bank Panin Dubai. The financial reports taken are financial reports from 2018 to 2022. The population of this study is all Islamic Commercial Banks in Indonesia then A sample was taken using sample random sampling technique so that the sample in this study was Bank Muamalat, BCA Syariah and Bank Panin Dubai Syariah, then the bank's health level was analyzed using the CAMEL approach.

1. CAR (Capital Adequacy Ratio) ratio is a capital factor assessment ratio based on the ratio of total capital to total risk-weighted assets. The higher the CAR, the higher the bank's profit, the lower the bank's risk, and the higher the bank's profit.¹

The CAR ratio can be calculated using the formula:

$$CAR = \frac{\text{Asset Bank Capital}}{\text{Weighted by Risk}} \times 100\%$$

$$\text{Credit Score} = 1 + \frac{\text{CAR Rasio}}{0,1\%} \times 1$$

2. The NPF (Non-Performing Financing) ratio is the financing given to the This financing is the quality of financing with substandard criteria and is still in doubt.

The NPF ratio can be calculated using the formula:

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

$$\text{Credit Score} = 1 + \frac{(15,5 - \text{NPF Rasio})}{0.15\%}$$

3. The NPM (NPM) ratio is used to measure the ability of bank management to manage its productive assets to generate net interest income. The greater this ratio indicates an increase in interest income/profit sharing on productive assets managed by the bank.

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

4. The BOPO (Biaya Operasional Pendapatan operational) ratio can be used to measure the level of efficiency and ability of the Bank to carry out its operational activities. The lower the BOPO ratio, the more efficient the operational costs incurred by the bank concerned so that the possibility of the bank being in a problematic condition is smaller.

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

$$\text{Credit Score} = \frac{100\% - \text{BOPO Rasio}}{0.08\%} \times 1$$

5. The FDR (Financing To Deposit Ratio) ratio is financing provided to third parties in the form of rupiah and foreign currencies, not included in other bank loans, but against third-party funds which include current accounts, savings, and deposits.

$$FDR = \frac{\text{Financing Provided}}{\text{Third Party Funds}} \times 100\%$$

$$\text{Credit Score} = \frac{115\% - FDR \text{ Rasio}}{1\%} \times 4$$

3. RESULTS AND DISCUSSION

1. Capital Factor (Capital)

In this capital factor, what is assessed is capital based on the ratio of total capital to total risk-weighted assets (Widyawati & Musdholifah, 2018). The CAR ratio is one of the assessments to determine the profit of a bank, which is obtained by dividing the total Bank Capital Assets and the total risk-weighted value. In the financial statements, the value of capital I and capital II is written in numbers, namely capital I and capital II will produce total Bank Capital Assets. The TMR value in the financial statements is written in risk-weighted assets, which is used to refer to banks in the asset classification system to determine minimum capital.²

Table 1. CAR of Bank Muamalat

Year	Bank Capital Assets	TMR	CAR
2018	IDR 4,255,000	IDR 34,473,000	12.34%
2019	IDR 3,871,000	IDR 31,172,000	12.41%
2020	IDR 4,806,000	IDR 31,593,000	15.21%
2021	IDR 5,186,000	IDR 21,827,000	23.75%
2022	IDR 6,972,000	IDR 21,323,000	32.69%

So it can be said that Bank Muamalat obtained an increase in asset bank capital and CAR from 2018 to 2022 due to increased asset bank capital and decreased risk-weighted value so that the CAR ratio increased. The acquisition of CAR owned by Bank Muamalat can be categorized at level 1 (Very Healthy) because the CAR figure obtained is greater than 12%.

Table 1. CAR of BCA Syariah

Year	Bank Capital Assets	TMR	CAR
2018	IDR 1,285,880	IDR 5,298,700	24.26%
2019	IDR 2,367,724	IDR 6,186,067	38.27%
2020	IDR 2,799,002	IDR 6,184,368	45.25%
2021	IDR 2,857,568	IDR 6,896,941	41.43%
2022	IDR 2,963,884	IDR 8,070,827	36.72%

So BCA Syariah can be said to have increased asset bank capital and CAR from 2018 to 2022 due to increased equity and increased risk-weighted assets and the difference between asset bank capital and risk-weighted is 4%, resulting in increased CAR and can be categorized as very healthy. However, in 2021 and 2022 at BCA Syariah there was a decrease in the acquisition of CAR because the difference between asset bank capital and risk-weighted was less than 4%, but it was still categorized at level 1 (very healthy).

