

Dampak implementasi standardized approach pada risiko kredit terhadap rasio kecukupan modal dan portfolio kredit: studi kasus pada bank X

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Abstrak

Krisis yang melanda industri perbankan di berbagai negara telah mendorong Basel Committee untuk merevisi regulasi perbankan international yang telah diatur melalui Basel I. Pada tahun 2001, Basel Committee telah menerbitkan Basel II.

Bank Indonesia sebagai regulator perbankan juga berusaha untuk menerapkan Basel II tersebut di Indonesia. Bank Indonesia berharap dengan penerapan Basel II tersebut akan memperkuat kerangka kerja dan stabilitas perbankan nasional yang pada akhirnya akan mendorong praktik-praktik manajemen risiko yang lebih baik dalam industri perbankan.

Karya tulis ini berusaha memberikan gambaran mengenai dampak implementasi Standardised Approach pada risiko kredit terhadap rasio kebutuhan modal minimum dan portofolio kredit pada salah satu bank swasta nasional di Indonesia. Perhitungan rasio kecukupan modal Bank X dilakukan berdasarkan: (i) peraturan Bank Indonesia saat ini yang masih mengacu pada ketentuan Basel I; (ii) standardised approach; (iii) adjusted standardised approach, dan (iv) peraturan Bank Indonesia melalui SE BI No. 8/3/DPNP 2006.

Data yang dipergunakan dalam karya tulis ini diperoleh dari Laporan Keuangan Tahunan 2004 dan data internal per 31 Oktober 2005 dari Bank X.

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<i>The crisis in banking industry that happened in many countries has driven Basel Committee to revise the international banking regulation, which had been organized in Basel I. As a result, in the year of 2001, Basel Committee had published Basel II.

As a regulator of Indonesian banking industry, the Central Bank of Indonesia has also tried to implement Basel II in Indonesia. The Central Bank expect, that by the implementation of Basel II, will strengthen the framework and stability of national banking industry, and will encourage a better risk management practices in the banking industry eventually.

This paper is attempt to provide an insight of the implementation of Standardized Approach in credit risk towards Capital Adequacy Ratio and credit portfolio in one of private banks in Indonesia. The calculation of Capital Adequacy Ratio of Bank "X" is being done under several scenarios, such as: (i) current regulation of Central Bank of Indonesia based on Basel I; (ii) Standardized Approach; (iii) Adjusted Standardized Approach; and (iv) regulation of Central Bank of Indonesia, specifically in SE BI No. 8131DPNP 2006.

The figures being used in this paper is taken from Annual Report of year 2004 and internal information as of

31 October 2005 of Bank "X".</i>