

ANALYSIS OF FINANCIAL RATIO TO PROFIT GROWTH AT PT. BANK MESTIKA DHARMA TBK MEDAN LISTED ON THE INDONESIAN STOCK EXCHANGE

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Abstract

The reason for this examination is to find out and break down the monetary proportions to benefit development at PT. Bank Mestika Dharma Tbk Medan, which is recorded on the Indonesia Stock Exchange. This examination is restricted to PT. Bank Mestika Dharma Tbk Medan, which is recorded on the Indonesia Stock Exchange. This sort of exploration is unmistakably quantitative, with the object of examination being the monetary side of PT. Bank Mestika Dharma Tbk. The information source utilized is optional information, in particular the organization's monetary report information as an accounting report and pay proclamation. In light of the consequences of testing and examination of liquidity, dissolvability and benefit of PT. Bank Mestika Dharma Tbk Medan in 2020–2022, the organization is sorted as bad. This is on the grounds that the investigation of liquidity and dissolvability of PT. Bank Mestika Dharma Tbk Medan is illiquid on the grounds that paying debts is less capable. In the meantime, in the benefit examination, it changed in light of the fact that it was still under the business normal norm.

INTRODUCTION

The reason for this examination is to find out and break down the monetary proportions to benefit development at PT. Bank Mestika Dharma Tbk Medan, which is recorded on the Indonesia Stock Exchange (Muktar, 2016). This examination is restricted to PT. Bank Mestika Dharma Tbk Medan, which is recorded on the Indonesia Stock Exchange. This sort of exploration is unmistakably quantitative, with the object of examination being the monetary side of PT. Bank Mestika Dharma Tbk. The information source utilized is optional information, in particular the organization's monetary report information as an accounting report and pay proclamation. In light of the consequences of testing and examination of liquidity, dissolvability and benefit of PT. Bank Mestika Dharma Tbk Medan in 2020–2022, the organization is sorted as bad. This is on the grounds that the investigation of liquidity and dissolvability of PT. Bank Mestika Dharma Tbk Medan is illiquid on the grounds that paying debts is

less capable. In the meantime, in the benefit examination, it changed in light of the fact that it was still under the business normal norm (Pratama, 2010).

Financial advancement can't be isolated from the financial area. The financial world assumes a significant role in the development of monetary soundness. This should be visible when the financial area encounters a downfall. One method for reestablishing monetary soundness is to coordinate the financial area (Sukma, 2013). In this way, the public authority really focuses on the presence of banking in the public monetary system. Each organization completing business exercises positively has specific objectives, and one of them is creating a gain. This objective can be accomplished assuming the organization's executives work with an elevated degree of viability, so the benefits will increase or develop. As indicated by (Putri, n.d.), "developing is an organizational decision that is many times more appealing than getting by." Organizational development is many times estimated by an expansion in deals and an expansion in supporting offices as resources that impact benefits."

According to Maharani & Elpanso (2021), to evaluate the presentation and monetary state of an organization, a monetary expert requires particular measures. The action that is frequently utilized is proportion, which shows the connection between two pieces of monetary information. Investigation and translation of different proportions will give a more prominent comprehension of monetary execution and conditions than examination of monetary information alone. Monetary proportions are computations involving monetary reports what capability as an estimating device in evaluating the organization's monetary condition and execution (Trianto, 2017). This monetary proportion is vital for examining the organization's monetary condition. Short- and medium-term financial backers are by and large more keen on momentary monetary circumstances and the organization's capacity to deliver satisfactory profits. This data can be tracked down in a less complex manner, specifically by computing monetary proportions that suit your desires (Kaaba et al., 2022).

As per Rizki (2019), "benefit or gain is one of the primary objectives of an organization in doing its exercises. The board generally designs how much benefit every period should receive, not entirely focusing on what should be accomplished. Deciding the benefit target is significant to accomplishing the organization's general objectives." The development examination is looking at similar posts in two periods, where the posts utilized as a correlation likewise move (Tara, 2015). In working out the development pace of an organization, it is important to compute the development pace of net benefit after charge. Assuming that what is determined is beneficial development, Great benefit development represents that the organization has great funds, which will expand the worth of the organization since profits paid in the future truly depend upon the state of the organization. Benefit development is one of the development proportions that can be utilized to quantify organization execution (Fajar & Ridwan, 2020).