Table 1. CAR of Panin Dubai Syariah Bank

Year	Bank Capital Assets	TMR	CAR
2018	IDR 1,541,192	IDR 6,656,540	23.15%
2019	IDR 1,248,264	IDR 8,633,439	14.45%
2020	IDR 2,805,778	IDR 8,633,439	32.49%
2021	IDR 2,179,332	IDR 8,927,878	24.41%
2022	IDR 2,458,937	IDR 10,827,084	22.71%

Bank Panin Dubai from 2018 to 2022 can be said to fluctuate in obtaining CAR but is still categorized in rank 1 (very healthy) because the CAR value obtained is greater than or equal to 12%. In 2020 Bank Panin Dubai Syariah obtained a high CAR due to the increase in total asset bank capital and risk-weighted.

2. Asset Factor

This Asset Quality factor measures the financing problems faced by the Bank. The higher this ratio indicates that the financing quality of Islamic banks is getting worse. The scope of the financing component and the collectibility of financing are guided by the provisions of Bank Indonesia regarding the assessment of the quality of Assets of Commercial Banks that carry out business activities based on applicable Sharia principles. In the financing statements written with numbers on substandard financing, financing doubtful and bad financing to obtain no-performing financing (Purnama, 2022).

Year	Problematic Financing	Total Financing	NPF
2018	IDR 422,608,493	IDR 33,566,000	3.78%
2019	IDR 692,118,842	IDR 29,867,000	5.22%
2020	IDR 653,384,059	IDR 29,077,000	4.81%
2021	IDR 40,244,098	IDR 18,041,000	0.67%
2022	IDR 285,780,603	IDR 18,821,000	2.78%

So it can be said that Bank Muamalat from 2018 to 2022 experienced fluctuations in obtaining NPF. In 2021, it experienced a very drastic decline because non-performing financing and total financing owned by Bank Muamalat decreased so that it obtained a low NPF and could be categorized as rank 1 (very healthy). Apart from 2021, the acquisition of NPF can be categorized as rank 2 (Healthy) because the NPF figure obtained is greater than 2% or smaller than 5%.

Year	Problematic Financing	Total Financing	NPF
2018	IDR 17.000.000	IDR 48.997.000	0.35%
2019	IDR 32.700.000	IDR 56.454.000	0.58%
2020	IDR 27.700.000	IDR 55.690.000	0.50%
2021	IDR 70.900.000	IDR 62.485.000	1.13%
2022	IDR 107.600.000	IDR 75.768.000	1.42%

So it can be said that BCA Syariah during 2018-2019 experienced an increase in NPF every year because its non-performing financing was getting higher but was still in rank 1 (very healthy) because the NPF obtained by BCA Syariah was less than 2%.

Year	Problematic Financing	Total Financing	NPF
2018	IDR 223.473	IDR 6.133.981	4.81%
2019	IDR 203.215	IDR 8.335.171	3.81%
2020	IDR 286.548	IDR 8.845.799	3.38%
2021	IDR 117.455	IDR 8.385.993	1.19%
2022	IDR 128.704	IDR 10.353.072	3.31%

So that Bank Panin Dubai Syariah can be said to have obtained NPF during 2018-2022 experiencing fluctuations, in 2019-2021 it decreased due to the difference between non-performing financing getting bigger so that the NPF obtained was lower. So in 2019 and 2020, it can be categorized in rank 2 (Healthy) while in 2021 in rank 1 (very healthy) because the NPF figure obtained is less than 2%. In 2022, it increased from the previous year in obtaining NPF because the non-performing financing owned by Bank Panin Dubai Syariah was higher than before so it could be categorized at rank 2 (healthy), as well as 2018.

3. Management Factors

In the management aspect, assessing the health of the Bank is usually done through components such as general management, implementation of risk management systems, and bank compliance with applicable regulations and commitments to Bank Indonesia or other parties. However, this management assessment is proxied by NPM (Said, 2012). The NPM ratio is obtained by dividing net income by operating income.

