

## **ABSTRACT**

*This study intends to analyze the conditions of Operating Expenses to Operating Income (OEIO) and Financing to Deposit Ratio (FDR) to Return On Assets (ROA). The method used in this study is a quantitative analysis method with a statistical analysis method approach. The research was conducted at Islamic commercial banks registered with the Financial Services Authority (OJK) for the 2017-2021 period. The data in this study are used in the form of financial reports that have been published during the observation period as well as sources related to the research. Of the 15 sharia commercial banks registered with the Financial Services Authority (OJK), only 7 sharia commercial banks have published financial reports at the Financial Services Authority (OJK) in a row in 2017-2021. The results of the study show that the Operating Expenses to Operating Income (OEIO) and the Financing to Deposit Ratio (FDR) simultaneously have a significant effect on Return On Assets (ROA). Partially, Operating Expenses to Operating Income (OEIO) and Financing to Deposit Ratio (FDR) partially have a significant influence on Return On Assets (ROA).*

**Keywords:** *Return On Asset (ROA), Operating Expenses to Operating Income (OEIO), Financing to Deposit Ratio (FDR)*

