ABSTRACT

ANALYSIS OF FINANCIAL PERFORMANCE USING NET INTEREST MARGIN (NIM) AND OPERATIONAL COSTS TO OPERATING INCOME RATIOS AT PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK IN 2017-2024

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The purpose of the study is to analyze the development of the Net Interest Margin and Operational Costs to Ooperating Income ratios as indicators of Bank BJB's financial performance for eight years. The issues examined are the trend of decreasing Net Interest Margin ratio and increasing Operational Costs to Ooperating Income ratio, which reflect the challenges of efficiency and profitability of banks. The method used is qualitative descriptive with trend analysis based on secondary data from the annual financial statements. The results showed that Net Interest Margin decreased from 6.76% (2017) to 3.83% (2024), but the average ratio remained in the "Very Healthy" category. And for Operational costs to operating income rise fluctuatically until it reaches 90.20% in 2024, so that its efficiency status drops to "Healthy". This indicates that Bank BJB faces challenges in maintaining operational efficiency and the ability to generate net interest income.

Keywords: Net Interest Margin, Operational Costs to Ooperating Income