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RISIKO SISTEMATIS BANK KOMERSIAL

DI INDONESIA

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Mutiara Aini\*, Deddy Priatmodjo Koesrindartoto\*\*

\*Corresponding Author, School of Business and Management,

Bandung Institute of Technology, Bandung, Indonesia.

Email: [mutiara\_aini@sbm-itb.ac.id](mailto:mutiara_aini@sbm-itb.ac.id)

\*\*School of Business and Management, Bandung Institute of Technology,

Bandung, Indonesia

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**ABSTRACT (Font 12)**

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This paper examines the determinants of systemic risk across Indonesian commercial banks using quarterly data from 2001Q4 to 2017Q4. Employing four measures of systemic risk, namely value-at-risk (VaR), historical marginal expected shortfall (MESH), marginal expected shortfall from GARCH-DCC (MESdcc), and long-run marginal expected shortfall (LRMES), we find that bank size is positively related to systemic risk, whereas banks and economic loan activity are negatively related to systemic risk. These findings suggest that the government needs to regulate loan activities and to monitor big banks as they have significant impacts on bank systemic risk. **(Font 12)**

*Keywords: Bank performance; Financial regulation; Systemic risk.***(Font 12)**

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# PENDAHULUAN

# Latar Belakang, Motivasi, Riset Gap, Masalah, Pertanyaan Penelitian, Tujuan dan Manfaat Penelitian.

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# TINJAUAN PUSTAKA

# Filosofis, Grand Teoritis, Riset Terdahulu, Pengembangan Hipotesis berdasarkan hubungan antar variabel (jika Ada), Kerangka Konseptual, Paradigma Penelitian, Pernyataan Hipotesis (jika ada).

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Contoh penulisan persamaan matematika/formulasi rumus (jika ada)

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|  | (4) |

1. **METODE PENELITIAN**

Desain Penelitian, populasi, sampel, teknik pengumpulan data, jenis sumber data, teknik pengujian kualitas data dan permodelan, teknik analisis data.

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1. **HASIL, ANALISIS, DAN PEMBAHASAN**

Statistik Deskriptif, demografi responden, uji kualitas data, hasil uji model, uji hipotesis, pembahasan hasil pengujian, pembahasan teoritis dan relevansi serta konfirmasi riset-riset terdahulu, justifikasi penelitian.

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**CONTOH TABEL**

# Tabel 3. Peringkat Bank Risiko Sistemik Tahun 2017

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|  |  |
| --- | --- |
| Rank | Bank |
| **Panel A: Based on *VaR* measures** | |
| 1 | PT. Bank Mayapada International Tbk |
| 2 | PT. Bank OCBC NISP Tbk |
| 3 | PT. Bank Artha Graha International Tbk |
| 4 | PT. Bank Mega Tbk |
| 5 | PT. Bank CIMB Niaga Tbk |
| **Panel B: Based on *MESH* measures** | |
| 1 | PT. Bank Mandiri (Persero) Tbk |
| 2 | PT. Bank Rakyat Indonesia (Persero) Tbk |
| 3 | PT. Bank Maybank Indonedia Tbk |
| 4 | PT. Bank Danamon Indonesia Tbk |
| 5 | PT. Bank Pan Ind onesia Tbk |
| **Panel C: Based on *MESdcc* measures** | |
| 1 | PT. Bank Danamon Indonesia Tbk |
| 2 | PT. Bank Mega Tbk |

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**CONTOH GAMBAR DAN GRAFIK**



**Gambar 1.** Nilai Rata-rata Risiko Sistemik Menggunakan

VAR dan MESH

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1. **KESIMPULAN, IMPLIKASI, SARAN DAN REKOMENDASI**

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# LAMPIRAN

**Lampiran 1.** List of Variables

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|  |  |  |
| --- | --- | --- |
| **Variable** | **Proxy** | **Calculation** |
| *Size* | Bank Size | Natural logarithm of Total Assets |
| *ETA* | Capital | Ratio of Total Equity to Total Assets |
| *DTA* | Reliance of Funding to deposits | Ratio of Total Deposits to Total Assets |
| *LTA* | Credit Risk | Ratio of Total Loans to Total Assets |
| *CTA* | Liquidity Risk | Ratio of Total Cash to Total Assets |
| *GDPg* | Economic Stability | Variance of GDP Growth |
| *GDPc* | Economic Development | Natural logarithm of GDP per Capita |
| *PRIVCRED* | Financial Structure | Ratio of Private credit to GDP |
| *Return* | Idiosyncratic Risk | Variance of bank stock return |

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