

Penerapan prinsip kehati-hatian bank umum dalam aktivitas sekuritisasi aset : studi pada PT Bank Tabungan Negara TBK = The implementation of prudential banking principle for commercial banks in assets securitization activity : study in PT Bank Tabungan Negara, Tbk

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Abstrak

[<b>ABSTRAK</b><br>

Dalam menjalankan usahanya, tidak dapat dipungkiri bahwa bank juga menghadapi berbagai risiko dimana salah satunya adalah risiko kredit. Sejalan dengan perkembangan zaman, terdapat teknik mitigasi risiko kredit baru yang telah dikenal sesuai dengan standar praktek internasional (best international practices) yaitu sekuritisasi aset. Skripsi ini membahas pengaturan prinsip kehati-hatian dalam aktivitas sekuritisasi aset dan penerapan prinsip kehati-hatian yang dilakukan oleh Bank BTN dalam melaksanakan sekuritisasi aset KPR nya dikaitkan dengan pengaturan prinsip kehati-hatian dalam perbankan. Penelitian ini merupakan penelitian kepustakaan yang menghasilkan bentuk penelitian normatif deskriptif. Hasil penelitian menyatakan pengaturan mengenai prinsip kehati-hatian dalam aktivitas tersebut diatur dalam PBI No. 7/4/PBI/2005 tentang Prinsip Kehati-hatian dalam Aktivitas Sekuritisasi Aset bagi Bank Umum dimana Bank BTN telah menerapkan prinsip kehati-hatiannya sesuai dengan amanat peraturan tersebut. Dengan demikian Bank BTN dapat dijadikan acuan bagi bank-bank lain untuk melaksanakan sekuritisasi aset.

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<b>ABSTRACT</b><br>

We can't deny that banks in conducting its business are also facing the risk. One of them is credit risk. In line with the times, there is a new credit risk mitigation techniques that have been recognized in accordance with the standards of international practice (best international practices) called assets securitization. This thesis talks about prudential banking regulation in asset securitization and the application of the prudential banking principle made by Bank BTN carrying their mortgage backed securities in associated with prudential banking regulation. This type of research is a library research which produces descriptive normative research. The results stated that the setting of the prudential banking principle in this activity regulated in PBI No. 7/4/PBI/2005 about The Prudential Banking Principle in Asset Securitization Activity for Commercial Banks where Bank BTN has applied that principle in accordance with the mandate of that regulation. Thus Bank BTN can be a reference for other banks to implement their asset securitization., We can't deny that banks in conducting its business are also facing the risk. One of them is credit risk. In line with the times, there is a new credit risk mitigation techniques that have been recognized in accordance with the standards of international practice (best international practices) called assets securitization. This thesis talks about prudential banking regulation in asset securitization and the application of the prudential banking principle made by Bank BTN carrying their mortgage backed securities in associated with prudential banking regulation. This type of research is a library research which produces descriptive normative research. The results stated that the setting of the prudential banking principle in this activity regulated in PBI No. 7/4/PBI/2005 about The Prudential Banking Principle in Asset Securitization Activity for Commercial Banks where Bank BTN has applied that principle in accordance with the mandate of that

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