

**Pengaruh pertumbuhan kredit abnormal terhadap risiko kredit
profitabilitas dan solvabilitas bank umum konvensional di Indonesia =
The impact of abnormal loan growth on credit risk profitability and
solvability of conventional banks in Indonesia / Zhikita Ralia Pane**

Pane, Zhikita Ralia, author

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Abstrak

Menggunakan data dari 89 Bank Umum Konvensional di Indonesia dari periode 2006 hingga 2012, penelitian ini bertujuan untuk menguji pengaruh pertumbuhan kredit abnormal terhadap risiko kredit, profitabilitas dan solvabilitas bank. Hasil penelitian dengan menggunakan teknik estimasi Fixed Effect Model menunjukkan bahwa pertumbuhan kredit abnormal memiliki pengaruh negatif signifikan terhadap risiko kredit, sedangkan pertumbuhan kredit abnormal memiliki pengaruh positif signifikan terhadap profitabilitas dan solvabilitas Bank Umum Konvensional di Indonesia.

Using data from 89 Conventional Banks in Indonesia from period 2006 to 2012, this reasearch examines how abnormal loan growth affects credit risk, bank profitability and bank solvability. Estimation results from Fixed Effect Model show that abnormal loan growth has a negative significant impact on credit risk, while abnormal loan growth has a positive significant impact on profitability and solvability of Conventional Banks in Indonesia.