

### ***Abstract***

*This study aims to determine the effect of Fintech Start-up Growth on Banking Financial Performance in ASEAN-5 Countries which is proxied using Return on Assets (ROA), Return on Equity (ROE) and Net Interest Margin (NIM) for the period 2019-2022. This quantitative study uses panel data regression analysis to measure the relationship between dependent and independent variables, with the banking population in ASEAN-5, using purposive sampling which produces 54 banks as samples.*

*This study found that the growth of Fintech Start-Ups has a significant negative impact on the financial performance of banks in ASEAN 5 countries, while GDP has a significant positive impact on bank financial performance using return on assets and return on equity. Meanwhile, the capital adequacy ratio has a significant negative impact on bank financial performance using net interest margin.*

*Keywords: Fintech, Bank, Financial performance, Company size, Capital ratio, Gross Domestic Product (GDP), Inflation.*