



## **ANALYSIS OF PROFITABILITY RATIO ON PT. BANK NAGARI PUSAT PADANG**

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### **ABSTRACT**

*The purpose of the study was to determine the profitability ratio at PT. Central Bank of the Country. This study uses a quantitative method. The type of data used is secondary data obtained from financial reports published by PT. Bank of Nagari Pusat Padang for the period 2021-2023. The results of this study indicate that the ROA ratio of PT. Bank Nagari Pusat Padang from 2021 to 2023 has increased, which means that the bank can utilize its assets to obtain profits effectively and efficiently. The ROE ratio of PT. Bank Nagari Pusat Padang from 2021 to 2023 has increased, which means that the bank has shown improvements in optimizing its own capital in generating profits. The NPM ratio of PT. Bank Nagari Pusat Padang from 2021 to 2023 has increased, but is still in the poor category according to BI standards. The BOPO ratio of PT. Bank Nagari Pusat Padang from 2021 to 2023 is said to be very good. The smaller the BOPO percentage, the more efficient the bank is in managing its operational costs*

**Keywords:** ROA, ROE, BOPO and NPM

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### **INTRODUCTION**

Currently, the banking industry in Indonesia is in a dynamic transition period, driven by the post-pandemic economic recovery and rapid development of financial technology. Bank credit growth is starting to pick up as economic activity returns to normal, although there are still headwinds to inflation and economic challenges around the world. This increase in credit provides significant benefits for the banking sector and the economy, as credit is the main source of financing for individuals and companies for business expansion, asset purchases or the development of new projects. The trend of digitalization also encourages conventional banks to innovate through digitalization transformation to improve services and operational efficiency. Therefore, understanding and analyzing financial statements is increasingly important for banks to improve performance, manage risk, and support strategic decision-making in the face of these challenges.

A financial statement is a document that presents the financial records of a company in a given period, includes a summary of financial transactions as well as provides information about the company's financial position, performance and cash flow. Financial statements are information that describes the financial condition of a company, where this information can be used as an overview of the financial performance of a company (Sari & Hidayat, 2022). Along with the development of

digitalization, financial reports are now increasingly accessible through websites, allowing for faster and more accurate information analysis. Thus, companies can prepare financial statements that are more transparent and efficient (Hidayat, 2018).

In financial statements, various financial ratios remain the main tool in the analysis of a company's performance. There are various financial statement ratios such as liquidity ratio, solvency ratio and profitability ratio. The liquidity ratio is used to measure a company's ability to meet short-term obligations. The solvency ratio indicates the extent to which a company relies on debt in its financing structure. The profitability ratio measures a company's ability to generate profits. In an increasingly advanced era, the use of financial technology and automated information analysis has further improved the accuracy of assessing these ratios, so that management and stakeholders can make faster, information-based decisions in *real-time*. With the increase in the profitability of a bank, people will be more confident and trust to save their money, while the benefits for banks can increase stock prices.

The profitability ratio measures a company's ability to obtain profits and summaries with sales, asset addition, and own capital (Rahmayeli & Marlius, 2017). In the banking industry, this ratio is an important indicator to assess the efficiency of resource use in generating profits and ensure that companies are able to meet the expectations of speculators and stakeholders (Kasmir, 2018). In addition, the profitability ratio is also useful for assessing the effectiveness in improving operational efficiency, innovation services, and the company's competitiveness against fintech and other financial technologies. With the right analysis, this ratio can provide insight into the success of the operational strategy as well as the impact of further transformation on the profitability of the bank or company.

