

## **ABSTRACT**

*This study aims to identify and analyze the effects of credit risk, bank-specific factors and pandemic covid-19 on bank financial performance with age of bank, size of bank and inflation as control variable. Credit risk management is explained by non-performing loan ratio (NPL) and capital adequacy ratio (CAR), bank specific factors are explained by cost to income ratio (CIR), net interest margin (NIM) and loan to deposit ratio (LDR). Financial performance is explained by return on assets (ROA). Pandemic covid-19 explained by years of pandemic (COV). The object of this research is banks listed on the stock exchange in Indonesia, Malaysia, Singapore, Thailand and the Philippines or ASEAN. The sample of this study is 63 banks with an observation period during 2017-2022 which resulted in 378 data. This study use ordinary least square to analysis. The results of this study are NPL, CIR, and COV have a negative effect on ROA. NIM have a positive effect on ROA, meanwhile CAR and LDR not has effect on ROA.*

**Keyword: ROA, NPL, CAR, CIR, LDR, AGE, Bank, Intermediary**

