

# Analisis kecukupan modal bank umum konvensional berdasarkan evaluasi stress testing terhadap eksposur risiko kredit dengan pendekatan model hubungan tingkat non performing loan dan faktor makro ekonomi periode 2003-2013 = Analysis of capital adequacy for conventional commercial banks based stress testing evaluation of credit risk exposures with relationship model approach between non performing loans and macroeconomic factors in the period of 2003-2013

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## Abstrak

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

Krisis moneter yang terjadi di Indonesia pada tahun 1997-1998, 2005, dan 2008 membuat bank-bank mengalami kesulitan likuiditas. Kondisi tersebut menyebabkan risiko kredit/tingkat kredit bermasalah pada saat itu meningkat karena banyak perusahaan yang mengalami kesulitan keuangan dan tidak mampu mengembalikan kredit yang dimiliki kepada bank. Di sisi lain, bank juga harus memiliki modal yang cukup untuk mengantisipasi penarikan dana besar-besaran pada suatu saat oleh nasabahnya. Peningkatan kredit bermasalah (NPL) membuat bank cukup rentan terhadap guncangan ekonomi yang akan terjadi jika bank tidak memiliki modal (CAR) yang cukup. Dalam kondisi ekonomi yang buruk (shock), bank perlu berhati-hati karena tidak ada yang dapat memperkirakan luas dan dalamnya krisis keuangan. Oleh karena itu, bank harus melakukan stress testing secara berkala untuk memperkirakan kemampuan bank bertahan pada kondisi yang buruk. Metode yang digunakan dalam penelitian ini adalah Vector Auto Regressive (VAR) yang mampu memperkirakan jangka waktu (lag) yang optimal yang dapat mempengaruhi variabel itu sendiri dalam persamaan regresi linier atau model yang dibentuknya. Hasil penelitian ini menunjukkan bahwa peningkatan inflasi dan nilai tukar IDR/USD berpengaruh positif terhadap NPL, sedangkan peningkatan Pendapatan Domestik Bruto (GDP) dan BI Rate berpengaruh negatif terhadap NPL dengan lag 1 (1 kuartal). Pada saat terjadi shock, NPL akan meningkat dan mencapai NPL tertinggi pada 5 ? 7 kuartal setelah terjadinya shock. Peningkatan NPL tersebut tidak sama untuk semua jenis bank. Berdasarkan struktur kepemilikan bank, Bank Campuran dan Bank Asing memiliki risiko kredit tertinggi, sedangkan BUSN Non Devisa dan BPD memiliki risiko kredit terkecil akibat terjadinya shock. Risiko kredit tersebut menyebabkan tingkat CAR Bank menurun namun masih berada di atas ketentuan Bank Indonesia, yaitu 8%.

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### <b>ABSTRACT</b><br>

Banks had liquidity problems in Indonesia monetary crisis in 1997-1998, 2005 and 2008. The condition caused credit risk/the level of non-performing loans (NPL) increased because many companies had financial difficulties and are not able to repay the loan to the Bank. On the other hand, Banks also must have enough capital to anticipation of massive withdrawals (rush) at any time by the customer. Increasing in non-performing loans makes banks quite vulnerable to economic shocks that would occur if the bank has no sufficient capital (CAR). In bad economic conditions (shock), Banks need to be careful because no one can predict the breadth and depth of the financial crisis. Therefore, Banks should conduct stress tests

periodically to estimate the banks' ability to survive in harsh conditions. The methodology used in this research is the Vector Auto Regressive (VAR) that is able to estimate the length of time (lag) that can affect the optimal variable itself in a linear regression equation or model of the formation. The results of this research represented that the increase in inflation and exchange rate IDR/USD have positive effect on NPL, while the increase in Gross Domestic Product (GDP) and BI rate have negative effect on NPL with lag one (one quarter). In the time of a shock, NPL will increase and reached the highest NPL in 5 – 7 quarters after the shock. The increase in NPL is not the same for all types of banks. Based on the ownership structure of banks, the Joint Venture Bank and Foreign Owned Bank have the highest credit risk, while the Non-Foreign Exchange Commercial Bank and Regional Development Bank have the smallest credit risk due to shock. Credit risk causes Bank's CAR level declined but it remained above the Bank Indonesia regulation, which is 8%., Banks had liquidity problems in Indonesia monetary crisis in 1997-1998, 2005 and 2008. The condition caused credit risk/the level of non-performing loans (NPL) increased because many companies had financial difficulties and are not able to repay the loan to the Bank. On the other hand, Banks also must have enough capital to anticipation of massive withdrawals (rush) at any time by the customer. Increasing in non-performing loans makes banks quite vulnerable to economic shocks that would occur if the bank has no sufficient capital (CAR). In bad economic conditions (shock), Banks need to be careful because no one can predict the breadth and depth of the financial crisis. Therefore, Banks should conduct stress tests periodically to estimate the banks' ability to survive in harsh conditions. The methodology used in this research is the Vector Auto Regressive (VAR) that is able to estimate the length of time (lag) that can affect the optimal variable itself in a linear regression equation or model of the formation. The results of this research represented that the increase in inflation and exchange rate IDR/USD have positive effect on NPL, while the increase in Gross Domestic Product (GDP) and BI rate have negative effect on NPL with lag one (one quarter). In the time of a shock, NPL will increase and reached the highest NPL in 5 – 7 quarters after the shock. The increase in NPL is not the same for all types of banks. Based on the ownership structure of banks, the Joint Venture Bank and Foreign Owned Bank have the highest credit risk, while the Non-Foreign Exchange Commercial Bank and Regional Development Bank have the smallest credit risk due to shock. Credit risk causes Bank's CAR level declined but it remained above the Bank Indonesia regulation, which is 8%.]