One of the main ways to analyze profitability is through various profitability ratios such as Return On Asset (ROA), Return On Equity (ROE), Net Profit Margin (NPM) and Operating Costs to Operating Income (BOPO). The Return On Asset (ROA) ratio measures how effectively a bank uses its assets to generate profits, the higher the ROA indicates that the bank is more efficient in managing assets to achieve profits. A high ROA indicates that the bank can generate greater profits from the assets it owns, which is very important in assessing the bank's operational performance (Riyadi, 2021). Return On Equity (ROE) measures the extent to which a bank can generate profits from the equity provided by shareholders, with a high ROE indicating the bank's ability to provide an ideal return for shareholders. ROE is the main indicator in assessing profitability which can provide information related to own capital management (Widarjono, 2019). Net Profit Margin (NPM) is a ratio that measures how much of the percentage of net profit is earned from each unit of revenue, which reflects the bank's efficiency in managing revenue and expenses. In addition, Operating Costs to Operating Income (BOPO) is an indicator of operational efficiency in banks, with a low BOPO value indicating that banks are able to maintain good management of operational costs in generating revenue (Kasmir, 2018).

PT. Bank Nagari is one of the regional development banks that plays an important role in supporting the economy of the West Sumatra region. Bank Nagari aims to encourage regional economic development by providing quality banking



services, especially in the credit sector to the productive sector, micro, small, and medium enterprises (MSMEs). The bank also focuses on strengthening the local economic sector through the distribution of financing that is on target and based on the principle of prudence. Along with the development of the times and the demands of digitalization, PT Bank Nagari strives to improve service quality and operational efficiency, including through the development of information technology-based services. The following are the financial statements, starting from 2021-2023 at PT. Bank of the Land of Padang

**Table 1**  
**Financial Statements at PT. Bank Nagari Pusat Padang**  
**Period 2021-2023**  
**(In Rupiah)**

<b>Information</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Total Assets	27.982.084.555.688	30.096.359.098.249	31.914.699.371.277
Own Capital	3.416.642.969.672	3.682.782.535.791	3.960.669.338.379
Operating Income	1.800.719.699.763	2.055.284.203.126	2.006.183.296.204
Operating Expenses	1.315.173.759.117	1.526.493.765.844	1.372.744.515.932
Profit Before Tax	510.970.614.496	561.889.124.040	682.124.070.704
Net Profit	408.715.008.799	471.272.601.041	523.768.467.827

Source : PT. Bank of the Central Field

Based on information on the financial statements of PT. Bank Nagari for the 2021-2023 period, in general, there was positive growth in some financial indicators. Total assets increased by 7.56% from 2021 to 2022 and continued to increase by 6.04% from 2022 to 2023. Capital itself also experienced a consistent increase, namely 7.79% in 2021-2022 and 7.55% in 2022-2023. Operating income showed growth of 14.13% from 2021 to 2022, although it slowed to 2.39% the following year. Operating expense losses increased significantly by 16.07% in the 2021-2022 period but decreased sharply by 10.07% in 2022-2023. Profit before tax shows a consistent upward trend, which was 9.97% in 2021-2022 and jumped to 21.40% in 2022-2023. Likewise, net profit, which grew by 15.31% in 2021-2022 and 11.14% in 2022-2023. Overall, PT. Bank Nagari managed to record strong financial performance growth, with an increase in assets, revenue and profit, as well as efficiency in operational management. This reflects the bank's ability to maintain stability and adapt to economic challenges.

## **RESEARCH METHODS**

### **Data Collection Methods**

1. Financial statement documentation, namely this research is carried out by accessing and collecting annual financial statements published by PT. The State Bank.
2. *Library Research* This literature includes literature on the theories of financial ratio analysis, the principles of profitability in banking, as well as research reports and articles related to the banking industry.

3. Field Research Field research is a technique of collecting data directly to the company that is used as the object of research. In this case, the author uses the interview method to find the information needed.

#### **Data Analysis Methods**

In analyzing the data, the author uses a quantitative descriptive method. Where this method aims to describe and analyze the profitability ratio of PT. Bank Nagari Pusat Padang in a certain period. The data analyzed covers the last three years to see trends and developments in the profitability ratio. This research will use secondary data obtained from the bank's annual financial statements, including profit and loss and financial position statements.

