

Independent Study Title	BANK PERFORMANCE, RISK AND ITS OWNERSHIP STRUCTURE IN ASEAN
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ABSTRACT

The objective of this study is to study the effect of ownership structures on bank performance and risk. The results show that the types of ownership structure affect bank performance and risk-taking in ASEAN countries. The higher government ownership is associated with higher bank performance and less risk-taking. The higher foreign and domestic ownership are associated with lower bank performance and lower stability of banks. Not only types of ownership structure but also bank size, ratio of equity to total asset, ratio of loan to total asset, the ratio of loan provision to gross loans, differential of capital adequacy ratio requirement affect bank performance and risk-taking.

Keywords: Types of ownership structure, Bank performance, Bank risk-taking