Year	Net Profit	Operating Profit	NPM
2018	IDR 46,000,000	69	66.66%
2019	IDR 16,000,000	20	80%
2020	IDR 10,000,000	16	62.5%
2021	IDR 9,000,000	19	47.36%
2022	IDR 27,000,000	98	27.55%

So it can be said that during 2018-2022 Bank Muamalat obtained the NPM ratio from year to year tended to decrease because the difference between net profit and operating profit exceeded 4%. Therefore the resulting NPM ratio is not effective because it is below the value of 81% however, in 2019 it increased in obtaining NPM because the difference between operating profit and net profit was 4% so the NPM obtained could be categorized in rank 2 (Healthy) where the NPM obtained was 80%. In 2018 and 2020 the NPM obtained by Bank Muamalat can be categorized as rank 3 (quite healthy) and in 2021 and 2022 the NPM obtained by Bank Muamalat can be categorized as rank 4 (Less Healthy).

Year	Net Profit	Operating Profit	NPM
2018	IDR 58,400,000	81.2	71.92%
2019	IDR 67,200,000	85.4	78.68%
2020	IDR 73,100,000	98.7	74.06%
2021	IDR 87,400,000	117	74.70%
2022	IDR 117,600,000	151.4	77.67%

So it can be said that BCA Syariah's acquisition of the NPM ratio during 2018-2022 tended to increase, in 2020 it decreased by 4%, but from 2021 to 2022 it increased again. So the NPM obtained by BCA Syariah can be categorized in rank 2 (healthy) because the NPM obtained is above 66%. The less the difference between net profit and operating profit owned by the bank, the more effective the NPM ratio will be.

Year	Net Profit	Operating Profit	NPM
2018	IDR 20.788	IDR 4.083	509.13%
2019	IDR 13.237	IDR 18.55	71.358%
2020	IDR 128	IDR 5.308	2.41%
2021	IDR 818.112	IDR 818.947	99.89%
2022	IDR 250.532	IDR 253.849	98.69%

So it can be said that the NPM acquisition owned by Bank Panin Dubai during 2018-2022 fluctuated. In 2018 the NPM obtained was too large because the difference between net profit and operating profit was too large, so it can be said to be inefficient in obtaining NPM. In 2019 the NPM obtained by Bank Panin Dubai can be categorized at level 2 (Healthy). In 2020 it experienced a drastic decline because the operating profit was much greater than the net profit so the NPM obtained was very ineffective and could be categorized as unhealthy. In 2021 and 2022 the NPM obtained by Bank Panin Dubai can be categorized at the first level (very healthy) because the NPM obtained is above 81%.

4. Profitability Factor (Earnings)

To assess the profitability aspect, researchers chose to use the BOPO ratio which requires operational cost data used is operational expenses. Operating income data used is income data operational after profit sharing distribution so that it will obtain the BOPO value.

Year	Operating Expenses	Operating Income	BOPO
2018	IDR 3.885	IDR 3.921	99.08%
2019	IDR 3.440	IDR 3.427	99.5%
2020	IDR 297.400	IDR 300.700	99.45%
2021	IDR 2,676	IDR 2.781	99.29%
2022	IDR 2,795	IDR 2.892	96.64%

So in 2018-2022, Bank Muamalat can be said to be inefficient in carrying out operational activities because the operational expenses owned by Bank Muamalat are greater than the value of the operational income itself. The acquisition of BOPO owned by Bank Muamalat is always decreasing so it can be said that Bank Muamalat is experiencing an increase in CAR increase in carrying out operational activities because the operating expenses have decreased every year. The acquisition of BOPO owned by Bank Muamalat in 2018-2021 can be categorized in rank 5 (Unhealthy) because the acquisition of the BOPO ratio is greater than 97%, in 2022 The BOPO obtained can be categorized in rank 3 (quite healthy).

Year	Operating Expenses	Operating Income	BOPO
2018	IDR 150	IDR 248	87.40%
2019	IDR 189	IDR 319	87.60%
2020	IDR 189	IDR 403	86.30%
2021	IDR 213	IDR 478	81.40%
2022	IDR 254	IDR 588	79.90%

So in 2018-2022, BCA Syariah can be said to be efficient in carrying out operational activities because the operating expenses owned by BCA Syariah are smaller than operating income. The acquisition of BOPO owned by BCA Syariah tends to decrease every year and can be said to be efficiently categorized in rank 1 (very healthy) because BCA's BOPO is smaller than 94%.

