INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh Risiko, Profitabilitas, dan Likuiditas terhadap *Capital Buffer* melalui laporan keuangan tahunan yang telah disusun oleh Bank Pemerintahan yang terdaftar di Bursa Efek Indonesia (BEI) padatahun 2009 sampai dengan 2016.

Sampel dalam Penelitian ini menggunakan metode *purposive sampling* dan berdasarkan kriteria yang telah ditentukan maka diperoleh sampel sebanyak 32 Bank Pemerintahan. Metode analisis yang digunakan adalah analisis regresi linier berganda dengan alat bantu aplikasi SPSS (Statistical Product and Service Solutions). Variabel dependen dalam penelitian ini yaitu Capital Buffer dan variable independen terdiri dari risiko, profitabilitas, dan likuiditas.

Hasil penelitian menunjukkan bahwa secara simultan variable risiko,profitabilitas danlikuiditas berpengaruh signifikan terhadap *Capital Buffer*. Secaraparsial profitabilitas berpengaruh positif dan signifikan terhadap *capital buffer*, sedangkan risiko dan likuiditas berpengaruh positif dan tidak signifikan terhadap capital buffer.

Kata kunci :*Capital Buffer*, risiko, probitabilitas, dan likuiditas.

ABSTRACT

Capital Buffer is the difference between bank capital ratio and minimum capital adequacy ratio which has been implemented by central bank. Capital buffer can be used as capital reserves when various unfavoble economic situation event occur. This research is aimed to test the influence of risk, profitability, and liquidity toward Capital buffer though annual financial statement which has been prepared by state-owned bankings which are listed in Indonesia stock exchange.

This research has been done by using purposive sampling at state-owned bankings which are listed in Indonesia Stock Exchange (IDX) in 2009-2016 periods and based on the predermined criteria, 4 state-owned bangkings have been selected as samples. The analysis method has been carried out by using multiple linear regressions analysis and the applicaton of SPSS (Statistical Product and Service Solutions).

The result of the reseach shows that profitability has been measured by using Return on Assets (ROA) which gives significant and positive influence to the Capital Buffer with its coefficient regressions is 8.187 and its significance level is 0.004. Meanwhile, the risk has been measured by using Non-Performing Loan (NPL) and liquidity which has been measured by using Loan to Deposit Ratio (LDR) does not give any significant influence to the Capital buffer. Simultaneously, the independent variabel give significant influence to the dependent variable with its significance level is 0.008.

Keywoods: Capital Buffer, risk, profitability, and liquidity.