

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat *Non-Performing Loan*, *Net Interest Margin*, dan *Loan to Deposit Ratio* terhadap Profitabilitas yang diproyeksikan pada *Return on Asset* periode pandemic COVID-19. Metode pengambilan sampel menggunakan *purposive sampling*. Sampel pada penelitian ini ada 59 bank umum konvensional yang terdaftar di Otoritas Jasa Keuangan tahun 2019-2020. Hasil penelitian ini menunjukkan bahwa *Non-Performing Loan* berpengaruh negatif terhadap *Return on Asset*. *Net Interest Margin* dan *Loan to Deposit Ratio* berpengaruh positif terhadap *Return on Asset* dan Pandemi COVID-19 tidak berpengaruh positif terhadap *Return on Asset*.

**Kata kunci:** NPL, NIM, LDR, ROA, COVID-19

## ABSTRACT

*This study aims to analyse level of Non-Performing Loan, Net Interest Margin, and Loan to Deposit Ratio on Profitability proxied on Return on Asset during the COVID-19 pandemic. The sampling method used purposive sampling. The sample in this study was 59 conventional commercial banks listed on Financial Services Authority (OJK) in 2019-2020. The results of this study indicate that Non-Performing Loan has a negative effect to Return on Asset. Net Interest Margin and Loan to Deposit Ratio has a positive effect to Return on Asset and the COVID-19 Pandemic does not have a positive effect to Return on Asset.*

**Keywords:** NPL, NIM, LDR, ROA, COVID-19