Year	Operating Expenses	Revenue Operational	BOPO
2018	IDR 279.509	IDR 357.185	99.57%
2019	IDR 208.607	IDR 159.226	97.74%
2020	IDR 215.547	IDR 3.277.217	99.42%
2021	IDR 208.202	IDR 3.110.329	202.74%
2022	IDR 255.211	IDR 1.995.571	97.32%

So the BOPO owned by Bank Panin Dubai during 2018- 2022 experienced fluctuations, in 2019 The acquisition of BOPO owned by Bank Panin Dubai Syariah decreased from the previous year because the operating expenses owned by Bank Panin Dubai Syariah were greater than the operating income so in 2019 the BOPO owned by Bank Panin Dubai Syariah can be categorized

in rank 4 (Less Healthy) because the BOPO obtained is less than 100%. Apart from 2019, the acquisition of BOPO owned by Bank Panin Dubai can be categorized in rank 5 (Unhealthy) because it is greater than 97%.

5. Liquidity Factor

In the liquidity aspect, researchers choose the FDR ratio because it aims to measure the bank's ability to meet short-term liquidity needs so it requires components such as financing provided and third-party funds.³ In the financial statements, the financing component is obtained by summing up the receivables and financing figures.

Year	Financing Provided	3rd Party Funds	FDR
2018	Rp 33.566.000	45.305.000	73.18%
2019	Rp 29.867.000	40.357.000	73.51%
2020	Rp 29.077.000	41.425.000	69.84%
2021	Rp 18.041.000	46.871.000	38.33%
2022	Rp 18.821.000	46.143.000	40.63%

So it can be said that the FDR obtained by Bank Muamalat during 2018-2022 has decreased every year because the financing provided always decreases and the third-party funds owned increase. So the FDR obtained by Bank Muamalat during 2018-2022 can be categorized at level 1 (very healthy).

Year	Financing Given	3rd Party Funds	FDR
2018	Rp 48.997.000	5.506.10	89.00%
2019	Rp 56.454.000	6.204.90	91.00%
2020	Rp 55.690.000	6.848.50	81.30%
2021	Rp 62.485.000	7.677.90	81.40%
2022	Rp 75.768.000	9.481.60	79.90%

So it can be said that BCA Syariah obtained FDR during 2018-2022 experiencing fluctuations in 2019 and 2021 experienced an increase due to the financing provided and third-party funds owned increasing, resulting in a high FDR. The FDR obtained by BCA Syariah in 2018 and 2019 can be categorized at level 3 (quite healthy) because the FDR rate is greater than 85%. In 2020-2022 the FDR obtained can be categorized as at level 2 (Healthy) because the FDR number obtained is smaller than 85%.

Year	Financing Provided	3rdParty funds	FDR
2018	Rp 6.133.981	6.905.806	88.82%
2019	Rp 8.335.171	8.707.657	95.72%
2020	Rp 8.845.799	7.918.781	111.70%
2021	Rp 8.385.993	7.796.461	107.56%
2022	Rp 10.353.072	10.638.434	97.31%

So the FDR obtained by Bank Panin Dubai Syariah during 2018-2022 has increased for 4 consecutive years because the financing provided is greater than the third-party funds owned by Bank Panin Dubai Syariah, thus obtaining a high FDR ratio. In 2022 it decreased because the financing provided was lower than the value of third-party funds. Therefore in 2018, 2019, and 2022, the FDR obtained by Bank Panin Dubai can be categorized as rank 3 (Quite healthy), and in 2020 and 2021 it can be categorized as rank 5 (unhealthy) because the value of FDR which is said to be healthy is a maximum of 95%.

