

ABSTRACT

This study is performed to test the effect of Board size, CAR, NIM, BOPO, LDR, and NPL toward ROA moderated by ownership status. The objective to analyze the effect of the bank financial ratios performance (Board size, CAR, NIM, BOPO, LDR, and NPL) toward ROA moderated by ownership status in banking industry over period 2010-2014.

Sampling technique used here is purposive sampling. The data was taken Otoritas Jasa Keuangan (OJK). It is gained sample amount of 111 data. The analysis technique used here is multiple regression with the least square difference and hypothesis test using t-statistic to examine partial regression coefficient and f-statistic to examine the mean of mutual effect with level of significance 5%. In addition, classical assumption is also performed including normality test, multicollinearity test, and heteroscedasticity test.

The result shows CAR, NIM, BOPO, LDR, and NPL to have influence toward ROA at level of significance less than 5%, and ownership status moderating influence CAR, BOPO, and NPL on ROA at level of significance less than 5%.

Keywords: Board size, CAR, NIM, BOPO, LDR, NPL, ROA, and ownership status