

## Penerapan Single Presence Policy dan Dampaknya bagi Perbankan Nasional

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### Abstrak

Single Presence Policy is a policy which is surprising not only for businessmen in banking sector but also for general community. The policy called "Pakto" (The Package of October Policy) 2006 reminds us to last "Pakto" policy in 1988 that was 18 years ago where in national banking promoted a concept of liberalization. Jumping to liberalization without proper anticipation and good manner has impacted on the emerge of mushrooming bank without sufficient preparation to banking risk management. Banking liberalization concept has an effect on the policy of merger, consolidation, closing down and bank liquidation. Liquidity Assistance of Bank of Indonesia (BLBI) scenario has no end, but creating a vriminal accusations in banking practices. Single Presence Policy (SPP) bring a new panorama into banking industry. Substances of SPP has potential to create inconsistency to other regulations of business competition, limited corporation, and therefore open to foreign investor for dominating national banking.