

## **ABSTRACT**

*This study aims to analyze the effect of CAR, FDR, NPF, BOPO, NOM and TPF on ROA of Sharia Commercial Banks in Indonesia for the period 2009-2018. ROA is used as a measure of the profit generated by Islamic Bank.*

*This study uses a sample of Islamic Bank (BUS) in Indonesia which has an annual financial report for the period 2009-2018. The number of samples used were 10 BUS. Determination of the research sample using purposive sampling method. The data processing method used in this study is multiple linear regression using SPSS 25 and has previously passed the classic assumption test.*

*The results illustrate the significant positive effect of CAR, NPF, BOPO, NOM and TPF on ROA, while FDR has no influence on ROA.*

*Keywords: profitability, ROA, CAR, NPF, FDR, BOPO, NOM, TPF*