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SUMMARY

RINA HARTINI. Measurement of Operational Risk Capital Charges with AMA Loss Distribution Approach Method (Case Study PT. Bank ABC, Tbk). Supervised by SRI HARTOYO and HENDRO SASONGKO.

Operational risk is one of the types of risks that must be controlled. This becomes a challenge for PT. Bank ABC (Persero), Tbk (Bank ABC) is realized in the form of operational risk calculation load properly. Operational risk itself, a risk which can not be predicted because the occurrence of operational risk arising from the failure of internal processes, people, systems, or external events Bank ABC operations. The problem faced by Bank ABC in a quantitative calculation is how much the operational risk capital charge should be prepared in the next period. Bank ABC also still faced with the limitations of human resources which have not been able to master calculations using mathematical and probabilistic approaches.

The internal approach used in this study is the Advanced Measurement Approach (AMA) which requires historical data (Loss Event Database) regarding operational loss events. The database is derived from historical data, so that Bank ABC can make a quantification model of operational risk capital charge to get a projection that can describe the estimated loss in real terms.

This study uses a variable based on an assessment of the risk profile which consists of inherent risk assessment (risk inherent in bank activities), and assessment of the risk control system (control of inherent risk). This study is carried out on the banks of eight business lines that corporate finance, trading and sales, retail banking, commercial banking, payment and settlement, agency services, asset management and retail brokerage, on seven categories of events that internal fraud, external fraud, employment practices and workplacesafety, clients products and business practices, damage to physical assets, business disruption and system failures, and the execution, delivery and process management.

The results showed the category of internal fraud incidents resulted in the largest loss of value and each business line has proved the value of losses on internal fraud. The calculation of the risk cost has been made within five years, found cost around Rp. 4,24 trillion, while the Advanced Measurement approach (AMA) Loss Distribution Approach (LDA), researchers found that the risk costs around Rp. 3,064 trillion. This indicates that the efficiency of operational risk capital charges are determined by the Bank ABC, can be done through more advanced calculations. OpVar value reached 99.9 % which is expected to spur optimism The Risk Management Division that handles the particular operational risk, the amount of value that can be smaller than the real count losses.

Keywords : Operational risk, advanced measurement approach, loss distribution approach value at risk.