RINGKASAN

Dilihat dari sudut pandang makroekonomi, bank merupakan salah satu pondasi yang bergerak dalam perkembangan ekonomi negara serta dapat meningkatkan pendapatan negara. Bank juga memiliki peranan dalam mikroekonomi sebagai badan jasa keuangan untuk menyimpan dana masyarakat, menyalurkan dana kepada masyarakat ataupun fungsi lainnya.

Pada tahun 2019, rata-rata CAR perbankan Indonesia berada di angka 23,47%. Hal ini menunjukan bahwa perbankan di Indonesia memiliki CAR terbesar di Asia Tenggara. Peneliti tertarik untuk mengetahui faktor-faktor yang mempengaruhi *Capital Buffer* yang hasilkan dari CAR perbankan Indonesia dikurangi ketentuan CAR dari regulasi perbankan yang diatur dalam regulasi Basel III.

Hasil penelitian ini menunjukan bahwa *Return on Equity* berpengaruh negatif tidak signifikan terhadap *Capital Buffer*, *Non-Performing Loan* berpengaruh negatif dan tidak signifikan terhadap *Capital Buffer*, *Lag of Capital Buffer* berpengaruh positif terhadap *Capital Buffer*, *Bank's Share Asset* berpengaruh postif tidak signifikan terhadap *Capital Buffer* dan *Gross Domestic Product Growth* berpengaruh positif tidak signifikan terhadap *Capital Buffer*.

Lag of Capital Buffer ($BUFF_{t-1}$) yang mempunyai hubungan secara signifikan, dapat diartikan bahwa variabel ini mendukung teori "*Value Charter Theory"* dimana bank senantiasa menahan ekstra modal dan meningkatkan modal untuk mengamankan mereka dari penurunan stabilitas menangani risiko kegagalan usaha akibat kerugian atas pendapatannya di masa yang akan datang.

Selain itu, penelitian ini juga menemukan pengaruh negatif *Non-Perfoming Loan* (NPL) terhadap *Capital Buffer*. Namun, *Gross Domestic Product Growth* (GDPG) dan *Bank Share Asset* (BSA) berpengaruh positif terhadap *Capital Buffer*. Dapat disimpulkan bahwa perbankan Indonesia memiliki *Capital Buffer* yang naik disaat keadaan ekonomi membaik, memperbanyak aset keseluruhan dan dapat mengontrol resiko kredit agar tidak terjadi penyesuaian biaya yang tidak diinginkan.

Kata Kunci : Basel, *Capital Buffer, Return on Equity, Non Performing Loan, Lag of Capital Buffer, Bank's Share Asset, Gross Domestic Product.*

SUMMARY

Viewed from a macroeconomic point of view, banks are one of the foundations that move in the development of the country's economy and can increase state income. Banks also have a role in microeconomics as financial services bodies to store public funds, channel funds to the public or other functions.

In 2019, the average CAR for Indonesian banks stood at 23.47%. This shows that banks in Indonesia have the largest CAR in Southeast Asia. Researchers are interested in knowing the factors that affect the Capital Buffer generated from Indonesian banking CAR minus the CAR provisions of banking regulations stipulated in Basel III regulations

The results of this study indicate that Return on Equity has a negative and insignificant effect on Capital Buffer, Non-Performing Loans have a negative and insignificant effect on Capital Buffer, Lag of Capital Buffer has a positive effect on Capital Buffer, Bank's Share Asset has a positive and insignificant effect on Capital Buffer and Gross Domestic Product Growth has no significant positive effect on Capital Buffer.

Lag of Capital Buffer (BUFFt-1) which has a significant relationship, it can be interpreted that this variable supports the theory of "Value Charter Theory" in which banks always hold extra capital and increase capital to secure them from decreased stability in handling the risk of business failure due to losses on their income in the future.

In addition, this study also found a negative effect of Non-Performing Loan (NPL) on Capital Buffer. However, Gross Domestic Product Growth (GDPG) and Bank Share Asset (BSA) have a positive effect on Capital Buffer. It can be concluded that Indonesian banks have a capital buffer that increases when economic conditions improve, increases overall assets and can control credit risk so that unwanted cost adjustments do not occur.

Keywords: *Basel, Capital Buffer, Return on Equity, Non Performing Loans, Lag of Capital Buffer, Bank's Share Asset, Gross Domestic Product*