

ABSTRACT

This study aims to analyze the influence of internal bank factors, including Loan to Deposit Ratio (LDR), Deposit (DP), Asset Quality (AQ), and Non-Performing Loan (NPL), on banking performance as measured by Return on Assets (ROA) and examine the role of green credit as a moderating variable in these relationships.

This research uses secondary data and focuses on commercial banks in the ASEAN-5 region (Indonesia, Malaysia, Thailand, the Philippines, and Singapore) during 2019–2023. The sample was selected using a purposive sampling method. Data analysis was conducted using multiple linear regression with the assistance of EViews 12 software, including descriptive statistics, classical assumption tests, model selection tests (Chow Test, Hausman Test, and Lagrange Multiplier Test), and moderation effect testing using Moderated Regression Analysis (MRA).

The results show that LDR, DP, and AQ significantly affect ROA, while NPL significantly negatively affects it. Furthermore, green credit is proven to moderate the relationship between those bank-specific variables and ROA, with varying effects depending on the financial indicator examined.

Keywords: *Green credit, ROA, LDR, DP, AQ, NPL*