An organization is supposed to be developing on the off chance that the benefits it produces keep on expanding, giving it a decent chance to create huge benefits. Great benefit development will offer some incentives for the organization as well as benefits for investors since they will get profits along with the board, which will get rewards for accomplishing the most extreme benefits (Septiano et al., 2022). Benefit development likewise impacts monetary proportions, to be specific, liquidity proportions, action proportions, dissolvability proportions and productivity proportions. These proportions will have their own individual estimation capabilities. These proportions are utilized as material to assess the monetary capacities of an organization and, afterward, show benefit development for what's in store (Mahaputra & Adnyana, 2012).

The motivation behind laying out an organization is to acquire benefit, which is generally called business objectives or benefit situated. Benefit is the benefit gotten from the business shown to the organization (Saniamisha & Jin, 2019). A benefit is likewise a device that can be utilized as a proportion of the thriving of an organization in a specific time span and as a representation of whether an organization's administration execution can deal with its administration in a specific time span. Expanding benefits consistently is the expectation of each and every organization, except for those organizations that are not yet fit to guarantee the benefits that the organization will get in the next year (Saraswati & Nurhayati,

2022). Siregar & Batubara (2017) urged that benefit of development isn't simply essential to deciding the organization's future accomplishments, but at the same time is significant as the need might have arisen for different gatherings, for example, financial backers who will put resources into the organization, yet in addition for banks who need to give advances to the organization.

Poor bank performance as seen from the results of liquidity and solvency examinations refers to a situation where the bank has difficulty in meeting its obligations, both short-term and long-term. This indicates that the bank does not have enough liquid assets to pay maturing debts and may face the risk of bankruptcy if not addressed immediately. Liquidity refers to the bank's ability to meet its short-term obligations quickly without having to sell assets at a significant loss (Ruozi & Ferrari, 2013). A low liquidity ratio means that the ratio between current assets (such as cash, deposits in other banks, and easily sold securities) and current liabilities (such as customer deposits that can be withdrawn at any time) is low (DeYoung & Jang, 2016). If there is a withdrawal of customer funds, the bank may not be able to meet customer withdrawal requests in a timely manner. Furthermore, the bank also has difficulty obtaining short-term loans from the money market to cover its liquidity needs. Solvency measures the bank's ability to meet its long-term obligations and remain operational in the long term. Indicators of poor solvency are as follows: 1) High debt to equity ratio. This means that the bank has too much debt compared to its capital. If the bank cannot generate enough income to pay interest and principal, its solvency will be impaired; 2) Decrease in asset value. If the value of a bank's assets, such as loans, investments, or property, declines significantly, the bank's capital may be eroded, worsening its solvency; 3) Continuous Operational Losses.

If a bank continues to experience operational losses, its capital will be depleted, resulting in a worsening solvency ratio. Therefore, several impacts of poor bank performance must be considered: 1) Decrease in customer and investor confidence (Berger & Bouwman, 2013). Customers may start to withdraw their funds, and investors may lose confidence, which may worsen the bank's financial situation; 2) Potential regulatory intervention. Financial regulators may become more involved to protect customers and the stability of the financial system, including the possibility of restructuring or even liquidating the bank (Duffie, 2019); 3) Bankruptcy risk. If this problem is not addressed, the bank is at risk of being unable to survive and may go bankrupt. Based on the literature, the following are common causes of bank liquidity and solvency problems: 1) Poor financial management. Wrong decisions in managing bank assets and liabilities can lead to liquidity and solvency problems (Raykov, 2017); 2) Poor economic conditions. A recession or economic crisis can affect customers' ability to repay their loans, which has an impact on the bank's financial health; 3) Unmanaged risk exposure. If, exposure to high credit risk without adequate reserves can worsen solvency. Overall, poor bank performance reflected in low liquidity and solvency is a sign that the bank is in a vulnerable financial situation, which can lead to more serious problems if corrective actions are not taken immediately. Therefore, this study aims to analyse of financial ratio to profit growth at PT. Bank Mestika Dharma Tbk Medan listed on the Indonesian Stock Exchange.

