

## DAFTAR PUSTAKA

- Abubakar, L., Sukmadilaga, C., & Handayani, T. (2016). Impact of Shadow Banking Activities As Non Bank Intermediation Toward Regulatory Developments in Function Control of Financial Services Sector in Indonesia. *Diponegoro Law Review*, *1*(1), 47.  
<https://doi.org/10.14710/dilrev.1.1.2016.47-60>
- Acharya, V. V., & Richardson, M. (2009). Causes of the financial crisis. *Critical Review*, *21*(2–3), 195–210. <https://doi.org/10.1080/08913810902952903>
- Acharya, V. V., Lasse H. Pedersen, Thomas Philippon, and M. R. (2010). Measuring Systemic Risk. *Stability of the Financial System: Illusion or Feasible Concept?*, 215–233. <https://doi.org/10.4337/9781782547846.00016>
- Acharya, V.V., Engle, R., Richardson, M., (2012). *Capital shortfall: A new approach to ranking and regulating systemic risk. American Economic Review* 102, 59–64.
- Agung, J., Juhro, S. M., Harmanta, & Tarsidin. (2016). *Managing monetary and financial stability in a dynamic global environment : Bank Indonesia " s policy perspectives. BIS Papers*, (88), 157–188.
- Albulescu, C. T. (2010). Forecasting the Romanian financial system stability using a stochastic simulation model. *Romanian Journal of Economic Forecasting*, *13*(1), 81–98.
- Alfiana, Widayatun, V. W., & Sianipar, A. S. (2014). Determinan faktor faktor yang mempengaruhi ketidakstabilan keuangan di indonesia. *Universitas Widyatama*.
- Alshubiri, F. N. (2017). Determinants of financial stability: An empirical study of commercial banks listed in Muscat Security Market. *Journal of Business and Retail Management Research*, *11*(4), 192–200.  
<https://doi.org/10.24052/JBRMR/V11IS04/DOFSAESOCBLIMSM>
- Altunbas, Y., Binici, M., & Gambacorta, L. (2018). Macroprudential policy and bank risk. *Journal of International Money and Finance*, *81*, 203–220.  
<https://doi.org/10.1016/j.jimonfin.2017.11.012>
- Ananda, A. F. (2016). Determinan Profitabilitas Bank Melalui Z-Score, Struktur Modal, Size, Risiko Kredit Dan Permodalan Pada Industri Perbankan Nasional. *Jurnal Ekonomi Modernisasi*, *12*(1), 1.  
<https://doi.org/10.21067/jem.v12i1.1179>

- Anatolyevna, M. I., & Ramilevna, S. L. (2013). *Financial Stability Concept: Main Characteristics and Tools*. *World Applied Sciences Journal*, 856-858.
- Anggitasari, A. A. (2013). Hubungan Simultan Antara Capital Buffer dan Risiko. In *Fakultas Ekonomi dan Bisnis Universitas Diponegoro*.
- Anjani, D. A., & Purnawati, N. K. (2019). Pengaruh Non Performing Loan (NPL), Likuiditas dan Rentabilitas Terhadap Rasio Kecukupan Modal *Dewa*. 1140–1155. <https://doi.org/10.5771/9783748905929>
- Ardely, N. P., & Syofyan, S. (2016). Efektivitas Kebijakan Makroprudensial Bank Indonesia. *Media Ekonomi*, 24(1), 49. <https://doi.org/10.25105/me.v24i1.3788>
- Arnold, B., Borio, C., Ellis, L., & Moshirian, F. (2012). Systemic risk, macroprudential policy frameworks, monitoring financial systems and the evolution of capital adequacy. *Journal of Banking and Finance*, 36(12), 3125–3132. <https://doi.org/10.1016/j.jbankfin.2012.07.023>
- Atmoko, Y., Defung, F., & Tricahyadinata, I. (2018). Pengaruh return on assets, debt to equity ratio, dan firm size terhadap dividend payout ratio. *Kinerja*, 14(2), 103. <https://doi.org/10.29264/jkin.v14i2.2486>
- Ayomi, S., & Hermanto, B. (2014). Mengukur Risiko Sistemik Dan Keterkaitan Finansial Perbankan Di Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 16(2), 103–125. <https://doi.org/10.21098/bemp.v16i2.24>
- Balthazar, L. (2006). *From Basel 1 to Basel 3 : The Integration Of State Of The Art Risk Modeling In Banking Regulation*.
- Bank Indonesia. (2016). *Mengupas Kebijakan Makroprudensial*.
- Bank Indonesia. (2018). Strengthening Financial Stability System to Maintain Growth Momentum. *Financial Stability Review*, 30(March). [https://www.bi.go.id/en/publikasi/perbankan-dan-stabilitas/kajian/Pages/KSK\\_3118.aspx](https://www.bi.go.id/en/publikasi/perbankan-dan-stabilitas/kajian/Pages/KSK_3118.aspx)
- Bank Indonesia. (2019). *Kajian Stabilitas Keuangan (KSK)*. 32. [https://www.bi.go.id/id/publikasi/perbankan-dan-stabilitas/kajian/Pages/KSK\\_220314.aspx](https://www.bi.go.id/id/publikasi/perbankan-dan-stabilitas/kajian/Pages/KSK_220314.aspx)
- Basel Committee on Banking Supervision. (2018). *Basel Committee on Banking Supervision Cyber-resilience: Range of practices*. June, 45. [www.bis.org](http://www.bis.org)

