

## ABSTRACT

*The entry of the Covid-19 virus into Indonesia in March 2020 explained the definition of a country. It is evident from the decline in banking profitability in Indonesia as seen from the Net Interest Margin (NIM) ratio, meaning that the Covid-19 pandemic has impacted bank performance in earning profits. The level of bank profitability is important for a country because it affects the economic level of a country. The NIM ratio measures the measurement of profitability because the bank's main income is from interest income. In uncertain conditions such as a pandemic, many things can affect the NIM of a bank, one of which is internal factors.*

*This study aimed to analyze the influence of internal factors, namely capital, liquidity, overhead costs, and bank size on bank NIM during the Covid-19 pandemic. The method used is quantitative with the aim of verifying research. The population and sample in this study are the same because the type of research is a case study, so the population and sample of this study are Bank Central Asia Tbk.. The type of data studied is time-series data because the period used is 2020 and 2021.*

*The analysis will be carried out using monthly financial reports from March 2020 to August 2021. The dependent variable in this study is Net Interest Margin (NIM). At the same time, the independent variables of this study are capital adequacy ratios, liquidity, overhead costs, and bank size. The data analysis technique used is multiple regression analysis. Test the hypothesis using the t-test to see the effect part and the F test to see the effect simultaneously.*

*The results of this study state that only overhead costs have a significant effect on NIM. Meanwhile, capital adequacy, liquidity, and bank size have no significant effect on NIM. Capital adequacy, liquidity, overhead costs, and bank size significantly affect NIM together.*

**Keyword :** *Overhead costs, capital budget, liquidity, Net Interest Margin, bank size.*