

Conference paper

Systemic Bank in the National Banking's Legal System

Elyana Novira

Faculty of Law, Universitas Bung Hatta, Indonesia

Abstract.

Disrupted banking system may lead to financial risk as its characteristics links one market to another and one financial service institution to another. If a bank fails, another bank may do so, and even non-banking system, financial system and generally domestic macroeconomics and other states may fail; thus, systemic risk attracted both central bank and banking supervising institutions' attention throughout world. This study wants to answer the question: Why a bank is called Systemic Bank and how is the Systemic Bank regulation in national banking system? The descriptive analytic research used normative approach, with secondary data. The study found that a bank is called systemic as the banking world's default risk can be systemic related to its transmitting ability, and a bank's failure can contribute to another's failure in banking transaction. The effect of default bank can spread to non-financial companies for the bank provides loan to other companies. The Law No.9 of 2016 about Prevention and Management of Financial System Crisis is published leading to the regulation about the assignment of Systemic Bank. Coordinating with Bank of Indonesia the OJK assigns Systemic Bank and Capital Surcharge semiyearly in normal condition. The method of assignment is implemented with several indicators: size, complexity and interconnectedness. If OJK decides earlier the measures to be taken to deal with the Recovery Plan that cannot make the bank sound, recommendation given will be to publish publicly the list of Systemic Banks to give appropriate information and law protection to the public.

Keywords: Systemic Bank, Legal System, National Banking

1. INTRODUCTION

A company operating primarily in fund collection and distribution is called a bank. Some typical activities distinguish bank from other companies in relation to its primary business indicating that the operational fund of a bank is largely not its own and it should always provide it as soon as the owners need. The bank can maintain the public trust through keeping its position liquid. Another typical activity indicates the fund used by the bank largely imposing cost burden, for the fund is collected from the people through the payment of interest rate. In other words, the income will be obtained after the cost has been spent.

The payment system owned by the bank only is another peculiar characteristic of bank. It allocates fund to the parties by their right and obligation. Hence, the disrupted

Corresponding Author: Elyana Novira; email: elyananovira1811@gmail.com

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1. Understanding the eBook Banking System And Financial Service Study Guide
 - The Rise of Digital Reading Banking System And Financial Service Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Banking System And Financial Service Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Banking System And Financial Service Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Banking System And Financial Service Study Guide
 - Personalized Recommendations

- Banking System And Financial Service Study Guide User Reviews and Ratings
- Banking System And Financial Service Study Guide and Bestseller Lists
- 5. Accessing Banking System And Financial Service Study Guide Free and Paid eBooks
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 - Banking System And Financial Service Study Guide Compatibility with Devices
 - Banking System And Financial Service Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Banking System And Financial Service Study Guide
 - Highlighting and Note-Taking Banking System And Financial Service Study Guide
 - Interactive Elements Banking System And Financial Service Study Guide
- 8. Staying Engaged with Banking System And Financial Service Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Banking System And Financial Service Study Guide
- 9. Balancing eBooks and Physical Books Banking System And Financial Service Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Banking System And Financial Service Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Banking System And Financial Service Study Guide
 - Setting Reading Goals Banking System And Financial Service Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Banking System And Financial Service Study Guide
 - Fact-Checking eBook Content of Banking System And Financial Service Study Guide

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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