- Basel Committee on Banking Supervision. (2018). Global systemically important banks: Assessment methodology and the additional loss absorbency requirement rules. *Bank for International Settlements*, July.
- BCBS. (2016). *Regulatory Consistency Assessment Programme (RCAP): Assessment of Basel III risk-based capital regulations – Indonesia* (Issue December).
- Ben Ali, M. S., Intissar, T., & Zeitun, R. (2018). Banking Concentration and Financial Stability. New Evidence from Developed and Developing Countries. *Eastern Economic Journal*, 44(1), 117–134. <https://doi.org/10.1057/ej.2016.8>
- Benes, J., & Kumhof, M. (2015). Risky bank lending and countercyclical capital buffers. *Journal of Economic Dynamics and Control*, 58, 58–80. <https://doi.org/10.1016/j.jedc.2015.06.005>
- Bernanke, B. S., & Mishkin, F. S. (1997). Inflation Targeting: A New Framework for Monetary Policy? In *Journal of Economic Perspectives* (Vol. 11, Issue 2, pp. 97–116). <https://doi.org/10.1257/jep.11.2.97>
- Billio, M., Getmansky, M., Lo, A. W., & Pelizzon, L. (2010). Measuring Systemic Risk in the Finance and Insurance Sectors. *MIT Sloan School Working Paper*, 4774–10, 66. <https://doi.org/10.1017/CBO9781107415324.004>
- Borio, C. (2006). Monetary and financial stability: Here to stay? *Journal of Banking and Finance*, 30(12), 3407–3414. <https://doi.org/10.1016/j.jbankfin.2006.06.004>
- Borio, C., & Drehmann, M. (2009). Assessing the risk of banking crises – revisited. *BIS Quarterly Review*, March, 29–46. [http://www.bis.org/publ/qtrpdf/r\\_qt0903e.pdf](http://www.bis.org/publ/qtrpdf/r_qt0903e.pdf)
- Borio, C. E. V., & Tsatsaronis, K. (2011). Accounting, Prudential Regulation and Financial Stability: Elements of a Synthesis. *SSRN Electronic Journal*, 180. <https://doi.org/10.2139/ssrn.846286>
- Borio, C. (2011). Rediscovering the Macroeconomic Roots of Financial Stability Policy: Journey, Challenges, and a Way Forward. *Annual Review of Financial Economics*, 3(1), 87–117. <https://doi.org/10.1146/annurev-financial-102710-144819>
- Borio, C., & Zhu, H. (2012). Capital regulation, risk-taking and monetary policy: A missing link in the transmission mechanism? *Journal of Financial Stability*, 8(4), 236–251. <https://doi.org/10.1016/j.jfs.2011.12.003>