RESEARCH METHODOLOGY

This exploration is planned to investigate or explain a peculiarity by making a speculation that interfaces the impact of one variable with different factors (Bambang Sudaryana et al., 2022). The kind of information utilized in this exploration is quantitative information, in particular information with respect to sums, levels, correlations, and volumes, as seen from the monetary reports of organizations recorded on the Indonesia Stock Exchange. The information source in this examination is auxiliary information. Auxiliary information is research information got by specialists in a roundabout way or through delegate media (got and recorded by different gatherings). Information and data are acquired by getting to the Indonesian Stock Trade site (www.idx.co.id) and, at that point, www.sahamok.com. Descriptive analysis in research methods is the initial step used to describe and summarize data obtained from research results. The goal is to provide a general overview of the characteristics of the data, including its distribution, central tendency, and variability, without conducting hypothesis testing or making further statistical inferences (Mishra et al., 2019). The objectives of descriptive analysis are chosen as

follows: 1) Describe the characteristics of the data. Provide basic information about the sample or population studied, such as respondent demographics (age, gender, education, etc.), and the distribution of research variables; 2) Identify patterns and trends. See general patterns or trends in the data, such as average, median, mode, etc.; 3) Simplify data. Summarize data in a simpler and more easily understood form, for example in the form of tables, graphs, or diagrams.

Sugiyono (2017) states that the populace is the entirety of every single imaginable worth, both the consequences of counting and quantitative or subjective estimations, instead of specific qualities with respect to a total and clear arrangement of items. In view of the meaning of populace above, what will be utilized as the populace in this exploration is the monetary report of PT. Bank Mestika Dharma recorded on the Indonesia Stock Exchange for the 2020–2022 period. This exploration takes information from the property and land areas. The justification for choosing the exploration test is on the grounds that the qualities of property and land organizations are that they are ventures that are developing quickly, with costs expanding from one year to another. This exploration utilizes optional information obtained from the authority site of the Indonesian Stock Trade, specifically www.idx.co.id. In view of the meaning of the example above, what will be utilized as an example in this examination is the monetary report of PT. Bank Mestika Dharma, which is recorded on the Indonesia Stock Exchange for the 2020–2022 period and comprises an asset report and a benefit and misfortune report beginning in 2020–2022.

