

DAFTAR PUSTAKA

- Adi Kusumo, Yunanto. 2007. *Analisis Kinerja Keuangan Bank Syariah Mandiri*. Jurnal Ekonomi Islam Vol II No.1 Juli.
- Agung, J. (2010). Mengintegrasikan kebijakan moneter dan makroprudensial: menuju paradigma baru kebijakan moneter di Indonesia pasca krisis global. *BI Working Paper*, 7, p1-42.
- Ajija, S. R., & Setianto, R. H. (2011). *Cara Cerdas Menguasai Eviews*. Jakarta: Salemba Empat.
- Anggitasari, A. A. (2013). Hubungan Simultan Antara Capital Buffer dan Risiko. *Fakultas Ekonomi Dan Bisnis Universitas Diponegoro*, 102.
- Ansofino, Julianis, Yolamalinda, & Arfilindo, H. (2016). *Buku Ajar Ekonometrika* (1st ed.). Yogyakarta: DEEPUBLISH.
- Aristya, Diah. 2010. “Analisis Pengaruh Ukuran Perusahaan, Kecukupan Modal, Kualitas Aktiva Produktif, dan Likuiditas Terhadap Kinerja Keuangan Bank Syariah”. Semarang UNDIP.
- Atici, G., & Gursoy, G. (2012). The Determinants of Capital Buffer in the Turkish Banking System. *International Business Research*, 6(1). <https://doi.org/10.5539/ibr.v6n1p224>
- Ayuso, J., Perez, D. dan Saurina, J. (2004). Are Capital Buffers Pro-Cyclical? Evidence from Spanish Panel Data. *Journal of Financial Intermediation* (13): 249–264.
- Aziz, A. A. (2017). ANALISIS PENGARUH INSTRUMEN KEBIJAKAN MAKROPRUDENSIAL (CAPITAL BUFFER DAN GIRO WAJIB MINIMUM + LOAN to DEPOSIT RATIO) TERHADAP PERTUMBUHAN KREDIT BANK UMUM KONVENTSIONAL DI INDONESIA PERIODE 2011Q1-.
- Bank Indonesia (2012). *Booklet Perbankan Indonesia 2012*. Diunduh dari http://www.bi.go.id/id/publikasi/perbankan-dan-stabilitas/booklet- bi/Pages/bpi_2012.aspx
- Bank Indonesia (2012). *Basel III: global regulatory framework for more resilient banks and banking systems*. Diunduh dari http://www.bi.go.id/id/perbankan/implementasi-basel/consultative-papers/Pages/cp_basel_III.aspx
- Bank Indonesia. (2013). *Peraturan Bank Indonesia nomor 15/15/PBI/2013 tentang*

giro wajib minimum bank umum dalam rupiah dan valuta asing bagi bank umum konvensional. Diunduh dari http://www.bi.go.id/id/peraturan/moneter/Documents/pbi_151513.PDF

Bank Indonesia. 2016. Mitigasi Risiko Sistemik dan Penguatan Intermediasi Dalam Upaya Menjaga Stabilitas Sistem Keuangan. Kajian Stabilitas Keuangan, No. 27, September 2016.

Bank for International Settlements (2012) “*A framework for dealing with domestic systemically important banks*”

Borio, C. (2003). Towards a macroprudential framework for financial supervision and regulation. *BIS Working Papers*, 128.

Committee on the Global Financial System. (2012). Operationalising the selection and application of macroprudential instruments. *BIS CGFS Papers*, 48.

Cerutti, E., Claessens, S., & Laeven, L. (2017). *The use and effectiveness of macroprudential policies: New evidence*. Journal of Financial Stability. <https://doi.org/10.1016/j.jfs.2015.10.004>

Dendawijaya, Lukman. 2005. *Manajemen Perbankan*. Jakarta: Ghalia Indonesia.

Deriantino, Elis. (2011) "Prosiklikalitas Buffer Modal Bank di ASEAN" –

Ekananda, M. (2014). *Analisis Ekonometrika Data Panel*. Jakarta: Penerbit Mitra Wacana Media.

Foncesa, A. R., Gonzales, F.,& Silva, L. P. (2010). Cyclical effects on bank capital buffers with imperfect credit markets: International evidence. *Banco Central Do Brasil Working Paper Series*, 216.

Fikri, M. R. (2012). Determinants of Commercial Bank's Capital Buffer in Indonesia. *Diponegoro Journal of Management*.

Galati, Gabriele dan Richhild Moessner. 2011. *Macroprudential Policy - A Literature Review*.Working Paper No. 337. Bank for International Settlements

Gambacorta, L., & Lombardo, G. (2017). What are the effects of macroprudential policies on macroeconomic performance? *BIS Quarterly Review*, September.