- Borio, C. (2014). The financial cycle and macroeconomics: What have we learnt? *Journal of Banking and Finance*, 45(1), 182–198.  
<https://doi.org/10.1016/j.jbankfin.2013.07.031>
- Borio, C., & Gambacorta, L. (2017). Monetary policy and bank lending in a low interest rate environment: Diminishing effectiveness? *Journal of Macroeconomics*, 54, 1339–1351.  
<https://doi.org/10.1016/j.jmacro.2017.02.005>
- Borio, C., Drehmann, M., & Xia, D. (2018). The financial cycle and recession risk. *BIS Quarterly Review*, December, 59–71.  
<https://ideas.repec.org/a/bis/bisqtr/1812g.html>
- Borio, C. (2019). On money, debt, trust and central banking. *BIS Quarterly Review*, 763.
- Boyd, J.H., Chang, C., Smith, B.D., (1998). Moral hazard under commercial and universal banking. *Journal of Money Credit and Banking* 30, 426–468.
- Boyd, J.H., De Nicolo, G., (2005). *The Theory of bank risk taking and competition revisited*. *Journal of Finance* 60, 1329–1343.
- Brockmeijer, J., Moretti, M., Osinski, J., & Blancher, N. (2011). *Macroprudential policy: An organizing framework*. *International Monetary Fund*. Retrieved from  
<http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Macroprudential+Policy:+An+Organizing+Framework#1>
- Chiaromonte, L., Croci, E., & Poli, F. (2015). *Should we trust the Z-score? Evidence from the European Banking Industry*. *Global Finance Journal*, 28, 111–131. <https://doi.org/10.1016/j.gfj.2015.02.002>
- Christiani, T. A. (1998). *Dinamika Asas Keseimbangan Kepentingan dalam Perkembangan Pengaturan Perlindungan Nasabah Bank di Indonesia*, Universitas Atama Jaya Yogyakarta, Yogyakarta, hlm. 1. 1. 1–17.
- Constâncio, V. (2015). Macroprudential policy in Europe – ensuring financial stability in a banking union. *European Central Bank, at the Financial Stability Conference, October*, 1–9.
- Daniel K Tarullo. (2015). Capital Regulation Across Financial Intermediaries. *Capital Regulation across Financial Intermediaries, September*, 1–8.

- Demigurc-Kunt, A., Huizinga, H., (2010). Bank activity and funding strategies: The Impact On Risk and Returns. *Journal of Financial Economics* 98, 626–650.
- Dienillah, A. A., Anggraeni, L., & Sahara, S. (2018). *Impact of Financial Inclusion on Financial Stability based on Income Group Countries*. *Buletin Ekonomi Moneter Dan Perbankan*, 20(4), 397–410.  
<https://doi.org/10.21098/bemp.v20i4.859>
- Drehmann, M., Tarashev, N., 2011. *Measuring the Systemic Importance of Interconnected Banks (BIS Working paper No. 342)*. *Bank for International Settlements*.
- Effendi, T. U. (2018). Analisis Pengaruh Faktor Internal Bank Terhadap Capital Buffer Pada Industri Perbankan Indonesia. *Fakultas Ekonomi Universitas Negeri Yogyakarta*, 1, 430–439.
- Eichengreen, B., & Arteta, C. (2000). Banking Crises in Emerging Markets: Presumptions and Evidence 1 Barry Eichengreen and Carlos Arteta August 2000. *International Economics*, August, 1–40.
- Engle, R., Moshirian, F., Sahgal, S., Zhang, B., (2012). *Non-interest Income and Systemic Risk: The Role of Concentration (Working Paper)*. *University of New South Wales*.
- Fadili, Zainuri, & Priyono, T. H. (2019). Analisis Risk-Taking Behavior Sektor Perbankan Dalam Merespon Bauran Kebijakan Bank Indonesia. *Fakultas Ekonomi Dan Bisnis Universitas Jember*, 559–571.
- Fadli, I. (2018). Pengaruh Non Performance Loan, Lag Of Capital Buffer, Bank's Share Asset, Dan Loans To Total Asset Terhadap Capital Buffer (Studi Pada Bank Konvensional Go Publik Periode 2014-2016). *Universitas Islam Negeri Alauddin*, 2, 6–11.
- Fahr, S., & Fell, J. (2017). Macroprudential policy – closing the financial stability gap. *Journal of Financial Regulation and Compliance*, 25(4), 334–359.  
<https://doi.org/10.1108/JFRC-03-2017-0037>
- Fauzia, N. A., & Idris. (2016). Analisis Faktor-Faktor Yang Mempengaruhi Capital Buffer (Studi Kasus pada Bank Umum Konvensional yang Terdaftar di BEI Tahun 2011-2014). *Diponegoro Journal of Management*, 5(2), 1–12.
- Fsi. (2021). The G-SIB framework – Executive Summary. *Bank for International Settlements*, i, 2–3.  
[https://www.bis.org/fsi/fsisummaries/g-sib\\_framework.pdf](https://www.bis.org/fsi/fsisummaries/g-sib_framework.pdf)

