

Peranan Bank Indonesia sebagai lender of last resort

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Abstrak

Bank Indonesia adalah otoritas moneter tertinggi di Indonesia. Bank Indonesia bertanggung jawab untuk memelihara kestabilan kondisi moneter nasional. Untuk mewujudkan hal tersebut bank Indonesia diberikan beberapa wewenang, salah satunya adalah wewenang BI sebagai Lender of Last Resort. Bank Indonesia dalam hal ini memiliki wewenang untuk memberikan pinjaman jangka pendek kepada bank yang memiliki kesulitan likuiditas. Bank Indonesia dalam menjalankan wewenangnya tersebut diberikan status independen, lepas dari pengaruh pihak manapun. Akan tetapi independensi Bank Indonesia tidak berarti Bank Indonesia tidak dapat dimintai pertanggungjawaban manakala dalam menjalankan wewenangnya tersebut terdapat indikasi pelanggaran hukum. Bank Indonesia harus mempertanggungjawabkan wewenang mereka kepada DPR, BPK, dan masyarakat.

<hr>Bank Indonesia is Indonesia's monetary authority. Bank Indonesia has the responsibilities to maintain the stability of national monetary condition. Bank Indonesia to do such responsibilities had given some powers by the law, one of it is the power as Lender of Last Resort. Bank Indonesia, as the Lender of Last Resort, have the right to give banks a short term loan to solve their liquidity problem. Bank Indonesia to exercise their power has given a independent status, a status that ensured that BI can not be affected by other party. On the other hand, Bank Indonesia independent status doesn't mean that BI can not be requested for their responsibility if there are indication that their policy was against the law. Bank Indoensia must gave such responsibility to the DPR, BPK, and the people.