### **ANALYSIS AND DISCUSSION**

#### **Definition of Bank**

Banks are one of the main pillars in the modern financial system, playing an important role as an intermediary between those who have excess funds and those who need capital. According to the Indonesian Law No. 10 of 1998 concerning banking, "A bank is a business entity that collects funds from the public in the form of deposits and redistributes the funds in the form of credit or other forms to improve the standard of living of the community." This definition describes the central role of banks in maintaining economic stability and supporting social development through the efficient distribution of funds (Yati et al., 2019)

Banks are institutions that connect those who have excess funds and those who lack funds, and facilitate the flow of payments, as well as seek profits from the business they run (Susanto, 2020). The bank's goal is to make profits, improve people's welfare and facilitate payment traffic. Thus, banks play an important role in the economy, both as financial intermediary institutions and as drivers of economic growth through the distribution of credit and other financial services.

Based on some of the descriptions above, a bank is a financial institution whose main activity is to collect funds from the community and redistribute them to the community in the form of credit and other services. Banks act as a liaison between people who have a surplus of funds and people who need funds. In addition, banks also act in facilitating payment traffic.

#### **Functions of the Bank**

In general, the main function of banks is to collect funds from the community and redistribute them to the community for various purposes or as a financial intermediary (Mendari & Widayati, 2022). Some of the functions of banks (Budisantoso and Nuritomo, 2019) are more specific as follows:

1. *Agent of trust*

The function of a bank as *an agent of trust is an institution based on a trust. The main basis of banking activities is trust*, both in terms of fundraising and fund distribution. People will want to deposit their funds in the bank if it is based on trust. The public believes that the money will not be misused by the Bank, the money will be well managed, the bank will not go bankrupt and at the promised time the deposit can be withdrawn from the bank.

2. *Agent of development*



The function of the bank as *an agent of development* is an institution that mobilizes funds useful for the economic development of a country. The bank's activities in the form of collecting and distributing funds are very necessary for the smooth running of an economic activity in the real sector. In this case, banks allow the public to carry out investment, distribution and consumption activities inseparable from the use of money.

3. *Agent of service*

The function of the bank as *an agent of service* is an institution that provides a service to the community. In this case, the bank provides banking services to the public so that the community feels safe and comfortable in storing their funds. The services offered by banks are very closely related to an economic activity of the community in general. These services can be in the form of remittance services, storage of valuables, providing bank guarantees and settling bills.

**Financial Statements**

The definition of financial statements can be understood as the result of an accounting process that can be used as a tool to communicate between financial data or activities of a company with parties interested in the company's data or activities (Marlius, 2017). Financial statements are reports that are able to show the development of financial position and have an important meaning for the company because the financial statements in the company can reflect the performance that has been achieved at a time and to see the company's ability to overcome financial problems and make the right decisions (Zainal & Marlius, 2017).

Financial statements are documents that summarize the financial condition of a company over a certain period of time as the main means of disseminating useful information about the company's finances to users, both individuals inside and outside the company, in order to create economic prospects. The purpose of the bank's financial statements is to demonstrate the management's ability to use financial resources to achieve and maintain the stability of the rupiah value, which includes information on the financial impact of bank policies on the bank's financial position and bank deficit surplus.

Based on PSAK No.1 of 2015 concerning the Presentation of Financial Statements, financial statements consist of balance sheets, income statements, equity change reports, cash flow statements and notes on financial statements. The several types of financial statements (Kasmir, 2018) are as follows:

1. Financial Position Report (Balance Sheet)

A balance sheet is a report that describes the financial position of a company at the end of the period. The balance sheet consists of assets (assets owned by the company), liabilities (company liabilities) and equity (money invested by the company owner), with the amount of assets equal to the amount of liabilities plus equity.

2. *Income statement*

An income statement is a report on a company's revenue, expenses and profit and loss in a certain period. In the income statement, the condition of a company can be known whether it experiences profits or losses. The income

statement consists of revenue, expenses, cost of goods sold, and company profit/loss.

3. **Equity Change Report**

An equity change report is a report that informs the change in capital due to the addition and subtraction of a company's profit/loss in a certain period. The equity change report contains detailed activity of the stock ordinary, preferred shares, retained earnings accounts and changes in owner's equity that are not included in the income statement

4. **Cash Flow Statement**

A cash flow statement is a report that informs the cash receipts and expenditures flowing from the company's operations, investments and funding activities over a certain period. The cash flow statement also serves as a standard in estimating cash flow for the next period.