- Gadanecz, B., & Jayaram, K. (2009). *Measures of financial stability – a review. Irving Fisher Committee (IFC) - Bank for International Settlements (BIS)*, 31, 365–380. <https://doi.org/10.1086/663992>
- Gennaioli, N., Shleifer, A., Vishny, R., (2012). *Neglected risks, financial innovation, and financial fragility. Journal of Financial Economics* 104, 452–468.
- Ghozali, Imam. (2006). *Aplikasi Analisis Multivariate dengan Program SPSS (Edisi Ke 4)*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2011). *Aplikasi Analisis Multivariate dengan Program SPSS*. Semarang: BP Undip.
- Ghozali, I., & Ratmono, D. (2013). *Analisis Multivariat dan Ekonometrika Teori, Konsep, dan Aplikasi dengan Eviews 8*. Semarang: ISBN,UNDIP.
- Grosse, S., & Schumann, E. (2014). *Cyclical behavior of German banks' capital resources and the countercyclical buffer of Basel III. European Journal of Political Economy*, 34, 8–12. <https://doi.org/10.1016/j.ejpoleco.2013.04.008>
- Gujarati, Damodar. (2004). *Basic Econometrics (Ekonometrika Dasar)*. Alih bahasa Sumarno Zain. Jakarta: Penerbit Erlangga.
- Gujarati, D., & Potter, D. (2012). *Dasar-Dasar Ekonometrika*. Jakarta: Salemba Empat.
- Gunadi, I., Taruna, A. A., & Harun, C. A. (2013). *Penggunaan Indeks Stabilitas Sistem Keuangan (ISSK) Dalam Pelaksanaan. Working Paper Bank Indonesia*, 0–55. <https://doi.org/10.1021/acs.chemrestox.8b00186>
- Guérineau, S., & Léon, F. (2019). *Information sharing, credit booms and financial stability: Do developing economies differ from advanced countries? Journal of Financial Stability*, 40, 64–76. <https://doi.org/10.1016/j.jfs.2018.08.004>
- Halimah, S. N., & Komariah, E. (2017). *Pengaruh Roa, Car, Npl, Ldr, Bopo Terhadap Nilai Perusahaan Bank Umum. Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, 5(1), 14. <https://doi.org/10.30871/jaemb.v5i1.448>
- Harun, C. A., Rachmanira, S., Nattan, R. R., Pengukuran, K., Sistemik, R., & Renanda, D. R. (2015). *Kerangka Pengukuran Risiko Sistemik. Bank Indonesia*, 1–38. <http://www.bi.go.id/id/publikasi/occasional-paper/Documents/Kerangka-Pengukuran-Risiko-Sistemik.pdf>

- Hellman, T., Murdock, K., Stiglitz, J.E., (2000). *Liberalization, Moral Hazard in Banking and Prudential Regulation: Are Capital Controls Enough? American Economic Review* 90, 147–165.
- Hidayati, L. N. (2006). Mengukur Risiko Perbankan dengan VAR (*Value At Risk*). *Jurnal Ilmu Manajemen*.
- Hussaini, A. N. Al. (2019). Credit Risk and Financial Stability Under Controlling Effect of Financial Sector Development: A Study from Banking Sector of GCC Members. *International Journal of Asian Social Science*, 9(1), 122–138. <https://doi.org/10.18488/journal.1.2019.91.122.138>
- Hutasoit, M. R. F. dan Haryanto, M. (2016). Pengaruh LDR, NPL, BOPO, Ukuran Perusahaan. dan CAR Terhadap Risiko Kebangkrutan Bank ( Studi pada Bank Umum Konvensional Periode 2012-2014 ). *Diponegoro Journal of Management*, 5(3), 1–13.  
<http://ejournal-s1.undip.ac.id/index.php/management>
- Idroes, Ferry N. (2008). Manajemen Risiko Perbankan, Pemahaman Pendekatan 3 Pilar Kesepakatan Basel II Terkait Aplikasi Regulasi dan Pelaksanaannya di Indonesia. Jakarta: PT. Raja Grafindo Persada
- Indiatmoko, A. (2017). Analisis Pengaruh Dana Pihak Ketiga, Capital Conservation Buffer dan Ukuran Perusahaan (Size) Terhadap Likuiditas Bank Mandiri Syariah dan Bank Muamalat Periode Tahun 2012-2015. In *Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sunan Kalijaga* (Vol. 13, Issue 3).
- Indrawati, Y., Wardhono, A., Qoriah, C. G., & Nasir, M. A. (2017). The Dynamics of Capital Flow and Procyclicality of Financial Stability System in ASEAN + 3. *The 3rd International Conference on Economics, Business, and Accounting Studies (ICEBASt) 2017 “Social Cohesion, Public Policy Reformation, and Market Integration towards Inclusive Global Economy” Faculty of Economics and Business - Universitas Jember, 2009, 24–25.*
- Insukindro. (2003). Kebijakan Moneter Yang Tidak Diantisipasi dan Pengaruhnya Terhadap Komponen Pasar Uang di Indonesia. *Makalah kongres ISEI ke XV di Batu Malang*.
- Issing, O. (2003). Monetary and financial stability - is there a trade-off? *Conference on “Monetary Stability, Financial Stability and the Business Cycle”, BIS, March, 28–29.*  
<https://doi.org/10.1017/CBO9781107415324.004>

