

ABSTRAK

Pengembangan dan pertumbuhan kredit mungkin menguntungkan dalam jangka panjang, tetapi pertumbuhan kredit yang berlebihan akan memiliki dampak negatif pada kesehatan keuangan bank. Pertumbuhan kredit yang meningkat menunjukkan bahwa bank umum akan menghadapi risiko kredit yang semakin bertambah, sehingga sangat penting mengelola risiko karena industri perbankan merupakan industri yang sensitif terhadap perubahan kondisi ekonomi. Penelitian ini bertujuan untuk mengetahui pengaruh pertumbuhan kredit abnormal terhadap risiko kredit, profitabilitas bank dan *bank solvency* yang dimoderasi oleh ukuran bank. Penulis menggunakan 115 sampel bank umum konvensional di Indonesia selama tahun 2008-2012, dengan ukuran sampel sebanyak 425 observasi (model 1), 469 observasi (model 2), dan 457 observasi (model 3). Hasil regresi berganda menunjukkan bahwa pertumbuhan kredit abnormal berpengaruh signifikan positif terhadap risiko kredit, signifikan negatif terhadap profitabilitas bank dan signifikan negatif terhadap bank solvency. Ukuran bank memoderasi pengaruh pertumbuhan kredit abnormal terhadap risiko kredit, profitabilitas bank dan bank solvency. Hal ini berarti bahwa, secara umum pertumbuhan kredit abnormal akan berdampak buruk terhadap kinerja keuangan bank ditunjukkan dengan meningkatnya risiko kredit, penurunan profitabilitas dan penurunan tingkat solvensi bank saat terjadi pertumbuhan kredit abnormal.

Kata kunci: pertumbuhan kredit abnormal, risiko kredit, profitabilitas bank, *bank solvency*, ukuran bank

ABSTRACT

The development and the growth of the bank may be advantageous in the long run, but excessive loan growth will have any negative impact on bank financial health. Loan growth increased shows that commercial banks would face of credit risk was increasing, so very important managing risk because of banking industry is industry that sensitive to changes in economic conditions. This study aims to understand the effect of abnormal loan growth on credit risk, profitability of banks and bank solvency that moderated with bank size. The author uses 115 samples of conventional commercial banks in Indonesia during 2008-2012, with sample 425 observations (model 1), 469 observations (model 2), and 457 observations (model 3). The results of multiple regression showed that the abnormal loan growth significant positive impact on credit risk, significant negative impact on bank profitability and significant negative impact of the bank solvency. Bank size is significant moderating the impact of abnormal loan growth on credit risk, profitability of banks and bank solvency. This means that, in general abnormal loan growth would be bad on the bank financial performance is indicated by an increase in credit risk, the decline in profitability and the decreasing of bank solvency occurs when abnormal loan growth.

Keywords: abnormal loan growth, credit risk, bank profitability, bank solvency, bank size.