5. **Notes on Financial Statements**

Notes to financial statements are explanations of financial position statements, income statements, equity change reports and cash flow statements in narrative form, as well as additional notes added to provide information about parts that do not meet the recognition criteria in the financial statements.

### **Financial Ratios**

Financial ratios are indices that connect two accounting numbers and are obtained by dividing one number by another (Ayu Andrianie et al., 2023). Financial ratios are a company's financial analysis tool to assess a company's performance based on a comparison of financial data contained in financial statements. Financial ratios are a way of analyzing using comparative calculations on quantitative data shown in the company's balance sheet or profit and loss (Prabowo, 2018). There are four divisions of financial ratios (Kasmir, 2018).

1. Liquidity ratio is a ratio used to measure a company's ability to pay short-term liabilities, which is reflected in current ratios, quick ratios and cash ratios.
2. The solvency ratio is a ratio used to measure the extent to which a company's assets are financed by debt, calculated through the debt-to-assets ratio, debt-to-equity ratio and long-term debt-to-equity ratio.
3. Activity ratio is a ratio used to measure a company's effectiveness in utilizing its assets, including total asset turnover, fixed asset turnover and working capital turnover
4. Profitability ratio is a ratio used to measure a company's ability to generate profits, which is evaluated through net profit margins, return on assets and return on equity.

### **Profitability Ratio**

Profitability ratio is a ratio used to measure a company's ability to generate profits from its normal business activities. The profitability ratio aims to determine the company's ability to generate profits during a certain period, this ratio also aims to measure the level of management effectiveness in running the company's operations. The profitability ratio is a ratio for assessing a company's capabilities and seeking profits (Fernos, 2017).

From some of the above definitions, it can be concluded that the profitability ratio is a ratio to measure the level of profit obtained by a company from operational



activities in a certain period of time. The profitability ratio can be measured by several ratios, including the following:

1. *Return On Asset (ROA)*

*Return On Asset (ROA)* is a ratio to measure a company's ability to generate profits from the total assets it owns (Nugraha, 2021). This ratio is used to measure the management ability of PT. Bank Nagari Pusat Padang in getting overall profits (profits). The higher the return on assets, the higher the amount of net profit generated from each fund embedded in the total assets. On the other hand, the lower the return on assets, the lower the net profit produced (Hery, 2016).

2. *Return On Equity (ROE)*

*Return On Equity (ROE)* is a ratio calculated by comparing net profit to the company's total equity (Budiman, 2021). ROE is used to measure a company's ability to generate profits from the investments made by shareholders in the company. The higher the return on equity, the higher the amount of net return generated from each fund invested in equity, and vice versa. A high ROE will be able to drive bank acceptance of good investment opportunities and effective cost management. This can affect investors' interest in buying and selling shares, so that it will increase the volume of sales of the company's shares.

3. *Net Profit Margin (NPM)*

*Net Profit Margin* is a ratio that can be used to find out how much net profit after tax and compared to the amount of income (Sujarweni, 2020). This ratio measures the extent of PT. Bank Nagari Pusat Padang in generating net profit at a certain level of sales or revenue. The higher the net profit margin, the higher the net profit generated from sales, and vice versa. This ratio can also be interpreted as the ability of banks to reduce company costs in a certain period.

4. *Ratio of Operating Costs to Operating Income (BOPO)*

The Ratio of Operating Costs to Operating Income (BOPO) according to the financial dictionary is a group of ratios that measure the efficiency and effectiveness of a company's operations by comparing one to another. BOPO is used to measure the ability of bank management to control operational costs (Kurniawan, 2019). The lower the BOPO, the more efficient the bank is in controlling its operational costs, with cost efficiency, the greater the profits that will be obtained.

