

Merger bank sebagai upaya peningkatan modal dalam rangka penerapan peraturan bank Indonesia tentang kegiatan usaha dan jaringan kantor berdasarkan modal inti bank = Bank merger as an effort to increase capital in the framework of implementation of Bank Indonesia regulation on business activities and office network based on core capital of bank

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Abstrak

Mengingat pentingnya struktur permodalan dalam hal bank menjalankan kegiatan usahanya, maka Bank Indonesia mengeluarkan Peraturan Bank Indonesia No. 14/26/PBI/2012 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank (PBI No. 14/26/PBI/2012). Peraturan tersebut pada intinya mengatur bahwa kegiatan usaha dan pembukaan jaringan kantor bank dibatasi berdasarkan modal inti yang dimiliki bank tersebut. Pembatasan kegiatan usaha bank didasarkan atas pengelompokan bank berdasarkan jumlah modal inti yang dimiliki. Akibat dikeluarkannya peraturan ini, maka seluruh bank di Indonesia harus menyesuaikan kegiatan usahanya dengan kategori modal inti yang dimiliki. Salah satu upaya penyesuaian modal inti dengan kegiatan usaha yang dijalankan bank adalah dengan melakukan merger bank. Skripsi ini membahas mengenai pengaturan PBI No. 14/26/PBI/2012 dan merger bank sebagai upaya peningkatan modal inti sebagai akibat penerapan peraturan tersebut, serta akibat hukumnya kepada berbagai pihak.

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Given the importance of the capital structure of bank in terms of conducting its business activities, Bank Indonesia issued Regulation No. 14/26/PBI/2012 on Business Activities and Office Network Based On Core Capital of Bank (PBI No. 14/26/PBI/2012). The regulation essentially requires that the business activities and the establishment of a bank office network are restricted to the core capital owned by the bank. Restrictions on banking activities are based on the grouping of banks based on the amount of core capital of bank. The implication of the issuance of this regulation is that all banks in Indonesia must adjust their business activities with the categorization of banks based on core capital. One of the efforts to adjust the requirement of core capital is by performing a bank merger. This thesis discusses the PBI No. 14/26/PBI/2012 and bank mergers as an effort to increase the core capital as an implication of the regulation, as well as the legal consequences to the various parties