

Analisis perhitungan risiko pembiayaan dengan menggunakan metode pendekatan internal dan standar : studi kasus pada bank syariah x

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Abstrak

Pembiayaan yang dilakukan oleh bank syariah menghadapi risiko kredit, sebagaimana bank konvensional. Bank syariah dinilai sangat penting untuk melakukan perhitungan terhadap tingkat nilai risiko maksimal yang mungkin terjadi pada pembiayaan yang dilakukannya. Sebagai sebuah studi kasus, perhitungan risiko pembiayaan dihitung dengan menggunakan metode pendekatan internal dan standar.

Dalam studi ini, data yang digunakan adalah data pada Bank Syariah X, pada Periode Maret dan April 2005. Pendekatan Internal dilakukan dengan Metode CreditRisk+ sedangkan Pendekatan Standar dilakukan dengan mengukur risiko berdasarkan Aktiva Tertimbang Menurut Risiko (ATMR).

Hasil perhitungan yang dilakukan dengan metode CreditRisk+ menunjukkan risiko yang lebih rendah jika dibandingkan dengan metode Aktiva Tertimbang Menurut Risiko (ATMR). Sehingga dapat disimpulkan bahwa perhitungan risiko menggunakan pendekatan internal dengan metode CreditRisk+ dianjurkan untuk digunakan oleh Bank Syariah X di samping pendekatan Standar dengan metode yang dianjurkan oleh Bank Indonesia.

Funding that was done by the Islamic Law Bank dealt with the risk of credit, like in the conventional bank. The Islamic law bank was judged very important to do the calculation against the level the maximal value of the risk that possibly happened to funding that the implementation. As a case study, the calculation of the risk of funding was counted by making use of the internal approach method and the standard.

In this study, the data that was used was the data to the Bank Islamic X in the Period of March and April 2005. The Internal approach was carried out with the Method CreditRisk+, whereas measuring the risk based on the standard approach acknowledge as the Asset weighed based on the Risk (ATMR).

Results of the calculation that was carried out with the method CreditRisk+ pointed out the risk that lower if compared with the Asset method was weighed according to the Risk (ATMR). So as to be able to be concluded that the calculation of the risk of making use of the internal approach with the method CreditRisk+ was recommended to be used by the Bank Islamic X beside the standard approach with the method that was recommended by the Central Bank (Bank Indonesia).