6. Credit Value

To determine the CAMEL value obtained by Bank Muamalat, BCA Syariah, and Bank Panin Dubai, the credit value of each ratio must be known first. From the credit value obtained, it can be seen the condition of a bank in general when it has been combined with other components in the CAMEL ratio. The weight of each ratio based on Bank Indonesia provisions is not to exceed or a maximum of 100%. Therefore, if it produces a credit value of more than 100, the credit value obtained will be rounded up to the maximum value of 100. In the management aspect because it is proxied by profit margin it shows how management manages sources, as well as the use or allocation of funds efficiently, so that the ratio value obtained is used as a credit value. The following is the credit value obtained by Bank Muamalat, BCA Syariah, and Bank Panin Dubai Syariah:

Year/R ratio	Credit Value				
	2022	2021	2020	2019	2018
CAR	327%	237%	152%	124%	123%
NPF	1.84%	1.98%	1.71%	202%	203%
NPM	27.55%	47.36%	62.50%	80%	66.66%
BOPO	120%	124%	124%	124%	122%
FDR	162%	1532%	279%	294%	292%
Year/ratio	Credit Value				
	2022	2021	2020	2019	2018
CAR	368%	415%	454%	3840%	244%
NPF	866%	866%	866%	866%	866%
NPM	77.67%	74.70%	74.06%	78.68%	71.92%
BOPO	101%	105%	107%	109%	109%
FDR	317%	323%	323%	361%	353%

Year/ratio	2022	2021	2020	2019	2018
CAR	228%	259%	315%	145%	232%
NPF	866%	866%	866%	866%	866%
NPM	98.69%	99.89%	2.41%	71.35%	509%
BOPO	961%	253%	124%	122%	124%
FDR	387%	428%	444%	380%	353%

7. CAMEL Value

After calculating and knowing the ratio of the bank's financial statements and the credit value of each ratio, the health level of Bank Muamalat, BCA Syariah, and Bank Panin Dubai Syariah can be known, namely by using the CAMEL method where the CAMEL value is obtained from the credit value per ratio multiplied by the weight per ratio as listed in the table:

Year	Ratio	Value Ratio	Value Credit	Weight	Camel Value
2018	CAR	12.34	100%	25%	25.00%
	NPF	3.87%	100%	30%	30.00%
	NPM	66.66%	67%	25%	16.67%
	BOPO	98.24	100%	10%	10.00%
	FDR	73.18	100%	10%	10.00%
Total CAMEL					91.67%
2019	CAR	12.42	100	25%	25
	NPF	5.22%	100	30%	30
	NPM	80%	80	25%	20
	BOPO	99.5	100	10%	10
	FDR	73.51	100	10%	10
Total CAMEL					95
2020	CAR	15.21	100	25%	25
	NPF	4.81	1.71	30%	0.5138
	NPM	62.50%	62.50%	25%	0.15625
	BOPO	99.45	100	10%	10
	FDR	69.84	100	10%	10
Total CAMEL					45.67005
	CAR	23.76	100	25%	25
	NPF	0.67	1.9886667	30%	0.5966
	NPM	47.36%	47.36%	25%	0.1184

2021	BOPO	99.29	100	10%	10
	FDR	38.33	100	10%	10
Total CAMEL					45.715
2022	CAR	32.7	100	25%	25
	NPF	2.78	1.848	30%	0.5544
	NPM	27.55%	27.55%	25%	0.068875
	BOPO	96.62	100	10%	10
	FDR	40.63	100	10%	10
Total CAMEL					45.623275

Year	Ratio	Ratio Value	Credit Value	Weight	CAMEL Value
2018	CAR	24.30%	100%	25%	25.00%
	NPF	0.35%	100%	30%	30.00%
	NPM	71.92%	71.92%	25%	17.98%
	BOPO	87.40%	100%	10%	10.00%
	FDR	89.00%	100%	10%	10.00%
Total CAMEL					92.98%
2019	CAR	38.30%	100%	25%	25.00%
	NPF	0.58%	100%	30%	30.00%
	NPM	78.68%	78.68%	25%	19.67%
	BOPO	87.60%	100%	10%	10.00%
	FDR	91.00%	100%	10%	10.00%
Total CAMEL					94.67%
2020	CAR	45.30%	100%	25%	25.00%
	NPF	0.50%	100%	30%	30.00%
	NPM	74.06%	74.06%	25%	18.52%
	BOPO	86.30%	100%	10%	10.00%
	FDR	81.30%	100%	10%	10.00%
Total CAMEL					93.52%
2021	CAR	41.40%	100%	25%	25.00%
	NPF	1.13%	100%	30%	30.00%
	NPM	74.70%	74.70%	25%	18.68%
	BOPO	84.80%	100%	10%	10.00%
	FDR	81.40%	100%	10%	10.00%

