Analisis perbandingan perhitungan beban modal risiko operasional dengan menggunakan metode extreme value theory dan metode monte carlo simulation study kasus PT Bank ABC = Comparative analysis of capital charge for operational risk capital by using the extreme value theory and Monte Carlo Simulation: case study on PT Bank ABC

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Abstrak

Risiko operasional adalah salah satu risiko yang cenderung sulit untuk diantisipasi dan dampaknya seringkali di luar perkiraan bank. Pengukuran Value at Risk (VaR) menjadi penting agar bank dapat menghitung beban modal untuk risiko operasional sesuai dengan profil risikonya. Tesis ini membandingkan perhitungan VaR risiko operasional pada PT Bank ABC dengan dua metode yaitu Monte Carlo Simulation dan Extreme Value Theory. Berdasarkan backtesting terhadap kedua metode tersebut, pengukuran risiko operasional pada Bank ABC lebih realistis jika menggunakan Monte Carlo Simulation.
<hr><i>Operational risk in banking is one of the most difficult risk to anticipate and its impact to bank?s losses sometimes unpredictable. Measuring Value at Risk (VaR) then become important to enable bank to calculate capital charges for operational risk in accordance with its risk profile. This research attempts to compare between Extreme Value Theory method and Monte Carlo Simulation to calculate operational risk capital charge in PT Bank ABC. Based on backtesting procedures, it reveals that Monte Carlo Simulation is more suitable for Bank ABC's risk profile.</i>