



ANALYSIS OF THE RENTABILITY RATIO ON PT. BANK NAGARI WEST SUMATRA

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ABSTRACT

The objective of this study is to analyze the comparison of rentability ratios at PT. Bank Nagari Sumatera Barat using Return On Assets (ROA), Return On Equity (ROE), and Net Profit Margin (NPM) as measurement indicators. The data analysis method applied in this research is quantitative analysis based on financial statement data of PT. Bank Nagari Sumatera Barat for the period 2022–2024. The results of the analysis show that the Net Profit Margin (NPM) of PT. Bank Nagari Sumatera Barat in 2022 was 25.31%, increased to 29.05% in 2023, and reached 30.25% in 2024. These results indicate that the bank is categorized as very healthy because it is capable of managing its operational activities efficiently to generate profits. Meanwhile, the Return On Assets (ROA) in 2022 was 1.56%, increased to 1.64% in 2023, and slightly decreased to 1.63% in 2024. Overall, the ROA results are categorized as very healthy, indicating that the bank is able to utilize its assets effectively to generate net income. Furthermore, the Return On Equity (ROE) in 2022 was 12.80%, increased to 13.22% in 2023, and slightly declined to 12.88% in 2024. The ROE results are categorized as healthy, which shows that the bank is capable of generating profits through the effective utilization of its own capital.

Keywords: Rentability, NPM, ROA, ROE

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INTRODUCTION

The economic activities of a country are closely related to the existence of the banking sector. Banking has a very important role in supporting economic growth while maintaining national economic stability. If the banking system runs well, strongly, and healthily, it will have a positive influence on the overall economic development. This is

because banks play the role of intermediary institutions, namely institutions that collect funds from people who have excess funds, then redistribute them to those who need funds. The distribution of funds is generally used to finance various economic activities that are productive, so that they can improve people's welfare and encourage the country's economic growth. Banks are also one of the financial institutions in Indonesia that have an important role in supporting the sustainability of the national economy. As a financial institution, banks function to collect funds from the public through various types of deposit products, such as current accounts, savings, and deposits. The funds that have been collected are then redistributed to the community in the form of credit or financing to meet various funding needs (May, 2013).

Financial statements are one of the important means in presenting financial information that provides a comprehensive overview of the condition or state of a company. In general, financial statements consist of several main parts, namely balance sheets, income statements, and reports on changes in financial positions. The report on changes in financial position is usually presented in the form of a cash flow statement or a fund flow statement that aims to show information about the source and use of funds during a certain period (Fernos, 2017). According to PSAK No. 1, complete financial statements generally consist of several main elements, namely balance sheets, income statements, and reports on changes in financial position. The report on changes in financial position can be presented in several forms, such as a cash flow statement or a fund flow statement that serves to provide information about changes in the financial condition of an entity in a certain period (Muzayyanah & Pranoto, 2021). Financial statements are one of the most important sources of information in assessing the financial condition and performance of a bank. In order for the information contained in the financial statements to be understood correctly, it is necessary to analyze the financial statements as a first step. This analysis is carried out using various financial ratios adjusted to applicable standards. One of the commonly used ratios is the rentability ratio, which is a ratio used to measure a bank's ability to earn profits from its operational activities.

The rentability ratio is one of the financial indicators used to assess a company's ability to generate profits in a certain period. This ratio is closely related to the sustainability of a business, because a high level of rentability indicates that the company's financial condition is in good and healthy condition. Conversely, a low level of rentability can portray poor financial conditions. In addition, the level of rentability can also be used as a basis for consideration in making decisions related to the company's funding needs. Thus, the rentability ratio is used to find out the extent of a company's ability to generate profits within a certain period of time. A high level of rentability indicates that the company is able to carry out its operational activities efficiently and can maintain the sustainability of its business (Pagi & Pundissing, 2022). According to Agusti (2021), the rentability ratio is used to assess the extent of management's effectiveness in utilizing and managing the company's resources to generate profits. Rentability ratio measurement can be done through several indicators,



including *Net Profit Margin* (NPM), *Return on Assets* (ROA), and *Return on Equity* (ROE).

In this case, PT. Bank Nagari West Sumatra, most of whose shares are owned by the West Sumatra Provincial Government, plays the role of a Regional Development Bank. The bank aims to support the implementation of local government programs through the provision of various banking and financial services for the community.

