

ABSTRAK

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Berdasarkan survei Bank Indonesia yang dirilis pada 13 Februari lalu, fasilitas KPR yang digunakan konsumen mencapai 70,6%. Ini menunjukkan peran perbankan masih tinggi dan proses pemberian kredit tersebut tidak luput dari risiko. Risiko terbesar adalah risiko kredit, oleh sebab itu risiko perlu diidentifikasi, diukur dan di kontrol. Karya akhir ini ditujukan untuk mengukur berapa besar *probability of default* kredit, *expected loss* dan *unexpected loss*, serta *economic capital* yang harus disediakan untuk mengantisipasi kerugian sehingga Bank dapat membuat keputusan yang tepat untuk meminimalkan risiko, dan model *CreditRisk+* diharapkan dapat diterapkan dan dapat mengalokasikan secara optimal seluruh sumber daya yang dimiliki.

Kata kunci : Fasilitas KPR, risiko kredit, *economic capital*, *expetcted loss*, *unexpected loss* dan internal Model *CreditRisk+*.

ABSTRACT

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Title : Credit Risk Measurement Analysis KPR Consumer Banking Bank X with *CreditRisk+* Method

Based on a survey of Bank Indonesia which was released on February 13, KPR a facility used by most customers reach 70.6%. This shows the role of Banks in financing the house is still high. However, the process of granting credit did not avoid from risk. The greatest risk in the Banking is credit risk. Therefore needs to identify, measure and control the risks. This thesis is intended to measure how much probability of default of loans, measure the losses that can be expected and cannot be estimated from the credit issued and can find out how much economic capital that should be provided to anticipate the losses that cannot be expected that the Bank can make the right decisions to minimize the risk that will arise, and *CreditRisk +* model that can be used is expected to be applied and can be optimally allocate all resources.

Key words : KPR facilities, *Credit risk*, *economic capital*, *expetcted loss*, *unexpected loss* and *CreditRisk Internal Model*.