***ABSTRACT***

*The research is motivated by the important role of banking in Indonesia’s economic growth. Banks, as institutions that carry out the intermediation function, are faced with various business risks that must be managed in order to minimize potential losses. Efforts to minimize potential losses include taking risks. Taking risk is motivated by the desire to get a profit commensurate with the costs incurred. This study aims to determine the effectof competition, concentration, company size, and liquidity on bank risk taking. The data analysis technique uses panel data analysis using statistical software program eviews 9. The results show that competition has no effect on bank risk taking, concentration has a positive effect on bank risk taking, company size has a negative effect on bank risk taking, liquidity has a negative effect on bank risk taking.*

***Keywords*** *: competition, concentration, company size, liquidity, risk taking*