- Jaara, O. O., Jaara, B. O., Shamieh, J., & Fendi, U. A. (2017). Liquidity Risk Exposure in Islamic and Conventional Banks. *International Journal of Economics and Financial Issues*, 7(6), 16–26.
- J-C. Trichet (2009), “Questions and answers” at the ECB press conference 7 May (available at <http://www.ecb.europa.eu/press/pressconf/2009/html/is090507.en.html>).
- Kakes, J., and Schinasi, G. (2004). *Towards a Framework for Safeguarding Financial Stability, IMF Occasional Paper (WP/04/101)*
- Kaufman, George G. (1996). *Comment on Systemic Risk*. In *Research in Financial Services: Banking, Financial Markets, and Systemic Risk*, vol. 7, edited by George G. Kaufman, 47–52. Greenwich, Conn.: JAI.
- Koong, S. S., Law, S. H., & Ibrahim, M. H. (2017). Credit expansion and financial stability in Malaysia. *Economic Modelling*, 61(October 2015), 339–350. <https://doi.org/10.1016/j.econmod.2016.10.013>
- Komisioner, D., & Jasa, O. (2015). Otoritas jasa keuangan republik indonesia. *Kewajiban Penyediaan Modal Minimum Bank Umum*.
- Konstantakis, K. N., Michaelides, P. G., & Vouldis, A. T. (2016). Non performing loans (NPLs) in a crisis economy: Long-run equilibrium analysis with a real time VEC model for Greece (2001-2015). *Physica A: Statistical Mechanics and Its Applications*, 451, 149–161. <https://doi.org/10.1016/j.physa.2015.12.163>
- Kristína Kočišová. (2011). Banking Stability Index : A Cross-Country Study. *ResearchGate, February*, 197–208.
- Kumalasari Intan. (2012). Analisis Perbandingan Risiko Bank Umum Syariah dengan Risiko Bank Konvensional di Indonesia. *Fakultas SYariah Dan Hukum Universitas Islam Neeri Sunan Kalijaga Yogyakarta*, 5, 13–15.
- Laeven, L., Ratnovski, L., & Tong, H. (2016). Bank size, capital, and systemic risk: Some international evidence. *Journal of Banking and Finance*, 69(June), S25–S34. <https://doi.org/10.1016/j.jbankfin.2015.06.022>
- Lim, C., Columba, F., Costa, A., Kongsamut, P., Otani, A., Saiyid, M. Wu, X. (2011). *Macprudential Policy : What Instruments and How to Use Them ? Lessons from Country Experiences. IMF Working Papers*, 85. Retrieved from <http://www.pfsprogram.org/sites/default/files/wp11238.pdf>
- Mahama, M. (2015). Assessing the State of Financial Distress in Listed Companies in Ghana : Signs , Sources , Detection and Elimination – A Test



of Altman ' s Z-Score. *European Journal of Business and Management*, 7(3), 1–11.

Main, F., & Borio, C. (2009). Capital regulation, risk-taking and monetary policy : a missing link in the transmission mechanism? *Bank for International Settlements*, September, 24–25.

Maradita, A. (2014). Karakteristik Good Corporate Governance Pada Bank Syariah Dan Bank Konvensional. *Yuridika*, 29(2), 191–204. <https://doi.org/10.20473/ydk.v29i2.366>

Mbatha, N., & Ngibe, M. (2017). Factors Affecting Financial Stability of Small and Medium Enterprises: a Case Study of Emerging Markets. *Risk Governance and Control: Financial Markets & Institutions*, 7(1), 7–17. <https://doi.org/10.22495/rgcv7i1art1>

McFarlane, I.J. (1999). The Stability of the Financial System, Reserve Bank of Australia, Bulletin

Michael P. Dooley. (1997). A Model Of Crises Inemerging Markets. *NBER Working Paper Series*, 35.

Mishkin, F. S. (2004). Can Inflation Targeting Work in Emerging Market Countries? *Money, Crises, and Transition*, 71–94. <https://doi.org/10.7551/mitpress/9780262182669.003.0005>

Mishkin, F. (2013). *The Economics of Money, Banking, and Financial Markets*. Pearson Education Limited.

