

**ANALYSIS OF OPERATING INCOME OF BANK GROUP
BASED ON CORE CAPITAL IV IN INDONESIA**

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Abstract

Bank is a financial institution whose activities are to collect funds, distribute funds and provide other financial services. All activities carried out by the bank are the bank's business to make a profit. Bank profits are obtained when the income earned is greater than the costs incurred. There are several sources of bank operating income, namely spread based income and fee based income. Spread based income is income derived from interest such as credit interest income and interest income on securities, then fee based income is income obtained from the provision of other financial services and other operating income. Currently, banks do not only rely on income from loan interest, but also from other sources of income. As time goes by, technological developments are increasing, this causes banks to take advantage of technological developments to increase fee based income as a source of income.

Keywords: Bank Operating Income, Spread Based Income, Fee Based Income

ANALISIS PENDAPATAN OPERASIONAL KELOMPOK BANK BERDASARKAN MODAL INTI IV DI INDONESIA

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Abstrak

Bank merupakan Lembaga keuangan yang kegiatannya menghimpun dana, menyalurkan dana serta memberikan jasa keuangan lainnya. Seluruh kegiatan yang dilakukan bank merupakan usaha bank untuk mendapatkan keuntungan. Keuntungan bank didapatkan ketika pendapatan yang didapatkan lebih besar dari biaya yang dikeluarkan. Terdapat beberapa sumber pendapatan operasional bank yaitu pendapatan bunga dan pendapatan non bunga. Pendapatan bunga merupakan pendapatan yang berasal dari bunga, kemudian pendapatan non bunga merupakan pendapatan yang didapatkan dari pemberian jasa keuangan lainnya dan pendapatan operasional lainnya. Saat ini, bank tidak hanya mengandalkan pendapatan dari bunga kredit, tetapi juga dari sumber pendapatan lainnya. Seiring berjalannya waktu, perkembangan teknologi semakin meningkat, hal ini menyebabkan bank memanfaatkan perkembangan teknologi untuk meningkatkan pendapatan non bunga sebagai sumber pendapatan.

Kata kunci : Pendapatan Operasional Bank, *Spread Based Income, Fee Based Income*