**Purpose and Benefits of Profitability Ratio**

The profitability ratio has goals and benefits, not only for the business owner or management, but also for parties outside the company, especially parties who have a relationship or interest with the company (Kasmir, 2019).

The purpose of using the profitability ratio for the company, as well as for parties outside the company (Hery, 2018), namely:

1. To assess the company's ability to generate profits in a given period.
2. To assess the company's profit position of the previous year with the current year.
3. To assess the development of profits over time
4. To assess the amount of net profit after tax with own capital

5. To measure the productivity of all company funds used, both loan capital and own capital

Meanwhile, the benefits of profitability ratio (Kasmir, 2019), namely:

1. It can find out the amount of profit that the company gets in one period.
2. Knowing the company's profit position in the previous year with the current year
3. Know the development of profits over time.
4. Knowing the amount of net profit after tax with your own capital
5. Knowing the productivity of all company funds used, both loan capital and own capital.

#### Analysis of Return On Asset (ROA)

Based on data obtained by PT . Bank Nagari Pusat Padang for the 2021-2023 period is shown in the table below.

**Table 6**  
**Calculation of Return On Asset of PT. Bank of the Central Field**  
**Period 2021-2023**  
**(In Rupiah)**

Component	Return On Asset	
	Profit Before Tax	Total Assets
2021	510.970.614.496	27.982.084.555.688
2022	561.889.124.040	30.096.359.098.249
2023	682.124.070.704	31.914.699.371.277

Source: Processed data

With the Formula:

$$\text{LENGTH} = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset}} \times 100\%$$

$$1. \text{ Year 2021} = \frac{510.970.614.496}{27.982.084.555.688} \times 100\% = 1.82\%$$

Based on the percentage of ROA in 2021 which was 1.82%, it can be concluded that the percentage of PT. Bank Nagari Pusat Padang is very good, because it is more than 1.5%. This reflects that banks are becoming more efficient in managing their assets to generate profits.

$$2. \text{ Year 2022} = \frac{561.889.124.040}{30.096.359.098.249} \times 100\% = 1.86\%$$

Based on the percentage of ROA in 2022 of 1.86%, it can be concluded that PT. Bank Nagari Pusat Padang can be said to be very good, because it is larger than 1.5%. This increase reflects an increase in profitability compared to the previous year. This shows that banks are increasingly efficient in utilizing their assets to obtain greater profits.

$$3. \text{ Year 2023} = \frac{682.124.070.704}{31.914.699.371.277} \times 100\% = 2.13\%$$

Based on the calculation of ROA in 2023 of 2.13%, which shows that PT. Bank Nagari Pusat Padang can be said to be very good, because it is larger than 1.5%. This increase shows that banks are getting more efficient in utilizing their assets to generate profits. This is due to increased operating income, better asset management strategies or efficiency in management costs.





### Analysis of Return On Equity (ROE)

Based on the data obtained (Asiva Noor Rachmayani, 2015) *Return On Equity* PT. Bank Nagari Pusat Padang for the 2021-2023 period is shown in the table below.

**Table 7**  
**Calculation of Return On Equity of PT. Bank of the Central Field**  
**Period 2021-2023**  
**(In Rupiah)**

Component	Return On Equity	
	Net Profit	Own Capital
2021	408.715.008.799	3.416.642.969.672
2022	471.272.601.041	3.682.782.535.791
2023	523.768.467.827	3.960.669.338.379

Source : Processed data

With the Formula:

$$ROE = \frac{Laba Bersih}{Modal Sendiri} \times 100\%$$

$$1. \text{ Year 2021} = \frac{408.715.008.799}{3.416.642.969.672} \times 100\% = 11.96\%$$

Based on the calculation of ROE in 2021 of 11.96% which shows that PT. Bank Nagari Pusat Padang can be said to be not good, because it can be seen from the assessment criteria, which are less than 13%. This shows that banks are not efficient enough in utilizing their assets in obtaining net profit after tax.

$$2. \text{ Year 2022} = \frac{471.272.601.041}{3.682.782.535.791} \times 100\% = 12.79\%$$

