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(Judul SEMUA HURUF KAPITAL Font 14, Times News Roman)

RISIKO SISTEMATIS BANK KOMERSIAL DI INDONESIA

(Semua nama Penulis Tanpa Gelar Ukuran Font 11)

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ABSTRACT (Font 12)

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, maksimum 150 kata)**

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

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I. PENDAHULUAN

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

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II. 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)

$$\Pr Pr\left(X_i \leq VaR_t^a\right) = a \tag{1}$$

$$ES(C) = \; - E[R|R \leq C] \tag{2}$$

$$ES_a = \; - E\left[R|R \leq - VaR_a\right] \tag{3}$$

$$R = \sum_{i=1}^{N} y_i r_i \tag{4}$$

III. 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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IV. 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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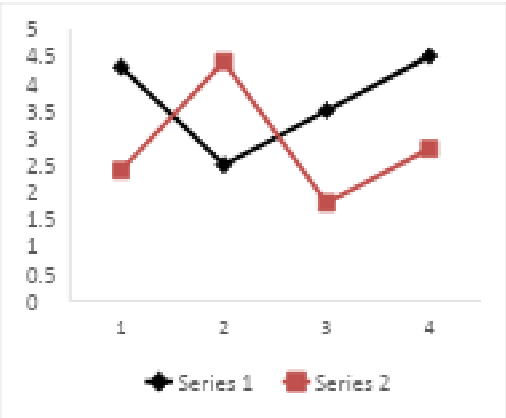
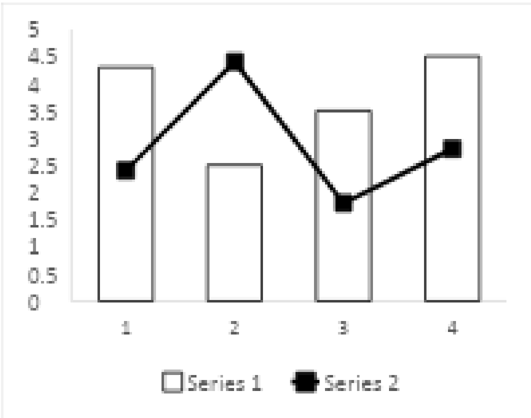
Rank	Bank
Panel A: Based on *VaR* measures	
1	PT. Bank Mayapada International Tbk
2	PT. Bank OCBC NISP Tbk
3	PT. Bank Artha Graha International Tbk
4	PT. Bank Mega Tbk
5	PT. Bank CIMB Niaga Tbk
Panel B: Based on *MESH* measures	
1	PT. Bank Mandiri (Persero) Tbk
2	PT. Bank Rakyat Indonesia (Persero) Tbk
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

(Di dalam Tabel : Font Times New Roman , ukuran Font 11, spasi 1)

CONTOH GAMBAR DAN GRAFIK





Gambar 1. Nilai Rata-rata Risiko Sistemik Menggunakan VAR dan MESH

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V. 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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