

## Perilaku perbankan Indonesia: beberapa temuan pattern dan panel data analysis 1993-2005

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### Abstrak

The restructuring of the Indonesian banking sector that were undertaken to restore the economy after being hit by the financial crisis, have caused changes in capital and asset risk taking attitude of the banking sector. Banks shifted their portfolios away from risky assets to safer assets, while maintaining their capital levels, which in turn affected their profits. The main issue is whether this attitude towards risk impacts banks performances in their role as financial intermediaries. By using pattern and panel data analysis, our findings show relationship between macro economic policy and banks1 capital. However, there is inconclusive evidence between other variables.