Analisis perbandingan pengukuran risiko operasional metode Loss Distribution Approach (LIDA) dengan Basic Indicator Approach (BIA) : studi kasus Bank X = Comparative analysis of operational risk loss distribution approach (LDA) versus Basic Indicator Approach (BIA): case study of Bank X

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Abstrak

New Basel II Capital Accord menyadari bahwa dengan memperkenalkan persyaratan permodalan untuk risiko operasional akan menimbulkan dampak yang cukup signifikan terhadap jumlah regulatory capital yang harus disisihkan oleh bank.

Penelitian ini menganalisa perbedaan metode dengan mengacu pada metode yang dipersiapkan oleh Basel Committe dalam memperkirakan capital charge untuk risiko operasional. Analisis diperoleh dengan membandingkan Advanced Measurement Approach (AMA) melalui Loss Distribution Approach (LDA) terhadap non-advanced atau Basic Indicator Approach (BIA). Perhitungan capital charge risiko operasional melalui Basic Indicator Approach merupakan persentase tertentu dari gross income. Sedangkan LDA model menekankan pada analisis kerugian operasional yang membutuhkan data historis (Loss Event Database) mengenai kejadian risiko operasional berdasarkan distribusi frekuensi dan severitas dengan menerapkan konsep Value at Risk (VaR).

Berdasarkan data yang tersedia pada Bank X, hasil penelitian menunjukkan bahwa penerapan advanced approach dengan LDA model menghasilkan capital charge yang lebih rendah dibandingkan dengan BIA model.

<hr><i>New Basel II Capital Accord realized that the introduction of capital requirements for operational risk will cause a significant impact on the amount of regulatory capital that must be set aside by the bank.

This research analyzes the differences of methods with in regards to the methods prepared by the Basel Committee in estimating the capital charge for operational risk. The analysis was done by comparing the Advanced Measurement Approach (AMA) of the Loss Distribution Approach (LDA) to the non-advanced or Basic Indicator Approach (BIA). Calculation of operational risk capital charge with the Basic Indicator Approach is specified by a percentage of the gross income. Meanwhile, the LDA model requires analysis of operating loss using historical data (Loss Event Database) on the operational risk incidents based on the frequency and severity distribution and applying the concept of Value at Risk (VaR).

Based on the data made available by the Bank X, the results showed that the advanced approach applied using the LDA model produces a lower capital charge compared to the BIA model.</i>