Total CAMEL					93.68%
2022	CAR	36.70%	100%	25%	25.00%
	NPF	1.42%	100%	30%	30.00%
	NPM	77.67%	77.67%	25%	19.42%
	BOPO	81.60%	100%	10%	10.00%
	FDR	79.90%	100%	10%	10.00%
Total CAMEL					94.42%

Year		Ratio	Credit Value	Weight	CAMEL Value
2018	CAR	23.15%	100%	25%	25.00%
	NPF	4.81%	100%	30%	30.00%
	NPM	509.13%	100%	25%	25.00%
	BOPO	99.57%	100%	10%	10.00%
	FDR	88.82%	100%	10%	10.00%
Total CAMEL					100.00%
2019	CAR	14.46%	100%	25%	25.00%
	NPF	3.81%	100%	30%	30.00%
	NPM	71358%	71%	25%	17.75%
	BOPO	97.74%	100%	10%	10.00%
	FDR	95.72%	100%	10%	10.00%
Total CAMEL					92.75%
2020	CAR	31.43%	100%	25%	25.00%
	NPF	3.38%	100%	30%	30.00%
	NPM	2.41%	2.41%	25%	0.60%
	BOPO	99.42%	100%	10%	10.00%
	FDR	111.71%	100%	10%	10.00%
Total CAMEL					75.60%
2021	CAR	25.81%	100%	25%	25.00%
	NPF	1.19%	100%	30%	30.00%
	NPM	99.89%	99.89%	25%	24.97%
	BOPO	202.74%	100%	10%	10.00%
	FDR	107.56%	100%	10%	10.00%
Total CAMEL					99.97%
	CAR	22.71%	100%	25%	25.00%
	NPF	3.31%	100%	30%	30.00%

2022	NPM	98.69%	98.69%	25%	24.67%
	BOPO	76.99%	100%	10%	10.00%
	FDR	97.32%	100%	10%	10.00%
	Total CAMEL				99.67%

4. Conclusion

Muamalat Bank		
Year	Camel Value	Health Level
2018	91.67%	Healthy
2019	95%	Healthy
2020	45.67%	Unhealthy
2021	45.71%	Unhealthy
2022	45.62%	Unhealthy
BCA Syariah		
Year	Camel Value	Health Level
2018	92.98%	Healthy
2019	94.67%	Healthy
2020	93.52%	Healthy
2021	93.68%	Healthy
2022	94.42%	Healthy
Panin Dubai Bank		
Year	Camel Value	Health Level
2018	100.00%	Healthy
2019	92.75%	Healthy
2020	75.60%	Healthy Enough
2021	99.97%	Healthy
2022	99.67%	Healthy

From the results of the CAMEL analysis, the following conclusions can be drawn: After analyzing the health level carried out on Bank Muamalat during 2018-2022, in 2018 and 2019 it can be seen that the health level of Bank Muamalat is at a healthy bank-level while in the last 3 years, Bank Muamalat is at an unhealthy bank-level because the credit value of the asset factor owned by Bank Muamalat decreases so that it affects the CAMEL value obtained. It can be seen that Bank Muamalat has advantages in several factors, namely the CAR and BOPO factors, this shows that Bank Muamalat has good capital and fulfills its obligations.

In contrast to BCA Syariah, the results of the analysis obtained during 2018-2022 the CAMEL value obtained is at a healthy level. BCA Syariah has advantages in the aspects of CAR, NPF, and BOPO, this shows that BCA Syariah has good capital, and quality assets and has the best earnings or income among other banks.

Through the results of the CAMEL analysis conducted on Bank Panin Dubai Syariah in 2020, the health level of Bank Panin Dubai Syariah is at a fairly healthy bank level because in 2020 the NPM value owned by Bank Panin Dubai decreased, thus affecting the CAMEL value obtained. Apart from 2020, the health level of Bank Panin Dubai Syariah is at a healthy bank level. However, Bank Panin Dubai has a high NPM, which shows that the management aspect of Bank Panin Dubai is very good.

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