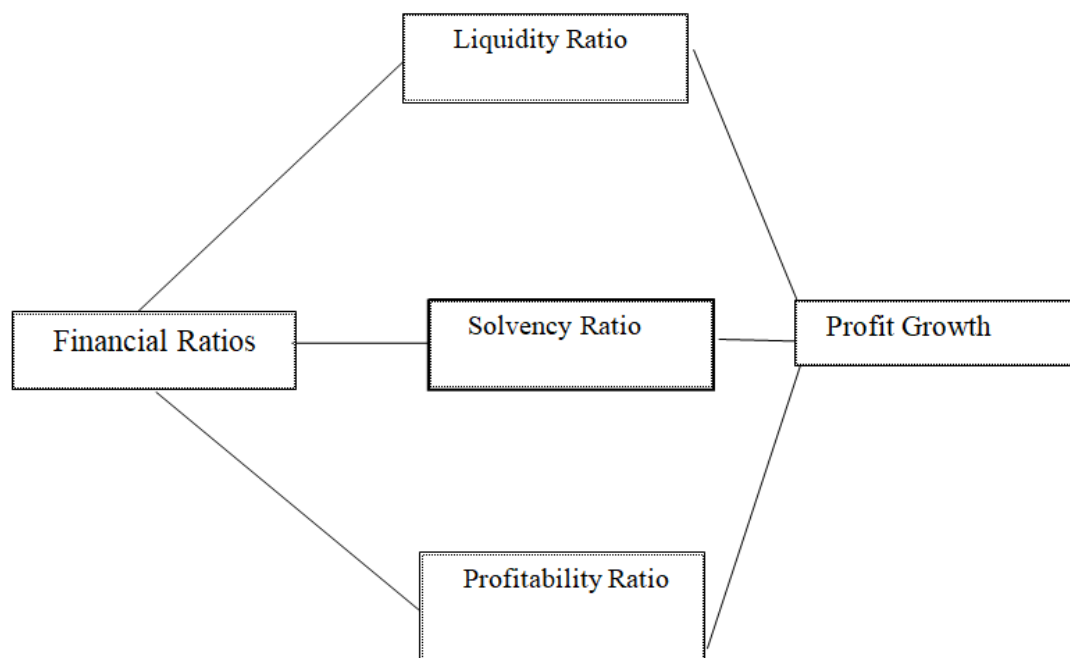


Figure 1. Conceptual Framework of Financial Ratios

PT. Bank Mestika Dharma Medan, as a specialty unit, is obviously expected to have the option to produce benefits from the business it does. PT. Bank Mestika Dharma Medan was established over a significant stretch of time to increment benefits; in this way, it should have the option to expand the benefit proportion, so PT. Bank Mestika Dharma Medan should be coordinated to the place of most extreme productivity so the presentation level of PT. Bank Mestika Dharma Medan will work on after some time. The monetary proportion examination of PT. Bank Mestika Dharma Medan, for the most part, utilizes liquidity, dissolvability and benefit investigation. The benefit of estimating using this technique is that it is not difficult to compute as long as verifiable information is accessible. In the meantime, the shortcoming is that this technique can't quantify PT execution. Bank Mestika Dharma Medan precisely. This is on the grounds that the information utilized is bookkeeping information, which can't be isolated from translation or assessment, which can bring about different sorts of twists, and the monetary execution of PT. Bank Mestika Dharma Medan isn't estimated definitively and precisely.

RESULT AND DISCUSSION

History of the Indonesian Stock Exchange

By and large, capital business sectors existed well before Indonesia's freedom. The capital market, or stock trade, has been around since the Dutch pioneering time, or, to be exact, in 1912 in Batavia. Around then, the capital market was laid out by the Dutch East Indies government for the interests of the pioneer government, or VOC. Then, at that point, in 1925, the trade was laid out in Surabaya and Semarang. Despite the fact that the capital market has existed since around 1912, the turn of events and the development of the capital market have not gone true to form, and in certain periods, capital market action has even encountered a vacuum. This was brought about by a few factors like The Second Great War and II, the exchange of force from the pilgrim government to the public authority of the Republic of Indonesia, and different circumstances which made stock trade tasks not run as they ought to and all trades were shut. On August 10, 1977, the capital market was reactivated, and the capital market experienced development in accordance with different motivating forces and guidelines given by the public authority. The main offers exchanged were PT Semen Cibinong shares. In 1995, the JATS (Jakarta Programmed Exchanging Framework) framework started to be executed. An exchanging framework on the stock trade floor that naturally matches the selling and purchasing costs of offers. Before the execution of JATS, exchanges were done physically. For instance, by utilizing a "whiteboard" as a board for entering stock trading costs, Stock exchanging has changed to scripless exchanging, specifically scripless stock exchanging (actual confirmation of offer possession). As innovation propels, trades currently utilize the remote exchanging framework, in particular a significant distance exchanging framework. At last, the Jakarta Stock Trade converged with the Surabaya Stock Trade toward the end of 2007, and in mid-2008, it changed its name to the Indonesian Stock Trade. The Indonesian Stock Exchange (BEI) is a foundation that completes protection exercises in Indonesia. Beforehand there were two stock trades in Indonesia, to be specific the Jakarta Stock Trade (BEJ) and the Surabaya Stock Trade (BES).

The Jakarta Stock Trade was established by Dutch financial backers on December 14, 1912, with the name *Vereniging Voor de Effectenhandel*, fully intent on raising assets to help the extension of manor organizations possessed by Dutch individuals in Indonesia. The improvement of the Indonesian capital market around then was very uplifting, so the Dutch provincial government was urged to open stock trades in different urban communities, to be specific, Surabaya on January 11, 1925 and Semarang on August 1, 1925. Notwithstanding, because of the political disturbance that happened in European nations, influencing protections exchanging Indonesia, the stock trades in Surabaya and Semarang were shut down, and protections exchanging was brought together in Jakarta. Because of the Second Great War, the Jakarta Stock Exchange was at last shut down on May 10, 1940. With the conclusion of the three stock trades, protections exchanging exercises in Indonesia were halted and were just reactivated on August 10, 1977. Since the capital market was reactivated in 1977, the public authority completing a progression of strategies and liberation that empower the improvement of the capital market. The advancement of the capital market in Indonesia has advanced quickly since the execution of the December 1987 Bundle (Pakdes'87) and the October 1988 Bundle (Pakto'88), which is reflected in the expanded excitement of money managers in the Indonesian capital market.

