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Financial performance assessment is an important factor for companies in decision-making and future evaluations related to profitability, specifically Return on Assets (ROA). The higher the profitability, the higher the financial performance assessment, which in turn affects the prosperity of the company and its investors.

This study aims to determine the impact of Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Capital Adequacy Ratio (CAR) on the profitability of Islamic Rural Banks in Java registered with the Financial Services Authority (OJK) for the period 2018-2022. The research utilizes data from financial publications registered with OJK.

The population in this study consists of banks registered with OJK during the period 2018-2022, with a sample of 65 units over a quarterly research period of 5 years, resulting in 1,300 data samples. The data analysis method used in this research is panel data regression analysis.

Based on the tests, the results indicate that the variables NPF, FDR, and CAR simultaneously influence ROA. Partial testing shows that NPF has a significant negative effect on ROA in Islamic Rural Banks in Java. Conversely, the results indicate that the variables FDR and CAR have a positive effect on ROA in these banks.

***Keywords**: Capital Adequacy Ratio, Financing to Deposit Ratio, Non-Performing Financing, Return on Assets.*