ABSTRACT

This study aims to identify and analyze the factors that influence Return on Assets (ROA) in public banks that go public in the period 2013 - 2017. The dependent variable in this study is the ROA used to measure profitability. While the dependent variable used is the Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM) and Non Performing Loans (NPL). This study uses a board size as a control variable.

The sampling technique is purposive sampling with certain criteria, namely banks listed on the Stock Exchange in the period 2013-2017, so that there are 26 data as samples from 43 banks in Indonesia during the period 2013-2017. Data is processed using multiple regression analysis using the SPSS 23 program.

The results showed that there was a negative and insignificant relationship between CAR and ROA. LDR, BOPO and NPL have a negative and significant relationship to ROA. NIM has a positive and significant relationship to ROA. Then, the results of this effect do not change when the Board Size variable is entered as a control variable.

Keywords : **ROA, CAR, LDR, BOPO, NIM, NPL, Board Size**