DISCUSSION

In view of the ongoing proportion computation that has been completed, it tends to be seen that the ongoing proportion of PT. Indofood Sukses Makmur Tbk. has expanded from 2018 to 2020. The most elevated current proportion was achieved in 2020 at 13.03%, while the least current proportion happened in 2018 at 10.66%. In view of the extent of the ongoing proportion above, it tends to be seen that the ongoing proportion of PT. Indofood CBP Sukses Makmur Tbk. in 2018 was bad on the grounds that each IDR 1 of current obligation was just ensured by IDR 2.1 of current resources. In the mean time, in 2020, each IDR 2.1 of current resources will ensure IDR 1 of current obligations. It is realized that the ongoing proportion of PT Unilever Indonesia Tbk has diminished from one year to another. The most noteworthy current proportion was achieved in 2018 at 73.24%, which can be deciphered as follows: each IDR 0.71 of current resources ensures IDR 1 of current obligations. In the mean time, the most

reduced current proportion was knowledge about 2020 at 66.09%, which can be deciphered as follows: each IDR 0.6 current resource ensures current liabilities of IDR 1. In light of the ongoing proportion above, it very well may be seen that the ongoing proportion of PT Unilever Indonesia Tbk. from 2018 to 2020 isn't great in light of the fact that the worth is underneath the sensible worth subject matter authorities agree, specifically 20%.

In view of the ongoing proportion computation that has been completed, it tends to be seen that the ongoing proportion of PT. Kalbe Farma Tbk. has decayed from one year to another. The most elevated current proportion was achieved in 2018 at 465.77%, while the least current proportion happened in 2020 at 411.59%. In light of the ongoing proportion above, it tends to be deciphered as follows: in 2018, PT. Kalbe Farma Tbk. accomplished the most noteworthy current proportion estimation; to be specific, each IDR 4.1 of obligation is ensured by IDR 1 of current resources. In the mean time, in 2020, each IDR 3.4 of current resources will ensure IDR 1 of current obligations. In light of the ongoing proportion computation, it very well may be seen that the ongoing proportion experienced by PT. Indofood CBP Sukses Makmur Tbk. diminishes and increments from one year to another. In the mean time, the most elevated proportion was achieved in 2019 at 253.56%, while the least current proportion was knowledgeable about 2018 at 195.17. In view of the ongoing proportion above, it very well may be seen that the ongoing proportion of PT. Indofood CBP Sukses Makmur Tbk. from 2018 to 2020 was bad on the grounds that each Rp. 1 of current obligation was just ensured by Rp. 2.1 of current resources. In the mean time, in 2019, each IDR 2.4 of current resources ensures IDR 1 of current obligations.

In view of the ongoing proportion computation that has been completed, it tends to be seen that the ongoing proportion of PT. Wilmar Cahaya Indonesia Tbk. encountered a decay from one year to another. The most elevated current proportion was achieved in 2018 at 511.30%, while the least current proportion was knowledgeable about 2020 at 466.27%. In view of the greatness of the ongoing proportion above, it tends to be seen that in 2018, PT. Wilmar Cahaya Indonesia Tbk. accomplished the most elevated current proportion estimation, in particular each IDR 1 of current obligation is ensured by IDR 4.1 of current resources. In the mean time, in 2020, each IDR 3.4 of current resources will ensure IDR 1 of current obligations. The best monetary exhibition seen from the ongoing proportion between five assembling organizations in the food and refreshment area is PT. Wilmar Cahaya Indonesia Tbk., in light of the fact that it has a typical current proportion above 200%, to be specific, 485.85%. This implies that each Rp. 1 of current obligations is ensured by current resources of Rp. 3.7 in the 2018–2020 period. In the mean time, the most exceedingly awful monetary presentation among assembling organizations in the food and drink area was PT. Indofood Sukses Makmur Tbk., in light of the fact that the typical worth of the ongoing proportion is more modest than different organizations, to be specific, 12.14%. This implies that each Rp. 1 current obligation is ensured simply by current resources of IDR 0.6 in the 2018–2020 period. The higher the ongoing proportion, the more noteworthy the organization's capacity to meet its transient monetary commitments. A high current proportion likewise shows that there is an overabundance of cash or other current resources compared with what is currently required.

