

ABSTRACT

One indicator to see whether a bank's performance is good or bad can be seen from its profitability analysis. Profitability is a profit ratio to measure how much profit the company obtains. The criteria set by Bank Indonesia regarding the soundness of earnings factors are $ROA > 1.5\%$.

Factors that can influence the profitability of a bank are Non-Performing Loans (NPL), Financing to Deposit Ratio (FDR) and BI Rate. The results of the Credit Risk (NPL) analysis show a negative and significant influence on Return On Assets (ROA). Partially, the Financing to Deposit Ratio (FDR) has no effect on Return On Assets (ROA). Interest Rates (BI Rate) do not have a positive and significant effect on Return On Assets (ROA)
