

Aplikasi metode creditrisk dalam pengukuran risiko kredit usaha kecil pada Bank X = Creditrisk method application in small business credit risk mensurement (Case study of Bank X).

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Abstrak

Tesis ini membahas perhitungan risiko atas kredit usaha kecil pada Bank X. Pemilihan pengukuran risiko kredit dengan menggunakan pendekatan creditrisk diperlukan sesuai dengan karakteristik kredit yang memiliki nasabah dalam jumlah besar dan nilai penyaluran kredit yang relatif kecil. Pengukuran creditrisk dilakukan dengan menghitung frequency of default dan loss given default dan menghitung distribution of default losses. Distribution of default losses digunakan untuk menentukan nilai expected loss, unexpected loss dan economic capital.

Nilai economic capital merupakan besarnya cadangan modal yang harus dibentuk Bank X untuk menutup expected loss. Pengujian dengan menggunakan backtesting dengan loglikelihood ratio (LR) test, diperoleh bahwa metode creditrisk cukup valid untuk mengukur risiko atas kredit Bank X.

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This research analyzes the calculation of credit risk in Bank X especially in small business lending. Creditrisk approach is needed for measuring credit risk regarding its characteristics which has many customers and relatively small amount of credit portfolio. Creditrisk measurement is conducted by computing frequency of default, loss given default and distribution of default losses. Distribution of default losses is used to determine the value of expected loss, unexpected loss and economic capital.

The value of economic capital is the amount of capital reserve that must be provided by a bank to cover expected loss. Based on the test using backtesting with loglikelihood ratio (LR) test, is is concluded that creditrisk method is valid for measuring credit risk in Bank X.