

Pengukuran Risiko Kredit Menggunakan Metode Credit Risk+ dengan Mempertimbangkan Variabel Makro Ekonomi: Studi Kasus di Bank X

Ira Widayanti, author

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Abstrak

Metode Credit Risk+ telah banyak digunakan untuk mengukur risiko kredit portofolio dengan karakteristik small balances dengan high volumes, seperti pada portofolio kartu kredit, dimana probability of default (PD) masing-masing account tidak saling mempengaruhi satu sama lainnya. Seperti yang telah disadari sebelumnya bahwa metode Credit Risk+ ini memiliki beberapa kelemahan yaitu salah satunya adalah mengabaikan pengaruh faktor eksternal seperti risiko pasar dan suku bunga.

Dalam penelitian ini penulis mencoba menarik hubungan antara beberapa faktor makro ekonomi terhadap probability of default eksposur kartu kredit setiap band. Nilai Expected Loss, Value at Risk (Unexpected Loss), dan Economic Capital dihitung dengan menggunakan unexpected number of default yang berasal dari hasil regresi linier PD terhadap variabel makro ekonomi.

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Credit Risk+ method has been applied to measure credit risk of portfolios with small balances and high volumes such as credit cards portfolio, in which the probability of default (PD) of each account is mutually exclusive. As known before, there are some limitations of this method, like disregarding the influence of external factors such as market risk and interest rate risk.

In this research, the author is trying to find any correlations between macroeconomics variables and probability of default of credit cards exposures in each band. The values of Expected Loss, Value at Risk and Economic Capital will be measured by using unexpected numbers of default which are originated from single linear regression of PD to macroeconomics variables.