ABSTRACT

Banks as intermediary institutions play a role as intermediaries between parties who have excess funds and those who need funds. If there is no bank, parties with excess funds cannot save their money in a designated place and those who need funds will have difficulty obtaining the funds they need. Therefore the bank as an intermediary institution, has an important role in the economy of a country.

Banks in carrying out their operations handle many risks, namely credit risk, liquidity risk, market risk, operational risk, compliance risk, legal risk, storage risk, and strategic risk. Credit risk, market risk, and liquidity risk are the focus of research.

This study uses time series data that aims to study and predict future credit, market, and liquidity risks for 4 state-owned commercial banks listed on the Indonesia Stock Exchange (IDX) for the 2010-2021 period using the ARIMA (Autoregressive Integrated) model. Moving Average) on the Eviews 12 application.

This study shows that the predicted value of the NPL ratio of BTN and BRI banks indicates that there will be a decrease in the value of the NPL ratio in the future. The value of the NIM ratio of BNI banks and BTN banks, it shows that there will be a decrease in the NIM ratio in the future. And for the value of the LDR ratio of Bank Mandiri, shows that there will be an increase in the LDR ratio in the future. In contrast, the value of the LDR ratio of BTN banks and BRI banks indicates that there will be a decrease in the LDR ratio in the future.

It can be concluded that this study showed mixed results. Not all banking risks can be predicted using ARIMA because some of them are found to be unpredictable risks with ARIMA.

Keywords: *Credit Risk, Liquidity Risk, Market Risk, ARIMA*