Based on the calculation of ROE in 2022 of 12.79%, which shows that PT. Bank Nagari Pusat Padang can be said to be not good, because it can be seen from the assessment criteria, which are less than 13%. This shows that banks are not efficient enough in utilizing their assets in obtaining net profit after tax.

$$3. \text{ Year 2023} = \frac{523.768.467.827}{3.960.669.338.379} \times 100\% = 13.22\%$$

Based on the calculation of ROE in 2023 of 13.22%, which shows that PT. Bank Nagari Pusat Padang can be said to be sufficient, because it can be seen from the assessment criteria, which is greater than 13%. This shows that banks are quite efficient in utilizing their assets in obtaining net profit after tax.

### Analysis of Net Profit Margin (NPM)

Based on data obtained by PT. Bank Nagari Pusat Padang for the 2021-2023 period is shown in the table below.

**Table 8**  
**Calculation of Net Profit Margin of PT. Bank of the Central Field**  
**Period 2021-2023**

Component	Net Profit Margin	
	Net Profit	Total Operating Income
2021	408.715.008.799	1.800.719.699.763
2022	471.272.601.041	2.055.284.203.126
2023	523.768.467.827	2.006.183.296.204

Source: Processed data

With the Formula:

$$NPM = \frac{Laba Bersih}{Total Pendapatan Operasional} \times 100\%$$

$$1. \text{ Year 2021} = \frac{408.715.008.799}{1.800.719.699.763} \times 100\% = 22.69\%$$

Based on the calculation of NPM in 2021 of 22.69%, which shows that PT. Bank Nagari Pusat Padang can be said to be very bad, because it can be seen from the assessment criteria, which is less than 51%. The low NPM indicates that the bank still has quite high operating costs compared to the revenue obtained. This shows that banks are inefficient in converting revenue operations into net profit.

$$2. \text{ Year 2022} = \frac{471.272.601.041}{2.055.284.203.126} \times 100\% = 22.92\%$$

Based on the calculation of NPM in 2021 of 22.92% which shows that PT. Bank Nagari Pusat Padang can be said to be very bad, because it can be seen from the assessment criteria, which is less than 51%. Although still in the very bad category, this increase shows a slight improvement in operational efficiency.

$$3. \text{ Year 2023} = \frac{523.768.467.827}{2.006.183.296.204} \times 100\% = 26.10\%$$

Based on the calculation of NPM in 2021 of 26.10%, which shows that PT. Bank Nagari Pusat Padang can be said to be very bad, because it can be seen from the assessment criteria, which is less than 51%. Although it is still in the category of very bad according to BI standards. However, NPM has increased slightly compared to the previous year.

#### Analysis of Operating Expenses to Operating Income (BOPO)

Based on the data obtained by the Operating Expenses to Operating Income (BOPO) of PT. Bank Nagari Pusat Padang for the 2021-2023 period is shown in the table below.

**Table 9**  
**Calculation of Operating Costs to Operating Income**  
**PT. Bank of the Central Field**  
**Period 2021-2023**  
**(In Rupiah)**

Component	BOPO	
	Total Operating Income	Total Operating Expenses
2021	1.800.719.699.763	1.315.173.759.117
2022	2.055.284.203.126	1.526.493.765.844
2023	2.006.183.296.204	1.372.744.515.932

Source : Processed data

With the Formula:

$$BOPO = \frac{Total Biaya Operasional}{Total Pendapatan Operasional} \times 100\%$$

$$1. \text{ Year 2021} = \frac{1.315.173.759.117}{1.800.719.699.763} \times 100\% = 73.03\%$$

Based on BOPO's calculations in 2021 of 73.03%, which shows that PT. Bank Nagari Pusat Padang can be said to be very good, because it can be



seen from the assessment criteria, which is less than 83%. This shows that the bank is able to control operational costs well

$$2. \text{ Year 2022} = \frac{1.526.493.765.844}{2.055.284.203.126} \times 100\% = 74.27\%$$

