

Risiko kredit, risiko likuiditas dan profitabilitas bank asing di Indonesia pasca penerapan regulasi Capital Equivalency Maintained Assets (CEMA) periode 2009-2018 = Credit risk, liquidity risk and profitability of foreign banks in indonesia post implementation of capital equivalency maintained assets regulation for period 2009-2018

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Abstrak

Penelitian ini menganalisis risiko kredit, risiko likuiditas dan profitabilitas Bank Asing di Indonesia pada periode 2009-2018 di mana sejak 2014, Bank Asing diwajibkan untuk memenuhi persyaratan permodalan baru dalam rangka penerapan Basel 3, yakni regulasi Capital Equivalency Maintained Assets (CEMA). CEMA mengharuskan modal Bank Asing untuk ditempatkan pada aset keuangan tertentu, sehingga dana tersebut tidak dapat dipergunakan untuk penyaluran kredit. Hasil penelitian menunjukkan Bank Asing memiliki risiko kredit yang lebih baik (terlihat dari penurunan NPL dan peningkatan CAR), namun mengalami penurunan profitabilitas (terlihat dari penurunan ROA). Selain itu, risiko likuiditas yang diharapkan dapat turut dimitigasi, ternyata mengalami peningkatan (terlihat dari penyaluran kredit yang meningkat dan LDR yang tetap tinggi). Pada Bank Asing BUKU 2, penerapan CEMA tidak memberikan perubahan signifikan bagi penurunan NPL dan perubahan LDR. Pasca penerapan CEMA, risiko kredit pada Bank Asing BUKU 3 lebih membaik sedangkan risiko likuiditasnya lebih meningkat dibandingkan pada Bank Asing BUKU 2. Walaupun demikian, profitabilitas Bank Asing BUKU 2 lebih menurun dibandingkan Bank Asing BUKU 3. Penelitian ini menggunakan metode uji beda mean two sample dengan t-Test.

The study is analysing credit risk, liquidity risk and profitability of foreign banks in Indonesia for the period 2009-2018, of which since 2014, foreign banks are required to meet new capital requirements following implementation of Basel 3, which is the regulation of Capital Equivalency Maintained Assets (CEMA). CEMA requires foreign banks to channel their capital into specific financial assets, which resulting the funds cannot be used for credit disbursement. Result of the study shows that foreign banks have better credit risk (shown by lower NPL and increase in CAR), however they experiences lower profitability (shown by lower ROA). In addition to that, liquidity risk which was intended to be mitigated, is actually showing elevated level (shown by continuously increase of credit disbursement while LDR ratio is still showing high). BUKU 2 type foreign banks after CEMA implementation does not significantly have lower NPL nor have change of LDR ratio. After CEMA implementation, credit risk of BUKU 3 trpe foreign banks is better while their liquidity risk is elevated compare to BUKU 2 type foreign banks. On the contrary, profitability of BUKU 2 type foreign banks are lower compare to BUKU 3 type foreign banks. This study is using method of mean two sample difference with t-Test.