DAFTAR PUSTAKA

[1] X. Freixas, B. M. Parigi, and J.-C. Rochet, "Systemic risk, interbank relations, and liquidity provision by the central bank," *Journal of Money, Credit and Banking*, vol. 32, no. 3, pp. 611–638, 2000.

[2] G. Iori, S. Jafarey, and F. G. Padilla, "Systemic risk on the interbank market," *Journal of Economic Behavior & Organization*, vol. 61, no. 4, pp. 525–542, 2006.

[3] L. Chiaramonte, *Bank Liquidity and the Global Financial Crisis: The Causes and Implications of Regulatory Reform*, ser. Palgrave Macmillan Studies in Banking and Financial Institutions. Cham: Palgrave Macmillan, 2018.

[4] J. Bianchi and S. Bigio, "Banks, liquidity management, and monetary policy," Federal Reserve Bank of Minneapolis, Staff Report 503, September 2017.

[5] S. Narayan and D. Kumar, "Macroprudential policy and systemic risk in g20 nations," *Journal of Financial Stability*, vol. 75, p. 101340, 2024.

[6] I. Adelopo, N. Vichou, and K. Y. Cheung, "Capital, liquidity, and profitability in european banks," *Journal of Corporate Accounting & Finance*, vol. 33, no. 1, pp. 23–35, 2022.

[7] W. Soedarmono and I. Yusgiantoro, "Islamic bank procyclicality in an emerging market economy: Do bank size and financing contracts matter?" *Quarterly Review of Economics and Finance*, vol. 92, pp. 132–141, 2023.

[8] M. F. Ansori, K. A. Sidarto, and N. Sumarti, "Model of deposit and loan of a bank using spiral optimization algorithm," *Journal of the Indonesian Mathematical Society*, vol. 25, no. 3, pp. 292–301, 2019.

[9] M. F. Ansori, N. Sumarti, K. A. Sidarto, I. Gunadi, and F. H. Gümüş, "Mathematical model of bank balance sheet with a macroprudential instrument and its application to banking data," *Mathematical Methods in the Applied Sciences*, pp. 1–15, 2025.

[10] R. Horváth, J. Seidler, and L. Weill, "Bank capital and liquidity creation: Granger-causality evidence," *Journal of Financial Services Research*, vol. 45, no. 3, pp. 341–361, 2014.

[11] J. H. Lang and D. Menno, "The state-dependent impact of changes in bank capital requirements," *Journal of Banking & Finance*, vol. 176, p. 107439, 2025.

[12] E. Greenwald, S. Schulhofer-Wohl, and J. Younger, "Deposit convexity, monetary policy, and financial stability," Federal Reserve Bank of Dallas, Working Paper 2315, October 2023.

[13] N. Milenković, B. Kalaš, V. Mirović, and J. Andrašić, "Static and dynamic modeling of non-performing loan determinants in the eurozone," *Mathematics*, vol. 12, no. 21, p. 3323, 2024.

[14] M. F. Ansori, "Dynamic modeling and optimal control of bank balance sheets under capital adequacy constraints," *An International Journal of Optimization and Control: Theories & Applications (IJOCTA)*, vol. 16, no. 1, pp. 40–53, 2026.

[15] M. Mandas and J. W. Goodell, "The impact of capital-based macroprudential policy on banks' balance sheet composition," *Economics Letters*, vol. 253, p. 112377, 2025.

[16] A. Cristini, S. M. Fazzari, E. Greenberg, and R. Leoni, Eds., *Cycles, Growth and the Great Recession*. Routledge, 2015.

[17] B. Jessop, B. Young, and C. Scherrer, Eds., *Financial Cultures and Crisis Dynamics*. Routledge, 2014.

[18] F. Werner and Y. N. Sotskov, *Mathematics of Economics and Business*. Routledge, 2006.

[19] N. Sumarti and M. F. Ansori, *Model Matematika Perbankan*. Bandung, Indonesia: ITB Press, 2022.

[20] F. E. Cellier and E. Kofman, *Continuous System Simulation*. Springer, 2006.

[21] W. E. Boyce, R. C. DiPrima, and D. B. Meade, *Elementary Differential Equations and Boundary Value Problems*, 12th ed. Hoboken: John Wiley & Sons, 2021.

[22] C. A. Braumann, *Introduction to Stochastic Differential Equations with Applications to Modelling in Biology and Finance*. Wiley, 2019.

[23] P. Haukkanen, J. K. Merikoski, M. Mattila, and T. Tossavainen, "The arithmetic jacobian matrix and determinant," *Journal of Integer Sequences*, vol. 20, 2017, article 17.9.2.

[24] A. Eremenko, "Eigenvalues and eigenvectors," 2024, lecture notes.

[25] M. R. Roussel, *Stability Analysis for Ordinary Differential Equations*, 2004, lecture notes, Department of Chemistry and Biochemistry, University of Lethbridge, May 13, 2004.

[26] C.-T. Chen, *Linear System Theory and Design*, 3rd ed. Oxford University Press, 1999.

[27] A. Hurwitz, "On the conditions under which an equation has only roots with negative real parts," *Mathematische Annalen*, vol. 46, pp. 273–284, 1895.

[28] H. K. Khalil, *Nonlinear Systems*, 3rd ed. Prentice Hall, 2002.

[29] S. H. Strogatz, *Nonlinear Dynamics and Chaos*, 2nd ed. Westview Press, 2015.

[30] M. Clerc, *Particle Swarm Optimization*. ISTE Ltd, 2006.

[31] K.-L. Du and M. N. S. Swamy, *Search and Optimization by Metaheuristics: Techniques and Algorithms Inspired by Nature*. Springer, 2016.

[32] E.-G. Talbi, *Metaheuristics: From Design to Implementation*. John Wiley & Sons, 2009.

[33] N. Kasabov, *Evolving Connectionist Systems: The Knowledge Engineering Approach*. Springer, 2007.

[34] D. Chicco, M. J. Warrens, and G. Jurman, "The coefficient of determination r-squared is more informative than smape, mae, mape, mse and rmse in regression analysis evaluation," *PeerJ Computer Science*, vol. 7, pp. 1–24, 2021. [Online]. Available: https://doi.org/10.7717/PEERJ-CS.623

[35] S. P. Sethi and G. L. Thompson, *Optimal Control Theory: Applications to Management Science and Economics*, 3rd ed. Springer International Publishing, 2019.

[36] L. S. Pontryagin, V. G. Boltyanskii, R. V. Gamkrelidze, and E. F. Mishchenko, *The Mathematical Theory of Optimal Processes*, english translation ed. CRC Press, 1962.