***ABSTRACT***

*Return on assets is a type of profitability ratio that is able to assess a company's ability to earn profits from the assets used. Return on assets will assess the company's ability based on past profit earnings so that it can be utilized in the next period or period.*

*This study aims to determine the effect of Third Party Financing (TPF), Financing to Deposit Ratio (FDR), and Non-Performing Financing (NPF) on Return on Assets (ROA) in Islamic banking companies registered with OJK for the 2016-2020 period.*

*The population in this study were Islamic banking companies registered with the OJK for the 2016-2020 period using a purposive sampling technique and obtained 7 companies with a 5-year period, resulting in 35 samples. The analytical method used in this study is multiple regression analysis using the SPSS 26 application.*

*The results of this study indicate that Third Party Financing, Financing Deposit Ratio, and Non Performing Financing simultaneously affect Return On Assets. Partially Third Party Financing and Financing Deposit Ratio have no effect on Return On Assets, while Non Performing Financing has a negative effect on Return On Assets.*

**Keywords***: Return on Assets, Third Party Financing, Financing to Deposit Ratio*, and *Non-Performing Financing*