

Pencabutan izin usaha bank: studi kasus PT Bank Global Internasional, Tbk

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Abstrak

Bank merupakan lembaga yang beroperasi dengan berlandaskan kepercayaan. Fungsi utama dari bank adalah menghimpun dana dan menyalurkannya kembali kepada masyarakat. Oleh karena itu bank sangat berperan dalam pembangunan suatu negara. Tutupnya sebuah bank dapat menyebabkan contagion/domino effect pada bank lainnya dan menurunkan kepercayaan masyarakat.

PT Bank Global Internasional, Tbk merupakan salah satu bank yang dicabut ijin usahanya pada tanggal 13 Januari 2005 karena penurunan kinerja secara drastis yang ditandai dengan CAR bank sebesar -39,11% dan bank tidak dapat melakukan langkah-langkah perbaikan untuk meningkatkan CAR menjadi minimal sebesar 8%.

Tujuan karya akhir ini adalah untuk menganalisa permasalahan Bank Global melalui analisa trend, common size, rasio dan CAMEL. Dari hasil analisa, permasalahan Bank Global disebabkan fraud berupa kepemilikan surat berharga dan penyaluran kredit fiktif sehingga terdapat kekurangan PPAP yang berdampak pada CAR. Laporan publikasi tidak menunjukkan permasalahan tersebut dan secara umum, rasio CAMEL yang disajikan baik. Beberapa hal yang dapat diketahui dari analisa rasio tersebut adalah jumlah penanaman surat berharga Bank Global selama periode pengamatan menunjukkan peningkatan yang cukup signifikan yang ditandai dengan meningkatnya Investing Policy Rasio. Namun demikian pengakuan beban atas penurunan nilai surat berharga pada laboran rugi laba selalu nihil sedangkan pada pos laba (rugi) yang belum direalisasi dari surat berharga di neraca jumlahnya relatif kecil. Sementara kepemilikan surat berharga pada tahun 2001 adalah tersedia untuk dijual (available for sale) dan dimiliki hingga jatuh tempo (hold until maturity), pada tahun 2002 dan 2003 untuk diperdagangkan (trading) dan tersedia untuk dijual (available for sale) dan pada tahun 2004 untuk diperdagangkan (trading). Selain itu terdapat indikasi awal permasalahan NPL karena adanya kenaikan kredit, interest margin on loan relatif tetap dan rate return on loan menunjukkan penurunan.

Fungsi pengawasan dan pembinaan bank berada pada Bank Indonesia dan kinerja dari suatu bank sepenuhnya merupakan tanggung jawab dari manajemen bank tersebut. Permasalahan Bank Global dapat diketahui melalui pemeriksaan oleh Bank Indonesia dan Bapepam.

Koordinasi antara Bank Indonesia dan Bapepam sebagai 2 (dua) otoritas pengawas yang berbeda mutlak diperlukan dan perlu ditingkatkan karena perkembangan produk-produk perbankan dan Bapepam di pasar. Selain itu kedua otoritas tersebut memiliki 2 (dua) area kewenangan yang berbeda. Koordinasi tersebut perlu dituangkan dalam suatu kerjasama berupa memorandum of understanding agar proses koordinasi dapat berjalan dengan efektif dan tepat waktu sehingga permasalahan dan tindak lanjut terhadap bank dapat dideteksi dan dilakukan lebih dini.

Selain itu kasus PT Bank Global Internasional, Tbk perlu ditangani secara Unitas agar memberikan efek jera dan preseden positif bagi para bankir umumnya serta untuk melindungi kepentingan masyarakat.

Bank is an institution which its operation based on trust. Then main function of the bank is to mobilize funds from the public and channel them back to the public. Therefore, bank's role is also to support the country development. Due to bank's operation based on trust, the revocation of bank's operating license can cause contagion/domino effect to other banks beside the trust from community.

PT Bank Global Internasional, Tbk is one of the banks which its license has been revoked on 13th of January 2005 due to its bad performance which caused CAR to -39.11%, and bank failed in carrying out certain mandatory actions as instructed by the central bank.

The aim of this paper is to identify PT Bank Global Internasional, Tbk problems by trend, common size and ratio analysis. It is noted that Bank Global's problems were due to fraud by the management. Marketable securities owned and credit in bank portfolio was fictive. Consequently, Bank Global should recognize and record 100% provision (as expense) of those fictive assets which caused CAR below 8% and negative. Consolidated financial statements published by bank could not show that problem clearly.

However, there were two things that could be noted from consolidated financial statement presented by bank. The amount of marketable securities owed by bank has increased significantly from year to year which reflected to the increasing of investing policy ratio. Bank never recognized loss on mark to market for marketable securities in profit and loss statement and unrealized gain or loss on mark to market marketable securities in equity side meanwhile the purpose of holding marketable securities were available for sale and hold until maturity (in 2001) and for trading and available for sale (in 2002 and 2003) and all for trading (2004).

On the other side, interest margin on loan relatively constant and rate return on loan was decreasing although credit increase significantly from December 2003 do September 2004. However, those data above were only preliminary indication of fictive marketable securities and non performing loan which should be tested by examination.

The task to regulate and supervise bank was under Bank Indonesia responsibility and the bank's performance were under related management responsibility. The fictive marketable securities and credit given by Bank Global were detected by examinations which were conducted by Bank Indonesia and Bapepam.

Coordination between Bank Indonesia and Bapepam was needed and a must. In order to have an effective and good coordination, it was suggested to provide memorandum of understanding between those two authorities to maintain effective and accelerate coordination, therefore any problems could be early detected and any action needed could be taken as soon as possible. In comply with law regulation; any sanction should be imposed to Bank Global in order to give a good precedent to other banks in Indonesia and to protect community's trust.