INTISARI

Penelitian ini bertujuan untuk menganalisa sumber-sumber yang dapat mempengaruhi kerentanan bank umum di Indonesia dengan studi kasus pada periode krisis global 2008. Penelitian ini menggunakan data sekunder berupa time series, periode waktu penelitian ini dibatasi secara bulanan dari januari 2007 – desember 2009. Variabel yang digunakan berupa *Capital Adequacy Ratio* (CAR) yang merupakan variabel dependen sebagai *proxy* kerentanan dan *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Return On Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) sebagai variabel independen. Metode penelitian ini menggunakan regresi linear berganda yang diolah dengan model *Ordinary Least Square* (OLS). Hasil penelitian ini menunjukan bahwa variabel NPL tidak berpengaruh signifikan terhadap CAR, LDR berpengaruh negative signifikan terhaap CAR, ROA berpengaruh positif signifikan terhadap CAR dan BOPO tidak berpengaruh signifikan terhadap CAR. Berdasarkan hasil penelitian ini, ditemukan dua variabel yang dapat menjadi sumber dari munculnya kerentanan, yaitu pada variabel LDR dan ROA.

Kata Kunci: Bank Umum, Kerentanan, Krisis.

ABSTRACT

This study aims to analyze sources that can affect the vulnerability of commercial banks in Indonesia with case studies in the 2008 global crisis period. This study uses secondary data in the form of time series, the period of time this study is limited monthly from January 2007 to December 2009. Variables that used in the form of Capital Adequacy Ratio (CAR) which is the dependent variable as a proxy for vulnerability and Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Return On Assets (ROA), Operational Costs to Operating Income (BOPO) as independent variables. This research method uses multiple linear regression which is processed using the Ordinary Least Square (OLS) model. The results of this study indicate that the NPL variable has no significant effect on CAR, LDR has a significant negative effect on CAR, ROA has a significant positive effect on CAR and BOPO has no significant effect on CAR. Based on the results of this study, there were found two variables that could be the source of the emergence of vulnerability, that is LDR and ROA variables.

Keywords: Commercial Bank, Vulnerability, Crisis