

# Evaluasi faktor determinan risiko kredit dalam rangka implementasi program BPD regional champion pada Bank Pembangunan Daerah seluruh Indonesia = Determinant factors of credit risk in relation to the implementation of BPD regional champion program towards Regional Development Banks in Indonesia

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## Abstrak

Penelitian ini bertujuan mengidentifikasi dampak Program BPD Regional Champion terhadap tingkat NPL BPD yang merupakan proxy risiko kredit. Dengan menggunakan analisis data panel, model terpilih yaitu Random Effects Model mengidentifikasi determinan NPL dari faktor internal dan eksternal bank. Model tersebut kemudian disimulasikan dengan given condition berupa target indikatif keberhasilan program yaitu pertumbuhan kredit minimum 20% dan porsi kredit produktif minimum 40%. Hasil penelitian menunjukkan bahwa tingkat NPL estimasi selama periode 2008-2011 bagi 12 bank akan lebih tinggi dibandingkan NPL riil sementara bagi 13 bank lain sebaliknya.

.....Focus of this research is to identify the impact of BPD Regional Champion Program to each bank's NPL. Using a panel data analysis for the observation period of 2008 - 2011, the selected random effects model identifies the determinant of NPL from bank specific variables and external factors. The Model is then simulated by the indicative targets of minimum loan growth of 20% and minimum portion of productive loan of 40%. This research reveals that the Program may cause higher estimated NPL for 12 banks while for the other 13 banks the estimated NPL will be lower than the real NPL.