Financial Statements

Financial statements are the final result of the accounting process obtained through the stages of classification and summarization of various financial transactions that occur during an accounting period. According to Enni Savitri, (2016) Financial statements are the result of accounting data processing that presents comprehensive information about the financial condition and performance of a company in a certain period. The information presented in the financial statements can be used as a basis for economic decision-making by various parties, both internal and external, as well as a form of management accountability in managing company resources.

In general, financial statements can be interpreted as official documents that contain information about the company's financial condition in a certain period. Some of the opinions of experts regarding the meaning of financial statements include the following:

- a. Cintia & Marlius, (2018) Financial statements are the final result of the accounting process which is used as a medium to convey information about the company's financial condition and activities to interested parties. This information can then be used as a basis for making assessments and decision-making.
- b. According to Ghozali and Chariri, (2003) states that financial statements function as a means of providing information used to assess the company's performance. The information presented in the financial statements has an important role for various parties, both management as internal users and external parties who have interests in the company.
- c. According to Muhammad Ali Najib et al., (2023) Financial statements are the presentation of financial information that is systematically compiled to describe the financial position and performance of an entity. Therefore, financial statements can be used as an evaluation tool in assessing the company's development and growth over time

Financial Statement Analysis

Financial statement analysis is an evaluation activity carried out to examine the company's financial position and performance results, both in the current period and in the previous period. This analysis aims to assess and estimate the condition and performance of the company in the future. In its implementation, the analysis of financial statements is carried out by describing each component contained in the financial statements into more detailed information, then examining the relationships that have important meaning between the posts, both quantitative and non-quantitative.

Through this process, it is hoped that a deeper understanding of the company's financial condition can be obtained so that it can be used as a basis for making the right decisions (Fernos & Dona, 2018).

According to Recly, (2016) financial statement analysis is an activity carried out to assess the financial position, operational results, and business development of a company. The analysis process is carried out using various appropriate methods and techniques so that the information produced is more accurate and reliable.

According to Tambunan, (2017) stated that there are two financial statement analysis tools that are commonly used by analysts, namely horizontal analysis and vertical analysis. Horizontal analysis is a method that is carried out by comparing financial statements from several periods to find out the development or changes that occur in the company. Meanwhile, vertical analysis is an analysis method that is carried out on financial statements in a certain period to see comparisons between items in the report.

Financial Ratios

Financial ratios are one of the tools used in financial statement analysis to assess the performance of a company by utilizing information contained in financial statements, such as balance sheets, income statements, and cash flow statements. According to Pongoh, (2013) Financial ratio is an analysis method that is carried out by comparing the numbers in the financial statements through the calculation of the division between one number and another. The comparison can be made between components in one financial statement or between components contained in different financial statements.

Meanwhile, according to Munawir, (2010) explained that financial ratios are a form of analysis that shows the relationship or comparison between a certain amount and another. This analysis uses ratios as a tool to provide analysts with an overview of the company's financial condition, whether it is in good or bad condition. The assessment is usually carried out by comparing the ratio obtained with the standard ratio or comparative ratio that has been set. The calculation of the financial ratio is carried out by comparing two variables derived from the company's financial statements, both those contained in the balance sheet and the income statement.

In practice, the analysis of financial ratios in a company can be classified into:

- a. Balance sheet ratio is a ratio calculated by comparing various figures sourced from the balance sheet statement.
- b. The profit and loss ratio is a ratio obtained by comparing figures derived from the company's income statement.
- c. The ratio between reports is a ratio calculated by comparing financial data sourced from two different reports, namely the balance sheet and the income statement. The ratio of comparison between these reports is generally grouped into six basic ratios, which are as follows:
 - 1) Liquidity ratio is a ratio used to measure a bank's ability to meet short-term financial obligations that are due immediately.
 - 2) The leverage ratio (debt ratio) is used to measure the extent to which a company's operational activities are financed through the use of debt.

Analysis Of Rentability (Maharani, Fernos)



- 3) Activity ratio is a ratio used to determine the level of effectiveness of a company in utilizing resources or funds owned in carrying out operational activities.
- 4) Rentability ratio is a ratio used to measure a company's ability to generate profits efficiently and effectively.
- 5) The growth ratio shows the company's ability to maintain and improve its economic condition in line with economic development.
- 6) The rating ratio is used to assess management's ability to increase the company's value.