In surveying the monetary presentation for the DER proportion in the protection's organizations tested in this review, it shows the arrangement of assets by investors to loan specialists in the 2018–2020 period. In view of the obligation to value proportion, it is known that the obligation to value proportion of PT. Indofood Sukses Makmur Tbk. was 93.39% in 2018, 77.42% in 2019, and 114.59% in 2020. This implies that PT. Indofood Sukses Makmur Tbk. experienced increments and diminishes from 2018 to 2020. The most noteworthy obligation to value proportion in 2020 was 114.59%, and the least obligation to value proportion happened in 2019 at 77.42%. In 2019, the organization was funded by obligations, reaching 77.59%, and had the best monetary exhibition from 2018 to 2020. In view of the introduction of the obligation to capital proportion above, it was tracked down that the obligation to capital proportion of PT. Unilever Indonesia Tbk. was the most noteworthy in 2019, to be specific, 330.07%. This shows that in 2019, leasers gave IDR 330.07% to each IDR 100 given by investors. This likewise implies that the organization is funded by obligations of as much as 330.07%. The least obligation to capital proportion in 2018 was 175.40%; this implies that PT. Unilever Indonesia Tbk. in 2018 was funded by an obligation of 175.40%. The size of the obligation-to-capital proportion of PT. Unilever Indonesia

Tbk. experienced increments and diminished from 2018 to 2020. The more modest the proportion implies, the more noteworthy the quantity of resources supported by the organization's capital.

In light of the introduction of the obligation to value proportion that has been done, it has been tracked down that the obligation to value proportion of PT. Kalbe Farma Tbk. was 18.64% in 2018, 21.30% in 2019, and 23.46% in 2020. The most elevated obligation to value proportion happened in 2020 at 23.46%, and the least elevated obligation to value proportion happened in 2018 at 18.64%. This implies that 2018 was the best monetary exhibition in the period 2018–2020. In the mean time, in 2020, the presentation was not great in light of the fact that 23.46% of the organization was supported by obligations. In view of the obligation to value proportion, it is known that the obligation to value proportion of PT. Indofood CBP Sukses Makmur Tbk. was 51.34% in 2018, 45.13% in 2019, and 105.86% in 2020. This implies that PT. Indofood CBP Sukses Makmur Tbk. experienced increments and diminishes from 2014 to 2020. The most noteworthy obligation to value proportion in 2020 was 105.86%, and the least obligation to value proportion happened in 2019, in particular 45.13%. In 2019, the organization was funded by obligations, coming to 45.13%, and had the best monetary exhibition from 2018 to 2020.

In view of the obligation to value proportion, it is known that the obligation to value proportion of PT Wilmar Cahaya Indonesia Tbk. in 2018 was 19.69%, in 2019 it was 23.14%, and in 2020 it was 14.16%. This implies that PT. Wilmar Cahaya Indonesia Tbk. experienced increments and diminishes from 2018 to 2020. The most noteworthy obligation to value proportion in 2019 was 23.14%, and the least noteworthy obligation to value proportion happened in 2020, in particular 14.16%. In 2020, the organization was funded by obligations, coming to 14.16%, and had the best monetary exhibition from 2018 to 2020. From table 5.2, it is realized that the best monetary execution seen from the obligation to value proportion among assembling organizations in the food and refreshment area is PT. Wilmar Cahaya Indonesia Tbk., on the grounds that it has the least typical worth, implying that the more prominent the quantity of resources supported by organization capital, In the mean time, the poor monetary exhibition seen from the obligation to value proportion between assembling organizations in the food and refreshment area is PT. Unilever Indonesia Tbk., on the grounds that it has the most noteworthy typical worth, meaning the organization depends a ton on capital from leasers.

