

ABSTRACT

Banks are intermediary institutions, which collect funds from the public and distribute them back to the community. Banking has an important role in the economic life of a country. All aspects that have a relationship with financial activities use the Bank's services. The risk that may occur due to the debtor's failure to carry out its obligations is credit risk. In the variable credit risk will be proxied with Non Performing Loan (NPL). Operational risk is one of the things inherent in terms of one of its implementation processes or operational activities. The variable operational risk will be proxied with Operating Expenses Operating Income (BOPO).

The purpose of this study is to determine the ratio of Non Performing Loans (NPL) and Operating Expenses of Operating Income (BOPO) at Bank Mandiri and Bank Rakyat Indonesia. The variables used are Credit Risk, which is risk stemming from the failure of a debtor to fulfill his obligations that have been agreed with the Bank, and Operational Risk, which is a risk that stems from the failure of internal and external parties in carrying out their activities or operational activities.

Sampling in this study used purposive sampling method. From this method, 2 Banks were obtained, namely Bank Mandiri and Bank Rakyat Indonesia. This study uses secondary data taken from the Financial Statements of Bank Mandiri and Bank Rakyat Indonesia during the period 2008 – 2022. The analysis model used is ARIMA (Autoregressive Integrated Moving Average), with AR, MA, ARMA, contained in the ARIMA group

The results of ARIMA research on Bank Mandiri's NPL found a random value, and NPL at Bank Rakyat Indonesia found an ARIMA value (1,1,4), a BOPO value at Bank Mandiri found an ARIMA value (3,1,2), and a BOPO value at Bank Rakyat found an ARIMA value (1.1,0).

Overall, the average NPL value of the two banks can be said to be healthy because it is still at 5 percent, but the average value of BOPO in the two banks cannot be said to be ideal because it does not touch the predetermined number of 60-65 percent.

Keywords: ARIMA, BOPO, Kredit Risk, NPL, Operational Risk