Financial ratios are one of the analytical tools used to assess the financial performance of companies, including in the banking sector, through the comparison of various financial data contained in Harahap's (2010:301) financial statements.

The types of financial ratios include:

- a. Liquidity Ratio is a ratio used to assess a bank's ability to meet short-term financial obligations that must be resolved immediately.
- b. Solvency Ratio is a ratio used to find out the extent to which the assets owned by banks are financed by liabilities or debts.
- c. Rentability Ratio is a ratio used to assess the level of profit made by a bank by comparing the profit earned with the capital or assets used in banking operational activities.

Rentability

Rentability is the ability of a company to obtain profits through the effective and efficient use of its capital. According to Hirmantono & Maharani, (2022) stating that rentability indicates the extent to which a company is able to generate profits from its main operational activities. Therefore, the level of rentability can describe the company's ability to manage and maximize the various resources it has, both from sales activities, asset use, and capital management, so that it can generate profits.

Meanwhile, according to S. T. S. P. Sari & Putra, (2020) The rentability ratio is an analytical tool used to measure a company's capabilities in obtaining profits by comparing the amount of profit generated with capital or assets used in operational activities. Through this ratio, the company can find out the level of effectiveness in generating profits over a certain period.

Explained that the rentability ratio describes the company's ability to make a profit by utilizing all its potential, such as sales activities, cash availability, capital, labor, and the company's branch network. Therefore, the rentability ratio is often used as one of the indicators to assess a company's ability to generate profits from its operational activities (Roza, 2014).

Types of Rentability Ratios

1. Return On Assets (ROA)

This ratio is used to assess the ability of bank management to generate profits through the utilization of all assets owned. The higher ROA value indicates that banks are increasingly effective in managing their assets to make a profit. The assessment criteria for the ROA level are explained as follows:

Table 1. ROA Level Assessment Criteria Matrix

ROA Percentage	Remarks
>1.50%	Very Healthy
$1.25\% < \text{LONG} \leq 1.50\%$	Healthy
$0.51\% < \text{LONG} \leq 1.25\%$	Quite Healthy
$0\% \leq \text{LONG} \leq 0.50\%$	Unhealthy
< 0%	Unhealthy

Source : SE OJK 14/SEOJK.03/2017

2. Return On Equity (ROE)

This ratio is used to measure the ratio between the net profit earned by a bank and the amount of its own capital or equity owned by shareholders. Therefore, ROE is one of the ratios that investors pay attention to because it can show the level of return on investment that has been invested. The criteria for assessing the ROE level are described as follows:

Table 2. ROE Level Assessment Criteria Matrix

Percentage ROE	Remarks
$\geq 20\%$	Very Healthy
$12.5\% \leq \text{ROE} < 20\%$	Healthy
$5\% \leq \text{ROE} < 12.5\%$	Quite Healthy
$0\% \leq \text{ROE} < 5\%$	Unhealthy
< 0%	Unhealthy

Source : SE OJK 14/SEOJK.03/2017

3. Net Profit Margin (NPM)

This ratio is used to assess the performance of bank management in generating profits by comparing net profit to operating income earned. The results of the comparison show the level of effectiveness and efficiency of banks in managing their revenues. The NPM level assessment criteria are described as follows:



Table 3. NPM Level Assessment Criteria Matrix

NPM Percentage	Remarks
>20%	Very Healthy
10% < NPM ≤ 20%	Healthy
5% < NPM ≤ 10%	Quite Healthy
0% < NPM ≤ 5%	Unhealthy
≤ 0%	Unhealthy

Source : SE OJK 14/SEOJK.03/2017

RESEARCH METHODS

The research method used in this study is a quantitative method, which is a method that is carried out by analyzing data in the form of numbers sourced from financial statements. The object of this research is PT. Bank Nagari West Sumatra with a focus on analyzing financial performance through rentability ratios. The data used in this study is secondary data obtained from the financial statements of PT. Bank Nagari West Sumatra for the period 2022 to 2024, which includes income statement and financial position statement (balance sheet). In addition, data is also obtained through field research by conducting interviews with competent parties in relevant agencies to obtain relevant information, as well as library research by studying various literature such as books, scientific journals, and regulations related to the research topic. The data analysis technique was carried out by calculating the rentability ratio consisting of *Net Profit Margin* (NPM), *Return On Assets* (ROA), and *Return On Equity* (ROE), then the results of the calculation were compared with the standard of assessment of the bank's health level based on the provisions of the Financial Services Authority (OJK) through SE OJK No.14/SEOJK.03/2017. This analysis aims to determine the ability of PT. Bank Nagari West Sumatra in generating profits and assessing the health level of the company's financial performance during the research period.

