

**RELEVANSI TEORI KEAGENAN TERHADAP AKTIFITAS *OFF BALANCE SHEET*
PADA BANK-BANK KOMERSIL DI INDONESIA**

Quincy Fransiska Kambuaya¹

kambuaya.q@gmail.com

Abstrak

Off-Balance-Sheet adalah aset dan kewajiban yang mempengaruhi masa depan, dalam bentuk neraca kontijensi dari sebuah institusi keuangan. Sehingga mereka memiliki dampak langsung pada profitabilitas masa depan dan kinerja dari lembaga perbankan. Hal ini mengakibatkan manajemen efisien terhadap item-item *Off-Balance Sheet* (OBS) sebagai pusat pengendalian risiko eksposur secara keseluruhan dalam institusi keuangan modern yang juga lembaga perbankan merupakan bagian di dalamnya. (Saunders & Cornett: 376).

Kata Kunci : Off-Balance-Sheet, Manajemen Keuangan

¹Mahasiswa Program Doktoral Manajemen FEB UGM

DAFTAR PUSTAKA

- Agusman, A., Cullen, G.S., Gasbarro, D., Monroe, G.S., Zumwalt, J.K., (2014). Government intervention, bank ownership and risk-taking during the Indonesian financial crisis. *Pacific-Basin Finance Journal*;
- Agusman, A., Monroe, G.S., Gasbarro, D., Zumwalt, J.K., (2008). Accounting and capital market measures of risk: evidence from Asian banks during 1998-2003. *Journal of Banking and Finance* 32, 480-488;
- Barry Williams. (2010). The Impact of non interest income on bank risk in Australia. *Journal of Banking and Finance* volume 73, des 2010;
- Bora Aktan, Sok-Gee chan, Sasa Zikovs pinah, Evri-Mandaci. (2013). Off Balance Sheet activities on Commercial Banks Performance: An Emerging Market Perspective. *Economicska Istrazivanja Economic Research* 2013;
- Budisantoso, T dan Sigit. (2006). *Bank dan Lembaga Keuangan Lain*. Edisi 2. Jakarta: Salemba Empat.
- Duran, M.A., Lozano-Vivas, A., (2013). Off-balance-sheet activity under adverse selection: the European experience. *Journal of Economic Behaviour and Organisation*;
- Hasibuan, Melayu SP. (2005). *Dasar-dasar Perbankan*. Jakarta: PT. Bumi Aksara;
- Hassan, M.K., (1993). The off-balance sheet banking risk of large US commercial banks. *The Quarterly Review of Economics and Finance*;
- Hassan, M.K., Karels, G.V., Peterson, M.O., (1994). Deposit insurance, market discipline and off-balance sheet banking risk of large US commercial banks. *Journal of Banking and Finance*;
- Hassan, M.K., Khasawneh, A., (2009). The risks of off-balance sheet derivatives in US commercial banks. *Working Paper, Networks Financial Institute, 2009*;
- Kasmir. S.E., M.M. (2002). *Dasar-Dasar Perbankan*. Jakarta: PT. Raja Grafindo Persada;
- Kasmir. S.E., M.M. (2008). *Bank dan Lembaga Keuangan Lainnya*. Jakarta: PT. Raja Grafindo Persada.
- Oliver De Jonghe, Maaka Diepstratan, Glenn Schepens, (2013). Bank size, Scope and Systemic risk: what role for conflict of interest? *Journal of Banking and Finance*, 2013;
- Papanikolaou, N.I., Wolff, C.C.P., (2014). The role of on- and off-balance-sheet leverage of banks in the late 2000s crisis. *Journal of Financial Stability*;
- Xiaohui Hou, Qing Wang, Cheng Li. Role of Off Balance Sheet Operation on Bank Scale Economies, *JEL* 2014;