

Analisis Industri Perbankan Konvensional Di Indonesia

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ANSTRACT

The future challenge of the banking industry is how to optimize the banking intermediary function. In spite of the strong facing challenges, but the banking intermediacy function is forecasted to tin crease, especially for the small medium enterprises sectors. Corporate lending is forecasted to be still in existence but it is likely in a small proportion. In the capital side, the banking CAR is estimated to decline although is still under 8 percent. The decline is due to the indreasing bank productive assets risk though the increasing credit expansion. Meanwhile, individually, it is forecasted the there still some banks which have lower than 8 percent CAR. Especially for those which have having quite high exposures towards interest and exchange rate, as well as the productive assets quality. Nationally, conventional banks in Indonesia still have a quite good prospect, although the competition from non bank financial institution is quite strong, in addition to the Syariah banks.

Key words: CAR, Conventional, Syariah