

Analisis pengaruh non interest income terhadap risiko bank = The analysis of non interest income of bank risk

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Abstrak

Menggunakan data triwulanan kuartal satu 2005 sampai kuartal ketiga 2011 peneliti ingin melihat pengaruh kegiatan non interest income yang dibagi menjadi dua yaitu commission and provision ratio dan trading ratio terhadap risiko Bank Umum Konvensional di Indonesia. Risiko bank yang diteliti adalah risiko akuntansi dan risiko pasar.

Dengan membagi sampel bank menjadi 3 bagian menurut besarnya asset yaitu besar, menengah dan kecil. Net non interest income menunjukkan banyaknya terjadi pengaruh signifikan pada bank dengan ukuran menengah. Terutama untuk trading income yang banyak memiliki signifikansi terhadap risiko bank.

Using quarterly data first quarter 2005 to the third quarter of 2011 researchers wanted to see the effect of non-interest income activities are divided into two commission and provision ratio and trading ratio of Conventional Commercial Banks in Indonesia. Bank risks are divided into accounting risk and market risk.

By dividing the sample into three sections according to the bank the amount of assets are large, medium and small. Net non-interest income showed a significant effect on the number occurs with a medium size bank. Especially for trading income that much significance to the risk of the bank.