Morris, V. C. (2010). Measuring and Forecasting Financial Stability: The Composition of an Aggregate Financial Stability Index for Jamaica. *Financial Stability Department Bank of Jamaica*, 1–19. [https://doi.org/http://boj.org.jm/uploads/pdf/papers\\_pamphlets/papers\\_pamphlets\\_Measuring\\_and\\_Forecasting\\_Financial\\_Stability\\_\\_The\\_Composition\\_of\\_an\\_Aggregate\\_Financial\\_Stability\\_Index\\_for\\_Jamaica.pdf](https://doi.org/http://boj.org.jm/uploads/pdf/papers_pamphlets/papers_pamphlets_Measuring_and_Forecasting_Financial_Stability__The_Composition_of_an_Aggregate_Financial_Stability_Index_for_Jamaica.pdf)

Nasir, M. A., Ahmad, M., Ahmad, F., & Wu, J. (2015). Financial and economic stability as ‘two sides of a coin’: Non-crisis regime evidence from the UK based on VECM. *Journal of Financial Economic Policy*, 7(4), 327–353. <https://doi.org/10.1108/JFEP-01-2015-0006>

Novella, S., & Syofyan, S. (2019). Pengaruh Sektor Moneter Terhadap Stabilitas Sistem Keuangan Di Indonesia. *Media Ekonomi*, 26(2), 89. <https://doi.org/10.25105/me.v26i2.5211>

- Otoritas Jasa Keuangan. (2015). *Booklet Perbankan Indonesia 2018* (Vol. 1, Issue 1). <https://doi.org/10.15625/1813-9663/1/1/6666>
- Otoritas Jasa Keuangan. (2016). POJK No. 6/POJK.03/2016. *Kegiatan Usaha Dan Jaringan Kantor Berdasarkan Modal Inti Bank*, 1–29. [www.ojk.go.id](http://www.ojk.go.id)
- OJK, K. D. K., & Manusia, M. H. dan H. A. (2018). *Salinan Peraturan Otoritas Jasa Keuangan Nomor 2 /Pojk.03/2018 Tentang Penetapan Bank Sistemik Dan Capital Surcharge*.
- Otoritas Jasa Keuangan. (2018). *Penetapan Bank Sistemik dan Capital Surcharge*. 2, 6–11.
- Pinasti, W. F., & Mustikawati, R. I. (2018). Pengaruh Car, Bopo, Npl, Nim Dan Ldr Terhadap Profitabilitas Bank Umum Periode 2011-2015. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 7(1). <https://doi.org/10.21831/nominal.v7i1.19365>
- Pramesti, N. N. D., & Rudy, D. G. (2019). Kebijakan Penyelamatan Bank Gagal Sistemik Melalui Mekanisme Bail-Out dan Bail-In. *Fakultas Hukum Universitas Udayana*, 1–13.
- Pramono, B., Hafidz, J., Maulana, J. A., Muhajir, H., Alim, M. S., Adamanti, J., Muhammad, D., & Alim, S. (2015). *Dampak Kebijakan Countercyclical Capital Buffer Terhadap Pertumbuhan Kredit Di Indonesia*.
- Prasetyantoko, A. (2011). Krisis Ekonomi dalam Perspektif Keadilan Amartya Sen. *PPE-UNfKA Atma Java, Jakarta*, 16(02), 181–197.
- Pratama, B. A. (2010). Analisis Faktor-Faktor yang Mempengaruhi Kebijakan Penyaluran Kredit Perbankan. *Universitas Diponegoro*.
- Poledna, S., Bochmann, O., & Thurner, S. (2017). Basel III capital surcharges for G-SIBs are far less effective in managing systemic risk in comparison to network-based, systemic risk-dependent financial transaction taxes. *Journal of Economic Dynamics and Control*, 77, 230–246. <https://doi.org/10.1016/j.jedc.2017.02.004>
- Popovska, J. (2014). Modelling Financial Stability: The Case of the Banking Sector in Macedonia. *Journal of Applied Economics and Business*, 2(1), 68–91. <http://www.aebjournal.org/articles/0201/020104.pdf>
- Rahmawati, Ika Maya. (2011) Manajemen Risiko Pada Bank Century Tbk. *Journal of Universitas Andalas*. [https://docs.google.com/document/d/14HQ8lXgoQnnimfYg\\_0xmEHaBRuwW2bxhO7-s4a2-LNo/edit?pli=1](https://docs.google.com/document/d/14HQ8lXgoQnnimfYg_0xmEHaBRuwW2bxhO7-s4a2-LNo/edit?pli=1)