Table 4. Measurement Variable

Variable	Formula
ROA	$\frac{\text{Net Profit}}{\text{Total Assets}} \times 100\%$
ROE	$\frac{\text{Net Profit}}{\text{Equity}} \times 100\%$
NPM	$\frac{\text{Net Profit}}{\text{Operating Income}} \times 100\%$

RESULTS AND DISCUSSION

The data on the development of financial statements of PT. Bank Nagari West Sumatra for the 2022-2024 period can be seen in the following table 1.1:

**Table 5. Financial Statement Data PT. Bank Nagari West Sumatra
Period 2022-2024
(in Rp. 000,-)**

No	Remarks	Year		
		2022	2023	2024
1	Net Profit	471.272.601	523.768.467	538.068.947
2	Operating Income	1.861.850.206	1.803.037.496	1.779.702.725
3	Total Assets	30.096.359.098	31.914.699.371	32.957.814.905
4	Equity	3.682.782.535	3.960.669.338	4.178.374.673

Source : PT. Bank Nagari West Sumatra, Processed Data

Net Profit Margin (NPM)

Net Profit Margin (NPM) is a financial ratio used to find out how much net profit a company is able to generate from the total sales obtained. This ratio is calculated by comparing net profit after tax with net sales. Through this ratio, it can be known the company's ability to control costs and manage operational activities efficiently to obtain profits (Syawia & Marlius, 2023). Formula for searching *Net Profit margin* (NPM) as follows:

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

**Table 6. Growth of Net Profit Margin (NPM) PT. Bank Nagari West Sumatra
Period 2022-2024
(in Rp. 000,-)**

Remarks	2022	2023	2024
Net Profit	471.272.601	523.768.467	538.068.947
Operating Income	1.861.850.206	1.803.037.496	1.779.702.725

Source : PT. Bank Nagari West Sumatra, Data Processed

Year 2022 :

$$\text{NPM} = \frac{\text{Rp } 471.272.601}{\text{Rp } 1.861.850.206} \times 100\% = 25,31\%$$

The figure above shows that of every Rp 1 of sales earned, 25.31% (or equivalent to Rp 0.2531) is net profit after tax.



Year 2023 :

$$\text{NPM} = \frac{\text{Rp } 523.768.467}{\text{Rp } 1.803.037.496} \times 100\% = 29,06\%$$

The figure above shows that of every Rp 1 of sales earned, 29.06% (or equivalent to Rp 0.2906) is net profit after tax.

Year 2024 :

$$\text{NPM} = \frac{\text{Rp } 538.068.947}{\text{Rp } 1.779.702.725} \times 100\% = 30,23\%$$

The figure above shows that of every IDR 1 in sales earned, 30.23% (or equivalent to IDR 0.3023) is net profit after tax.

Return On Assets (ROA)

Return On Assets (LENGTH) It is a ratio used to assess the level of effectiveness of a company, especially a bank, in utilizing all assets owned to generate profits. The higher the ROA value obtained, the better the management's ability to optimize the use of assets to generate profits (Marlius & Rahmaddillah, 2022). Formula for searching *Return On Assets* (ROA) as follows:

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

Table 7. Perkembangan *Return On Assets* (ROA) PT. Bank Nagari West Sumatra Period 2022-2024
(in Rp. 000,-)

Remarks	2022	2023	2024
Net Profit	471.272.601	523.768.467	538.068.947
Total Assets	30.096.359.098	31.914.699.371	32.957.814.905

Source : PT. Bank Nagari West Sumatra, Data Processed

Year 2022 :

$$\text{ROA} = \frac{\text{Rp } 471.272.601}{\text{Rp } 30.096.359.098} \times 100\% = 1,56\%$$

Based on the calculation above, the ROA value of PT. Bank Nagari West Sumatra in 2022 by 1.56%. This means that every IDR 1 of total assets owned is able to generate a net profit of 0.0156. This shows that banks are able to utilize their assets effectively to make a profit. A higher ROA value indicates a better level of efficiency in asset management to generate profits.