The monetary exhibition of assembling organizations' ROE proportions from the examination that has been completed has expanded in this exploration period. In view of the introduction of return on value, it tends to be seen that the profit from value of PT. Indofood Sukses Makmur Tbk. encountered a downfall from one year to another in 2018 of 09.94%, in 2019 of 07.74%, and in 2020 of 06.28%. The best yield on value was achieved in 2018 at 09.94%, and the least profit on value happened in 2020 at 06.28%. This truly intends that in 2020, the investor return on put capital will bring about a net benefit of 6.28%. In the mean time, in 2018, the profit from capital contributed by investors to create a net benefit expanded to 09.94%. In light of the introduction of return on value that has been done, it very well may be seen that the profit from value of PT. Unilever Indonesia Tbk. experienced changes all over from 2018 to 2020. In 2018, it was 475.78%; in 2019, it was 72.84%; and in 2020, it was 145.08%. The best yield on value was achieved in 2018, specifically 475.78%, and the most reduced return on value happened in 2019, in particular 72.84%. This really means that in 2019, the investor return on capital contributed to create a net benefit of just 72.84%. In the mean time, in 2018, the investor return on put capital brought about an expansion in net benefit of 475.78%.

In view of the introduction of return on value above, it tends to be seen that the profit from value of PT. Kalbe Farma Tbk., likewise experiencing vacillations, diminishes and increments during the examination time frame. In 2018, it was 16.32%; in 2019, it was 15.19%; and in 2020, it was 15.61%. The best yield on value was achieved in 2018 at 16.32%, and the least profit on value happened in 2019, to be specific, 15.19%. This means that in 2019, the investor return on capital contributed to create a net benefit was just 15.19%. In the mean time, in 2018, the investor return on capital contributed to producing higher net benefits of 16.32%. In view of the introduction of return on value, it tends to be seen that the profit from value of PT. Indofood CBP Sukses Makmur Tbk. encountered a decay from 2018 to 2020. In 2018, it was 20.51%; in 2019, it was 20.06%; and in 2020, it was 08.62%. The best

yield on value was achieved in 2018, specifically 20.51%, and the least profit on value happened in 2020, in particular 08.62%. This means that in 2020, the investor's rate of return on capital contributed to produce a net benefit might be 08.62%.

In view of the introduction of return on value above, it tends to be seen that the profit from value of PT. Wilmar Cahaya Indonesia Tbk. likewise experienced variances, diminishes and increments during the examination time frame. In 2018, it was 09.48%; in 2019, it was 19.04%; and in 2020, it was 14.42%. The best yield on value was achieved in 2019 at 19.04%, and the most minimal profit from value happened in 2018, specifically at 09.48%. This really means that in 2018, the investor return on capital contributed to create a net benefit of just 09.48%. In the mean time, in 2020, the investor return on capital contributed to producing higher net benefits was 14.42%. From the examination that has been done, it tends to be seen that the best monetary execution seen from return on value among assembling organizations in the food and refreshment area is PT. In the wake of breaking down the monetary proportion information of PT. Bank Mestika Dharma Tbk, it tends to be seen that the monetary proportion of PT. Bank Mestika Dharma Tbk is supposed to be very great when seen from the liquidity proportion, dissolvability proportion and productivity proportion during 2020–2022, so it tends to be expressed as follows:

Table 1. Financial Ratio Analysis at PT Bank Mestika Dharma Tbk Medan 2020–2022

No	Information	2020	2021	2022
Liquidity Ratio				
1	a. <i>Current Ratio</i>	0,26 x	0,38 x	1,67 x
	b. <i>Quick Ratio</i>	1,08 x	0,71 x	0,85 x
Solvency Ratio				
2	a. <i>Debt to Asset Ratio</i>	397,5%	462,5%	292,7%
	b. <i>Debt to Equity Ratio</i>	34,31%	21,47%	21,52%
Profitability Ratio				
3	a. <i>Return On Asset (ROA)</i>	2,1%	1,8%	0,1%
	b. <i>Return On Equity (ROE)</i>	10,3%	9,7%	0,4%
	c. <i>Net Profit Margin (NPM)</i>	4,12%	4,34%	0,21%
	d. <i>Gross Profit Margin (GPM)</i>	16,01%	15,26%	16,03%

Liquidity Ratio

In the wake of doing the examination, it very well may be seen that in 2020–2022, the proportion is underneath the business normal norm, specifically 2 x. This shows that PT. Bank Mestika Dharma Tbk Medan is in a terrible position. Since the typical worth of current obligation is more prominent than current resources, all in all PT. Bank Mestika Dharma Tbk Medan needs funding to pay obligations. In the wake of completing the examination, it very well may be seen that in 2020–2021 there was a diminishing in the fast proportion of PT. Bank Mestika Dharma Tbk Medan is still beneath the business normal norm, to be specific 1.5 x. This demonstrates that the capacity of the fast proportion (Money, Transient Speculations and Records Receivables) to take care of the momentary commitments of Bank Mestika Dharma Tbk Medan has diminished so the organization is viewed as bad.