Based on BOPO's calculations in 2022 of 74.27%, which shows that PT. Bank Nagari Pusat Padang can be said to be very good, because it can be seen from the assessment criteria, which is less than 83%. This shows that banks are increasingly efficient in controlling their operational costs.

$$3. \text{ Year 2023} = \frac{1.372.744.515.932}{2.006.183.296.204} \times 100\% = 68.42\%$$

Based on BOPO's calculations in 2023 of 68.42%, which shows that PT. Bank Nagari Pusat Padang can be said to be very good, because it can be seen from the assessment criteria, which is less than 83%. This decrease means that the bank has managed to reduce operational costs significantly so that the BOPO ratio is lower. This shows that banks are increasingly efficient in controlling their operational costs.

### **Discussion**

An overview of the profitability level of PT. Bank Nagari Pusat Padang for the period 2021 to 2023 concluded that:

1. From the ROA ratio of PT. Bank Nagari Pusat Padang in 2021 will be 1.82%, in 2022 the ROA will be 1.86%, in 2023 the value will be 2.13%. So, ROA PT. Bank Nagari Pusat Padang is said to be very good, because it has increased during the 2021-2023 period. The higher the ROA, the better the bank's performance in optimizing its assets. This shows that banks are increasingly improving the efficiency of using assets in generating profits.
2. From the ROE ratio of PT. Bank Nagari Pusat Padang in 2021 will be 11.96%, in 2022 the ROE will be 12.79%, in 2023 the value will be 13.22%. ROE increased from 2021 to 2023. Despite the increase, based on the BI assessment matrix, ROE PT. Bank Nagari Pusat Padang for the 2021-2022 period is still classified as not good and will only reach enough in 2023. This shows that there is an improvement in optimizing one's own capital effectively in generating profits.
3. From the NPM ratio of PT. Bank Nagari Pusat Padang in 2021 has a value of 22.69%, in 2022 the NPM value is 22.92%, in 2023 the value is 26.10%. The NPM ratio has increased from 2021 to 2023. Despite the increase, the NPM value is still in the very bad category, which is less than 51% according to BI standards. This means that banks have not been effective in improving their ability to make a profit by managing operational costs.
4. From the ratio of BOPO PT. Bank Nagari Pusat Padang in 2021 has a value of 73.03%, in 2022 BOPO the value is 74.27%, in 2023 the value is 68.42%. The BOPO ratio increased from 2021 to 2022, but there was a decrease from 2022 to 2023. The BOPO ratio of PT. Bank Nagari is said to be very good because the level of its assessment criteria is below 83%. The smaller the BOPO ratio, the more efficient the bank will be in controlling its operational costs and the profits obtained by the bank will be maximized

## **CONCLUSION**

Based on the results of the analysis in the previous chapter, the description of the level of profitability ratio analysis at PT. Bank Nagari Pusat Padang for the 2021-2023 period This is shown by the following indicators:

1. From the ROA ratio of PT. Bank Nagari Pusat Padang in 2021 to 2023 has increased. The higher the ROA, the better the bank's performance in optimizing its assets. This shows that banks can leverage the assets they have to generate profits effectively and efficiently.
2. From the ROE ratio of PT. Bank Nagari Pusat Padang in 2021 to 2023 has increased. Despite the increase, based on the BI assessment matrix, ROE PT. Bank Nagari Pusat Padang for the 2021-2022 period is still classified as not good and will only reach enough in 2023. This shows that there is an improvement in optimizing one's own capital effectively in generating profits.
3. From the NPM ratio of PT. Bank Nagari Pusat Padang in 2021 to 2023 has increased. Despite the increase, the NPM value is still in the very bad category according to BI standards. This means that banks have not been effective in improving their ability to make a profit by managing operational costs.
4. From the ratio of BOPO PT. Bank Nagari Pusat Padang in 2021 and 2023 experienced fluctuations. Although it is still experiencing an increase and decrease, the BOPO Ratio of PT. Bank Nagari Pusat Padang is said to be very good because the level of the assessment criteria is below 83%. The smaller the BOPO ratio, the more efficient the bank will be in controlling its operational costs to get maximum profits.

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