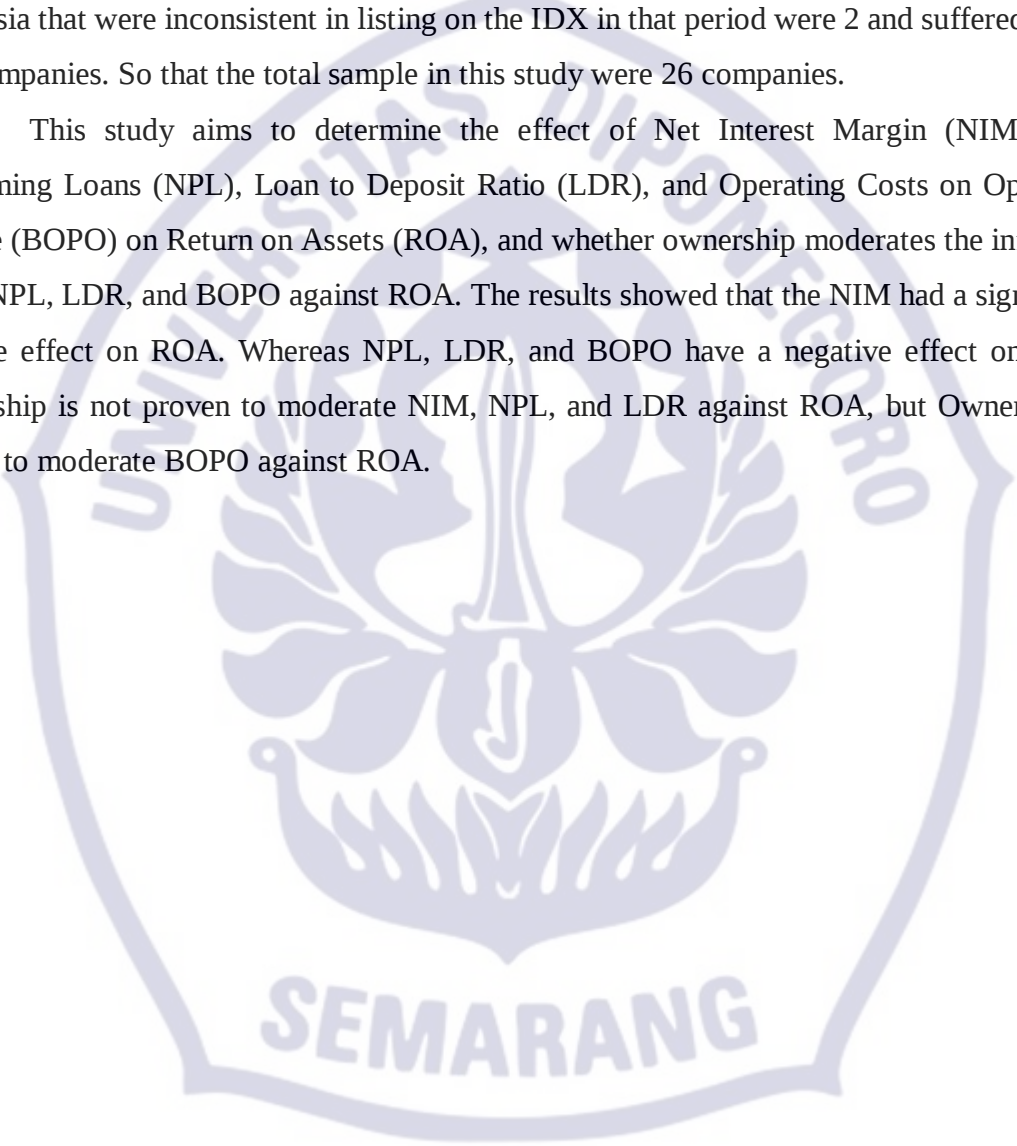


ABSTRAK

This research was conducted at domestic commercial banks and foreign banks in Indonesia which were listed on the Indonesia Stock Exchange for the period 2014-2018. Sampling using the purpose sampling method. The total population is 31 companies. Banks in Indonesia that were inconsistent in listing on the IDX in that period were 2 and suffered losses of 3 companies. So that the total sample in this study were 26 companies.

This study aims to determine the effect of Net Interest Margin (NIM), Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), and Operating Costs on Operating Income (BOPO) on Return on Assets (ROA), and whether ownership moderates the influence NIM, NPL, LDR, and BOPO against ROA. The results showed that the NIM had a significant positive effect on ROA. Whereas NPL, LDR, and BOPO have a negative effect on ROA, Ownership is not proven to moderate NIM, NPL, and LDR against ROA, but Ownership is proven to moderate BOPO against ROA.



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