*ABSTRACT*

*THE EFFECT OF NET INTEREST MARGIN (NIM) ON RETURN ON EQUITY (ROE) AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. FOR THE PERIOD 2005–2024*

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*The purpose of this study is to determine the extent of the influence of Net Interest Margin (NIM) on Return on Equity (ROE) at PT Bank Negara Indonesia (Persero) Tbk. The research approach used is a quantitative approach with a causal associative method. The sampling technique used is purposive sampling, and the data collection technique employed is secondary data in the form of financial statements over a 20-year period in a time series format. The analysis tool used is simple regression. Based on the analysis results, the Net Interest Margin (NIM) and Return on Equity (ROE) conditions at PT Bank Negara Indonesia (Persero) Tbk. for the 2005–2024 period tend to fluctuate. The contribution of Net Interest Margin (NIM) to Return on Equity (ROE) at PT Bank Negara Indonesia (Persero) Tbk. is 19.9%. From the hypothesis testing results, it can be concluded that Net Interest Margin (NIM) has an influence on Return on Equity (ROE) at PT Bank Negara Indonesia (Persero) Tbk.*

***Keywords: Net Interest Margin (NIM), Return on Equity (ROE), Bank Negara Indonesia (BNI)***