

## **ABSTRACT**

*This study aims to analyze the effect of liquidity risk (LDR), credit risk (NPL), and operational risk (CIR) on bank profitability (ROA) before and during the COVID-19 pandemic. The control variables used in this study are bank size, GDP, and inflation.*

*The population in this study are commercial banks listed on the Asean 5, consisting of Indonesia, Malaysia, Singapore, Philippines and Thailand. This study used a sample of 126 companies during the 2017-2021 period. The data analysis technique used in this study is multiple linear regression analysis. This study uses 2 regression models, namely the first regression model is to test hypotheses that are not related to the Covid-19 pandemic during the 2017-2019 period. Meanwhile, the second regression model is to test hypotheses related to the Covid-19 pandemic during the 2020-2021 period.*

*The results showed that LDR has no effect on ROA, NPL has a negative effect on ROA, and CIR has a negative effect on ROA. The control variable bank size has an effect on ROA, while the control variables GDP and inflation have no effect on ROA.*

**Keywords:** *Bank Profitability, Liquidity Risk, Credit Risk, Operational Risk, Bank Size, GDP, Inflation, Pandemic Covid-19*