- Rose, Peter. S, 2002. *Commercial Bank Management*, McGraw-Hill, Boston.
- Rossignolo, A. F., Fethi, M. D., & Shaban, M. (2012). Value-at-Risk models and Basel capital charges. Evidence from Emerging and Frontier stock markets. *Journal of Financial Stability*, 8(4), 303–319.  
<https://doi.org/10.1016/j.jfs.2011.11.003>
- Rush, P., & Rush, P. (2018). Macroprudential Policy. *Real Market Economics*, 105–119. [https://doi.org/10.1057/978-1-349-95278-6\\_6](https://doi.org/10.1057/978-1-349-95278-6_6)
- Ryan, Elsa. (2009). *Krisis Ekonomi Global 2008 Serta Dampaknya Bagi Perekonomian Indonesia*, <http://www.google.com>
- Saba, I., Ashraf, H. M. W. A., & Kouser, R. (2017). Impact of Basel III framework on financial distress: A case study of Pakistan. *Journal of Accounting and Finance in Emerging Economies*, 3(1), 1–20.  
<https://doi.org/10.26710/jafee.v3i1.198>
- Sahabat, I., Silalahi, T., Indrastuti, R., & Herlina, M. (2019). The interbank payment network and financial system stability. *Studies in Economics and Finance*. <https://doi.org/10.1108/SEF-10-2018-0310>
- Samaniyatun, M. (2019). *Analisis Pengaruh Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Biaya Operasional Terhadap Pendapatan Operasional (BOPO), Capital Adequacy Ratio (CAR) Dan Net Interest Margin (NIM) Terhadap Kinerja Keuangan (Studi Pada Perbankan yang Terdaftar di . 8(5), 55.*
- Sánchez, M. (2015). *Understanding macroprudential instruments and their impact* (Issue April).
- Sari, Yulimel. (2013). Pengaruh profitabilitas, kecukupan modal dan likuiditas terhadap harga saham (perusahaan perbankan yang terdaftar di BEI). *Jurnal Akuntansi 1* (1): 5–6
- Schinasi, G. J. (2007). Understanding Financial Stability: Towards a Practical Framework. In *Seminar on Current Developments in Monetary and Financial Law*.
- Schroth, J. (2019). Macroprudential policy with capital buffers. *Bank for International Settlements*, 771.
- Seftarita, C. (2014). *Kebijakan Ekonomi Makro Dan Siklus Bisnis; Kajian Teori Dan Studi Empiris*. (M. S. Dr. Aliasuddin, S.E (ed.)).

- Shim, C. E. V. B. and I. (2008). *What can (macro-)prudential policy do to support monetary policy?*, December 2007. 242, 1–44.  
<http://www.bis.org/publ/work242.pdf%5Cnpapers2://publication/uuid/7D537D19-A692-4301-B931-CD674E135176>
- Simorangkir, I. (2014). *Pengantar Kebanksentralan Teori dan Praktik di Indonesia*.
- Smaga, P. (2014). *The concept of systemic risk*. *Systemic Risk Center*, (5), 134–142.  
 Retrieved from <http://eprints.lse.ac.uk/61214/1/sp-5.pdf>
- Subaweh, I. (2008). Analisis Perbandingan Kinerja Keuangan Bank Syariah Dan Bank Konvensional Periode 2003-2007. *Jurnal Ilmiah Ekonomi Bisnis*, 13(2). <https://doi.org/10.35760/eb.2008.v13i2.303>
- Sukrudin, A. (2014). Analisis Stabilitas Sistem Keuangan Indonesia. *Departemen Ilmu Ekonomi Fakultas Ekonomi Dan Bisnis Institut Pertanian Bogor*, 69.
- Sundararajan, V., Marston, D., & Ritu Basu. (2001). Financial System Standards and Financial Stability : The Case of the Basel Core Principles. *Internasional Monetary Fund*, 35.
- Supervision, B. C. on B. (2011). *Basel III (2010 1st draft)* (Vol. 2010, Issue December). <http://www.bis.org/publ/bcbs189.htm>
- Soedarto, M. (2004). Analisis Faktor-faktor yang Mempengaruhi Penyaluran Kredit pada Bank Perkreditan Rakyat (Stud Kasus pada BPR di Wilayah Kerja BI Semarang). *Universitas Diponegoro*.
- Sofyan Hidayat, Hanggraeni, D., Wowiling, L. G., & Rasyid, H. A. (2018). Pengaruh Modal Penyangga Dan Rasio Leverage Terhadap Risiko Sistemik Bank. *Jurnal Pembangunan Ekonomi Dan Keuangan Daerah*, 19(8), 1–13.
- Sri Adrianti Muin. (2013). Analisis Faktor-Faktor Yang Mempengaruhi Rentabilitas Pada P.T. Bank Rakyat Indonesia (Persero) Tbk. Periode 2011-2016. *Jurnal Economix*, 1(137), 114–125.
- Tarashev, N., Borio, C., Tsatsaronis, K., 2010. *Attributing Systemic Risk to Individual Institutions (BIS Working Paper No. 308)*. *Bank for International Settlements*.
- Triasdini, H., & Arfianto, E. D. (2010). Pengaruh CAR, NPL Dan ROA Terhadap Penyaluran Kredit Modal Kerja (Studi Pada Bank Umum Yang Terdaftar Di Bursa Efek Indonesia Periode 2004-2009). *Universitas Diponegoro*, 4(3), 130–135. Retrieved from <http://eprints.undip.ac.id/23074/>

