

ABSTRACT

Title : *The Effect of Cash Ratio, Loan to Deposit Ratio, Non Performing Loans, and Bank Size Against Buffer Capital in Go Public Banking Companies on the Indonesia Stock Exchange 2013-2017*

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Study Program : *Accounting*

This study aims to examine the effect of the variable Cash Ratio, Loan to Deposit Ratio, Non Performing Loans, and Bank Size on Capital Buffer. The subjects of this study were public banks going public in 2013 to 2017 which were used as research samples. The data of this study were obtained from 35 companies. The analysis technique used is the classic assumption test, hypothesis testing, and multiple linear regression tests.

The results of data processing show that the data are normally distributed and there are no symptoms of classical assumptions in the study. The results of the F test show that Cash Ratio, Loan to Deposit Ratio, Non Performing Loans, and Bank Size simultaneously influence Capital Buffer. The results of the t test show that Cash Ratio and Bank Size partially have no effect on Capital Buffer, while the Loan to Deposit Ratio and Non Performing Loans affect Capital Buffer. From the results of testing the coefficient of determination (R²), the result of 13% variation in the dependent variable is Capital Buffer can be explained by variations of the four independent variables namely Cash Ratio, Loan to Deposit Ratio, Non Performing Loan, and Bank Size. While 87% is explained by other factors outside the research variable.

Keywords: *Cash Ratio, Loan to Deposit Ratio, Non Performing Loan, Bank Size, Capital Buffer*