

## DAFTAR ISI

|  |          |
|--|----------|
| Lembar judul .....   | i        |
| Lembar pengesahan.....   | ii       |
| Lembar pernyataan.....   | iii      |
| Kata pengantar .....   | iv       |
| Daftar isi.....  | vi       |
| Daftar Tabel .....   | ix       |
| Daftar Gambar.....   | x        |
| Daftar Lampiran .....  | xi       |
| Daftar Lambang dan Singkatan.....                              | xii      |
| Intisari .....   | xiii     |
| Abstract .....   | xiv      |
| <b>BAB I PENDAHULUAN.....</b>                                  | <b>1</b> |
| 1.1 Latar belakang.....  | 1        |
| 1.2 Rumusan Masalah .....                                      | 4        |
| 1.3 Pertanyaan Penelitian.....                                 | 5        |
| 1.4 Batasan Peneliatian .....                                  | 5        |
| 1.5 Manfaat Penelitian .....                                   | 6        |
| 1.6 Sistematika Penelitian .....                               | 7        |
| <b>BAB II LANDASAN TEORI .....</b>                             | <b>8</b> |
| 2.1 Risiko Operasional dan Pengukuran Risiko Operasional ..... | 8        |
| 2.2. Data Internal.....  | 17       |
| 2.3. <i>Loss Distribution Approach (LDA)</i> .....             | 18       |

|  |  |           |
|--|--|-----------|
| 2.4                                    | Teori <i>Backtesting</i> .....                                   | 21        |
| 2.5                                    | Penelitian Terdahulu .....                                       | 23        |
| <b>BAB III METODE PENELITIAN .....</b> |  | <b>26</b> |
| 3.1                                    | Metode Pengambilan Data .....                                    | 26        |
| 3.2                                    | Lokasi Penelitian .....  | 26        |
| 3.3                                    | Prosedur Pengambilan Data .....                                  | 26        |
| 3.4                                    | Data .....   | 27        |
| 3.5                                    | Definisi Operasional .....                                       | 27        |
| 3.6                                    | Metode Analisis Data .....                                       | 27        |
| 3.7                                    | <i>Backtesting</i> .....   | 29        |
| 3.8                                    | Perhitungan ATMR dan CAR .....                                   | 30        |
| 3.7                                    | Profil Kasus .....   | 31        |
| <b>BAB IV PEMBAHASAN .....</b>         |  | <b>33</b> |
| 4.1                                    | Deskripsi Data .....   | 33        |
| 4.2                                    | Pembahasan .....   | 34        |
| 4.2.1                                  | Distribusi Frekuensi .....                                       | 34        |
| 4.2.2                                  | Distribusi Dampak .....  | 38        |
| 4.2.1                                  | Distribusi Agregat .....   | 41        |
| 4.3                                    | <i>Loss Distribution Approach_Aggregation Method</i> .....       | 44        |
| 4.4                                    | <i>Backtesting</i> .....   | 44        |
| 4.5                                    | Perhitungan Beban Modal ( <i>Capital Charges</i> ) dan CAR ..... | 46        |
| <b>BAB V SIMPULAN .....</b>            |  | <b>48</b> |
| 5.1                                    | Simpulan .....   | 48        |
| 5.2                                    | Implikasi .....  | 48        |



|                       |    |
|-----------------------|----|
| 5.3 Keterbatasan..... | 49 |
| 5.2 Saran.....        | 49 |
| Daftar Pustaka .....  | 50 |
| Lampiran .....        | 52 |