- Uhde, A., & Heimeshoff, U. (2009). *Consolidation in banking and financial stability in Europe: Empirical evidence*. *Journal of Banking and Finance*, 33(7), 1299–1311.  
<https://doi.org/10.1016/j.jbankfin.2009.01.006>
- Utami, N. S. (2017). *Pengaruh Kebijakan Mikroprudensial dan Kebijakan Makroprudensial Terhadap Risiko Pembiayaan di Bank Umum Syariah Pada Tahun 2013-2015*. 1(1), 1–48. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Viral V. Acharya, Lasse H. Pedersen, Thomas Philippon, and M. R. (2013). Measuring Systemic Risk. *Stability of the Financial System: Illusion or Feasible Concept?*, 215–233. <https://doi.org/10.4337/9781782547846.00016>
- Vinals, J. (2011). *Macroprudential policy: an organizing framework*. *IMF Paper*.
- Warjiyo, P. (2010). *Bauran Kebijakan Bank Sentral : Konsepsi Pokok dan Pengalaman*. Jakarta.
- Warjiyo, P. (2016). Bauran Kebijakan Bank Sentral : Konsepsi Pokok dan Pengalaman. *Seri Kebansentralan*, 25, 1–63.
- Warjiyo, P., & Juhro, S. M. (2016). *Kebijakan Bank Sentral Teori dan Praktik*. Rajawali Pers.
- Wati, E. S. C., Rotinsulu, T. O., & Siwu, H. F. D. . (2019). Analisis Faktor-Faktor yang Mempengaruhi Stabilitas Sistem Keuangan di Indonesia Periode 2013:Q1 – 2018:Q4. *Jurnal Berkala Ilmiah Efisiensi*, 19(03), 149–159.
- Watung, R., & Ilat, V. (2016). Pengaruh Return on Asset (Roa), Net Profit Margin (Npm), Dan Earning Per Share (Eps) Terhadap Harga Saham Pada Perusahaan Perbankan Di Bursa Efek Indonesia Periode 2011-2015. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 4(2), 518–529.
- Wibowo, E. S., & Syaichu, M. (2013). Analisis Pengaruh Suku Bunga, Inflasi, CAR, BOPO, NPF terhadap Profitabilitas Bank Syariah. *Diponegoro Journal of Management*, 10(6), 191.  
<http://www.ncbi.nlm.nih.gov/pubmed/14371128>
- Yin, H. (2019). Bank globalization and financial stability: International evidence. In *Research in International Business and Finance* (Vol. 49). Elsevier B.V. <https://doi.org/10.1016/j.ribaf.2019.03.009>
- Yilmaz, G. (2000). Ferya Kadio Ğ Lu Nilüfer Özde İ R \*. *The Central Bank of the Republic of Turkey*, 13–16.

- Yosefina, M., & Korohama, B. (2012). *Metode Pengukuran Stabilitas Sektor Keuangan Indonesia : Pendekatan Financial Stress Index 1*. 49–68.
- Yusgiantoro, I., Soedarmono, W., & Tarazi, A. (2019). Bank consolidation and financial stability in Indonesia. *International Economics*, 159(November 2017), 94–104. <https://doi.org/10.1016/j.inteco.2019.06.002>
- Yushita, A. N. (2008). Implementasi Risk Management Pada Industri Perbankan Nasional. *Jurnal Pendidikan Akuntansi Indonesia*. Vol. VI No. 1 – Tahun 2008 Hal. 75 – 86.