

ABSTRAK

Penelitian ini untuk menguji apakah *relationship banking*, karakteristik *borrower-lender* dan *loan contract* berpengaruh terhadap pemberian *loan pricing* kredit korporasi di Asia pasifik periode 2006-2010. Teknik analisa yang digunakan adalah *Ordinary Least Square* (OLS) dengan program Eviews 7.0. Sedangkan Heteroskedastisitas dikontrol dengan menggunakan metode White. Penelitian ini dibagi menjadi dua besaran sampel, yaitu *all sample* dan sampel dengan data finansial, masing-masing menggunakan sub sampel non krisis dan krisis.

Dalam memberikan pinjaman kredit korporasi di Asia Pasifik, secara umum *lender* telah memperhitungkan *relationship banking*, karakteristik *borrower* dan *loan contract* dalam menetapkan *loan pricing* kepada *borrower*. Pada sampel dengan data finansial, variabel ROA dianggap paling berpengaruh terhadap penentuan *loan pricing* dan cenderung mengabaikan *financial leverage*. Dalam menetapkan *loan pricing* karakteristik *lender* tidak berpengaruh secara signifikan dan telah memperhitungkan sektor industri usaha *borrowernya*. Hasil penelitian menunjukkan *lender* cenderung memberikan *spread* yang lebih tinggi pada periode krisis dibandingkan periode non krisis.

Kata Kunci : *mispricing, loan pricing, kredit korporasi, informasi asimetri, relationship banking, borrower, lender, loan contract.*

ABSTRACT

This research study whether the relationship banking, borrower-lender characteristic and loan contracts affect the loan pricing of corporate loan in Asia Pacific 2006-2010. Analysis technique used is Ordinary Least Square (OLS) with Eviews 7.0 program. While Heteroscedasticity controlled using the White method. This study is divided into two sample, all samples and samples with financial data, each using sub sample non crisis and crisis.

In Asia Pacific, lenders have generally considered relationship banking, borrower characteristics and loan contract to determine loan pricing decisions to the borrower. But Lenders characteristics do not affect significantly. ROA is considered the most influential variables and industry sector has considered to determine loan pricing. The results showed lenders tend to give higher spreads in the crisis period than non crisis period .

Key Word : *mispricing, loan pricing, corporate loan, information asymmetry, relationship banking, borrower, lender, loan contract.*