Solvency Ratio

In the wake of completing the examination, it very well may be seen that in 2020–2022, the obligation to resources proportion that happened at PT. Bank Mestika Dharma Tbk Medan is viewed as bad on the grounds that the proportion acquired is exceptionally high or over the business normal norm, specifically 35%. In view of the proportion, this actually implies that there is something else and more obligation financing inside the organization. This will make it challenging for the organization to get extra advances

since it is expected that the organization cannot cover its obligations with the resources it possesses, so the organization will be viewed as less great. In the wake of completing the examination, you can see that the obligation to value proportion that happens at PT. Bank Mestika Dharma Tbk Medan for 2020-2021 is evaluated very well on the grounds that the proportion delivered every year is still below the business normal norm, specifically 90%, so the organization is supposed to be very great.

Profitability Ratio

Net Overall revenue that happens at PT. Bank Mestika Dharma Tbk Medan for 2020-2021 the proportion acquired is still underneath the business normal norm, to be specific 30%. So there is still little opportunities for the organization to create high benefits on the grounds that the business normal guidelines delivered in 2020-2022 are still low, so the organization is appraised less well. For the net revenue that happens at PT. Bank Mestika Dharma Tbk Medan for 2020–2021, the proportion acquired is still below the business norm, specifically 20%. Based on the monetary report investigation, the proportion obtained is low in light of the fact that the expenses borne by the organization are very high, so the organization is esteemed less profoundly. Return on resources that happened at PT. Bank Mestika Dharma Tbk Medan for 2020–2021, the proportion acquired is still extremely below the business normal norm, to be specific, 30%. In light of the monetary report examination, the proportion acquired is extremely low on the grounds that the organization has not had the option to use its resources appropriately to acquire benefits, so the organization is viewed as bad. Return on Value at PT. Bank Mestika Dharma Tbk Medan in 2020–2022, the proportion delivered every year is still below the business normal norm, to be specific, 40%. The organization has not been productive in utilizing specific offer money to acquire organization benefits with the goal that the organization is evaluated less well.

CONCLUSION

Liquidity Proportion, in the Ongoing Proportion and Speedy Proportion, it very well may be reasoned that the organization is named an illiquid organization since it is less ready to pay obligations with the ongoing resources it has. So in the circumstances of PT. Bank Metika Dharma Tbk. Medan from 2020 to 2022, the liquidity proportion is appraised less well on the grounds that the aftereffects of the ongoing proportion and speedy proportion are still below the business's normal standard worth. The Dissolvability Proportion and the Obligation to Resource Proportion show that the organization's condition isn't great since it is over the business normal, so the state of PT. Bank Mestika Dharma Medan's Obligation to Resource Proportion is appraised less well. In the mean time, the obligation to value proportion esteem diminishes consistently with the goal that monetary circumstances gradually start to move along. Productivity proportions, net revenue, return on resources, and return on value change because the normal is still beneath the business norm. This is, as yet, thought by the organization to be less powerful in dealing with its own capital.

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CONFLICT OF INTEREST

The authors affirm that there is no conflict of interest in this article.

AUTHOR CONTRIBUTION

All authors jointly contributed to the development of this paper. All authors also contributed to reviewing and refining the paper, providing intellectual and methodological input, and ensuring its

academic rigor and clarity. All authors read and approved the final version of the manuscript for publication.

AI GENERATIVE DECLARATION

The author declares that generative AI tools were not used in the creation of this article, except for text paraphrasing and cross-checking references. The author assumes full responsibility for the accuracy, integrity, and final content of this work.

RESEARCH ETHICS STATEMENT

The author(s) declare that this study did not involve any human biological samples or data, or animal subjects. Consequently, formal ethics committee approval and informed consent were not required for this research.

DATA AVAILABILITY STATEMENT

The data supporting the findings of this study are available from the corresponding author upon reasonable request, subject to institutional and ethical requirements.

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