

ABSTRACT

Merger is one of the strategies used by banks to survive when of crisis. Some financial institutions merge to increase efficiency and competitiveness as happened in Badan Kredit Kecamatan (BKK). In 2009 BKK Pekalongan Selatan, BKK Pekalongan Timur, BKK Pekalongan Utara doing Merger. BKK on the merger changed its name to a name that is PD.BKK Pekalongan Utara. This study aims to determine the development and differences in the ratio of Net Interest Margin (NIM), Biaya Operasional dan Pendapatan Operasional (BOPO), Return on Assets (ROA), Non Performing Loans (NPL) and Loan Deposit Ratio (LDR before and after the merger.

This study uses five variables comprising the ratio Net Interest Margin (NIM), Biaya Operasional dan Pendapatan Operasional (BOPO), Return on Assets (ROA), Non Performing Loans (NPL) and Loan Deposit Ratio (LDR).

The method used is descriptive comparative method. Data was collected by secondary data obtained from sources or literature relating to matters raised in the study. The object of this research is Badan Kredit Kecamatan Pekalongan Utara who merged in 2009 with the data collection period 2007-2012.

Results from this study discovered that the average growth ratio calculation BOPO decreased 1% and LDR decreased 1 % after the merger while the NIM increases 0.4%, ROA increases 0.2% and NPL increases 4.2% after the merger. And from the difference before and after the merger ratio known to NIM, BOPO, ROA, NPL and ROA was no different after the merger.

The conclusion of this study BOPO and LDR increases after the merger while the NIM, ROA and NPL decreased after the merger. And from the difference before and after the merger ratio known to NIM, BOPO, ROA, NPL and ROA was no different after the merger.

Keywords: NIM, BOPO, ROA, NPL, and LDR