Ginting, R., Murniadi, C., Wuryandani, G., Astiyah, S., Hidayat, W. Y., Dewi, K., Novriana, W. A., Hartini, P., & Kholilah, T. (2013). *Likuiditas Rupiah dan Valuta Asing*. 1–66.

Gujarati, D. N. (2007). *Dasar-dasar ekonometrika jilid 2*. jakarta: Penerbit Erlangga.

- Gómez, E., Murcia, A., Lizarazo, A., & Mendoza, J. C. (2020). Evaluating the impact of macroprudential policies on credit growth in Colombia. *Journal of Financial Intermediation*, 42(634). <https://doi.org/10.1016/j.jfi.2019.100843>
- Handayani, A. S. (2018). *Pengaruh Rasio Intermediasi Makroprudensial (RIM) terhadap Return on Asset (ROA) pada Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI)*.
- Ismaulandy, Willdan, (2014), “Analisis Variabel DPK, CAR, NPL, LDR, ROA, GWM, dan Inflasi terhadap Penyaluran Kredit Investasi pada Bank Umum (Periode 2005-2013)”, Jurnal Ilmiah Ilmu Ekonomi UB.
- Jokipii, Terhi and Milne Alistair. (2011). Bank capital buffer and risk adjustment decisions. *Journal of financial stability*.
- Kardiansyah, M. F. (2017). *Analisis countercyclical capital buffer terhadap pertumbuhan kredit perbankan indonesia tahun 2007- 2016 skripsi*.
- Kasmir. (2004). *Bank dan Lembaga Keuangan Lainnya*. Bandung: Tarsito.
- Kim, S., & Mehrotra, A. (2019). Examining macroprudential policy and its macroeconomic effects - some new evidence. *BIS Working Papers*, No. 825(825).
- KSK 34 TAHUN 2019 Bank Indonesia. (2020). *KSK 34 TAHUN 2019 Bank Indonesia*.
- Matheus, E., Yoel, T., Ekonomi, F., & Katolik, U. (2016). Pengaruh Kebijakan Makroprudensial terhadap Siklus Kredit: sebuah Studi Atas Penggunaan Instrumen CAR dan GWM Perbankan Indonesia 2006-2013. *Pengaruh Kebijakan Makroprudensial Terhadap Siklus Kredit: Sebuah Studi Atas Penggunaan Instrumen CAR Dan GWM Perbankan Indonesia 2006-2013*, 20(1), 77–96. <https://doi.org/10.26593/be.v20i1.1902.77-96>
- Olszak, M., Roszkowska, S., & Kowalska, I. (2019). *Do macroprudential policy instruments reduce the procyclical impact of capital ratio on bank lending? Cross-country evidence*. Baltic Journal of Economics; Taylor & Francis. <https://doi.org/10.1080/1406099X.2018.1547565>
- Pramono, Bambang Dkk. 2015. Dampak Kebijakan Countercyclical capital buffer terhadap pertumbuhan kredit di Indonesia. *Working paper Bank Indonesia*.

- Qudraty, M., & Suriani, S. (2017). *Efektifitas Kebijakan Makroprudensial Perbankan Dan Penyaluran Kredit Di Aceh*. Jurnal Perspektif Ekonomi Darussalam. <https://doi.org/10.24815/jped.v2i1.6651>
- Sarwoko. (2005). *Dasar-dasar Ekonometrika*. Yogyakarta: CV Andi Offset.
- Setiawan, & Kuesrini, D. E. (2010). *Ekonometrika* (1st ed.). Yogyakarta: CV Andi Offset.
- Sinungan, Muchdarsyah, 2000. *Strategi Manajemen Bank*. Penerbit Rineka Cpta. Jakarta. P. 129.
- Subanti, S., & Hakim, A. R. (2014). *Ekonometri* (1st ed.). Yogyakarta: Graha Ilmu.
- Sugiyono. (2014). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: CV Alfabeta.
- Tabak, B.M., Noronha, A.C., dan Cajueiro, D. 2011. *Bank Capital uffers, Lending growth and economic cycle: empirical evidence for Brazil. Paper for the 2nd BIS CCA Conference on “Monetary policy, financial stability and the business cycle”*.
- Tovar, Camilo. E., Mercedes Garcia-Escribano., dan Mercedes Vera Martin. 2012. Credit Growth and the Effectiveness of Reserve Requirements and Other Macroprudential Instruments in Latin America. *IMF Working Paper*, WP/12/142.
- Utari, G.A., Arimurti, T.& Kurniati, I. (2012). Pertumbuhan kredit optimal. *Bulletin Ekonomi Moneter dan Perbankan*, Oktober, 4-36.
- Vinals, J. (2011). Macroprudential policy: an organizing framework. *IMF Paper*.
<https://www.wartaekonomi.co.id/read311216/september-penyaluran-kredit-perbankan-alami-kontraksi> retrieved at 23 September 2020