Year 2023 :

$$ROA = \frac{\text{Rp } 523.768.467}{\text{Rp } 31.914.699.371} \times 100\% = 1,64\%$$

Based on the calculation above, the ROA value of PT. Bank Nagari West Sumatra in 2023 at 1.64%. This means that every Rp 1 total assets owned are able to generate a net profit of 0.0164. This shows that banks are able to utilize their assets effectively to make a profit. A higher ROA value indicates a better level of efficiency in asset management to generate profits.

Year 2024:

$$ROA = \frac{\text{Rp } 538.068.947}{\text{Rp } 32.957.814.905} \times 100\% = 1,63\%$$

Based on the calculation above, the ROA value of PT. Bank Nagari West Sumatra in 2024 by 1.63%. This means that every Rp 1 of total assets owned is able to generate a net profit of 0.0163. This shows that banks are able to utilize their assets effectively to make a profit. A higher ROA value indicates a better level of efficiency in asset management to generate profits.

Return On Equity (ROE)

Return On Equity (ROE) is a ratio used to measure the level of effectiveness of a company in utilizing its own capital or equity in generating profits. This ratio shows the management's ability to manage funds derived from shareholders to obtain optimal returns for investors (Ramadanti & Dona, 2019). Formula for searching *Return On Assets* (ROA) as follows:

$$ROE = \frac{\text{Net Profit}}{\text{Equity}} \times 100\%$$

Table 8. Perkembangan *Return On Equity* (ROE) PT. Bank Nagari West Sumatra Period 2022-2024
(in Rp. 000,-)

Year	2022	2023	2024
Net Profit	471.272.601	523.768.467	538.068.947
Equity	3.682.782.535	3.960.669.338	4.178.374.673

Source: PT. Bank Nagari West Sumatra, Data Processed

Year 2022:

$$ROE = \frac{\text{Rp } 471.272.601}{\text{Rp } 3.682.782.535} \times 100\% = 12,80\%$$

Based on these calculations, the ROE of PT. Bank Nagari West Sumatra in 2022 was 13.80%. This means that every Rp 1 of its own capital owned by the



company is able to generate a net profit of 0.1380. This condition shows that the company is able to make good use of its equity in generating profits.

Year 2023:

$$\text{ROE} = \frac{\text{Rp } 523.768.467}{\text{Rp } 3.960.669.338} \times 100\% = 13,22\%$$

Based on these calculations, the ROE of PT. Bank Nagari West Sumatra in 2023 at 13.22%. This means that every Rp 1 of its own capital owned by the company is able to generate a net profit of 0.1322. This condition shows that the company is able to make good use of its equity in generating profits.

Year 2024:

$$\text{ROE} = \frac{\text{Rp } 538.068.947}{\text{Rp } 4.178.374.673} \times 100\% = 12,88\%$$

Based on these calculations, the ROE of PT. Bank Nagari West Sumatra in 2024 by 12.88%. This means that every Rp 1 of its own capital owned by the company is able to generate a net profit of 0.1288. This condition shows that the company is able to make good use of its equity in generating profits.

CONCLUSION

Based on the results of the data analysis that has been carried out, it can be concluded that the profit of PT. Bank Nagari West Sumatra during the 2022–2024 period has undergone changes. In 2023, the company's net profit increased by 11.14%, while in 2024 the growth rate decreased to 2.73%, although nominally the net profit value still showed an increase. This condition shows that the bank's financial performance is not fully optimal, especially in terms of managing operational activities, asset utilization, and the effectiveness of capital use. This situation also has an impact on the bank's ability to maximize profits. Therefore, PT. Bank Nagari West Sumatra is advised to improve marketing strategies and promotional activities for various banking products and services in order to encourage revenue growth. In addition, the bank also needs to evaluate and improve operational management, asset utilization, and capital use so that the company's financial performance and profit level can increase sustainably in the future.

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