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Lesthy Lismawati. 2026. The Effect of Gross Domestic Product, Financing-to-Deposit Ratio, and Operating Costs per Operating Income on Non-Performing Financing (Case Study of BPRS Almadinah Tasikmalaya, 2015-2024).

BPRS Almadinah Tasikmalaya is a sharia financial institution owned by the Tasikmalaya City Government that focuses on empowering MSMEs with the principle of profit sharing. The main focus of this study is to analyze the phenomenon of the level of problematic financing or Non Performing Financing. The unstable condition of Non Performing Financing is a challenge for bank management in maintaining asset health, so it is necessary to understand the influence of macroeconomic factors through Gross Domestic Product and internal banking factors through the Financing to Deposit Ratio and Operating Costs per Operating Income ratio. This study aims to analyze the influence of Gross Domestic Product, Financing to Deposit Ratio and Operating Costs per Operating Income on Non Performing Financing for the period 2015-2024.

The research method used is quantitative with multiple linear regression analysis using 40 samples to obtain secondary data from available documents, in the form of annual financial reports published on the official website of BPRS Almadinah Tasikmalaya and Islamic banking statistics reports issued by the Financial Services Authority (OJK) which were processed using SPSS 26 software.

The partial research results show that Gross Domestic Product does not have a significant effect on Non-Performing Financing. This can be proven from the value of thanung of 0.128 and tube of 1.687, so that thinang is smaller than tube: (0.128 <1.687). Financing to Deposit Ratio does not have a significant effect on Non-Performing Financing. This can be proven from the value of thamang of 1.084 and tases of 1.687, so that the absolute value of thang is smaller than fuel (1.084 <1.687). Meanwhile, the variable Operating Costs Operating Income has a positive and significant effect on Non-Performing Financing. This can be proven from the value of tamang of 3.177 and late of 1.687. so that tung is greater than Table (3.177 1.687). Simultaneously, the results of the F test show that Gross Domestic Product, Financing to De Catio and Operating Costs per Operating Income have a significant effect on Non Performing Financing with a value of Fung 3.718 Fubel 2.866 with a significance value of 0.020 < 0.05. The value of the coefficient of determination (R), shows that the variation of Non Performing Financing is influenced by the third independent variable by 17,3%, while the remaining 82,7% is influenced by other factors outside this study,

Keywords: *Gross Domestic Product, Financing to Deposit Ratio, Operating Costs per Operating Income, Non-Performing Financing of BPRS.*