

DAFTAR PUSTAKA

- Ahmed, Sufi Faizan dan Malik, Qaisar Ali. (2015). *Credit Risk Management and Loan Performance: Empirical Investigation of Micro Finance Banks of Pakistan*, International Journal of Economics and Financial Issues, 2015, 5(2), 574-579
- Ajlouni, Moh'd Mahmoud *et al.* (2011). *The Relative Efficiency of Jordanian Banks and its Determinants Using Data Envelopment Analysis*, Journal of Applied Finance & Banking, vol.1, no.3, 2011, 33-58
- Almekhlafi, Ebrahim *et al.* (2016). *A Study of Credit Risk and Commercial Banks Performance in Yemen: Panel Evidence*. Journal of Management Policies and Practices, Journal of Management Policies and Practices June 2016, Vol. 4, No. 1, pp. 57-69
- Bertin *et al.* (2013). *Determinants of Bank Performance: Evidence for Latin America*, Academia Revista Latinoamericana de Administración Vol. 27 No. 2, 2014 pp. 164-182. Emerald Group Publishing Limited 1012-8255
- Bessis, Joel dan Willey. (2015). *Risk Management in Banking*, 4th Edition. Tj International Ltd, padstow, Conwall, UK
- Chernobai, Anna, Ozdagli, Ali dan Wang, Jianlin. (2016). *Business Complexity and Risk Management: Evidence from Operational Risk Events in U.S Bank Holding Companies*. Working Papers No. 16-16
- Darmawan, Priyo. (2014). *Evaluation of Bank Liquidity using Gap Analysis – Case Study of Indonesia Islamic Banks*. Journal of Economics and Sustainable Development. Vol. 5 No 16: 2015
- Ferrouhi, El Mehdi. (2014). *Bank Liquidity and Financial Performance: Evidence From Moroccan Banking Industry*, ISSN 1648-0627 / EISSN 1822-4202
- Greuning, Hennie Van dan Sonja Brajovic Bratanovic. (2011). *Analyzing Banking Risk A Framework for Assessing Corporate Governance and Risk Management*, Third Edition. ISBN 978-0-8213-7728-4
- Hakim, Abdul. (2014). *Pengantar Ekonometrika dengan Aplikasi Eviews*. Yogyakarta: Ekonisia

Hartati, Neneng. (2017), *Statistika Untuk Analisis Data Penelitian*, Bandung: Pustaka Setia

https://www.bis.org/list/bcbs/sac_1/from_01012009/index.htm

Huda, N. & M.E. Nasution. (2014). *Current Issues Lembaga Keuangan Syariah*. Edisi ke 2. Jakarta: Kencana

Ikatan Bankir Indonesia. (2014). *Mengelola Bank Komersial*. Edisi 1. Jakarta: Gramedia Pustaka Utama

Iqbal, Anjum. (2012). *Liquidity Risk Management A Comparative Study between Conventional and Islamic Banks of Pakistan*, Global Journal of Management and Business Research. Vol. 12. Issue 5 Version 1.0 March 2012

Kasmir. (2015). *Bank dan Keuangan lainnya Edisi Revisi*. Jakarta: PT. Raja Grafindo Persada

Khan, Rizwan Ali dan Ali, Mutahhar. (2016). *Impact of Liquidity on Profitability of Commercial Banks in Pakistan: An Analysis on Banking Sector in Pakistan*, Global Journal of Management and Business Research: C Finance. Vol. 16. Issue 1 Version 1.0 Year 2016

Latumerissa, Julius R. (2011). *Bank dan keuangan lain*. Jakarta: Salemba Empat

Lyambiko, Mary Raphael. (2012). *The Effect of Operational Risk Management Practices on The Financial Performance in Commercial Banks in Tanzania*. Working Paper

Muazarah, Eduardus *et al.* (2012). *Determinants of Bank Profit Efficiency: Evidence from Indonesia*, International Journal of Economics and Finance Studies. Vol. 4, No. 2, 2012. ISSN: 1309-8055

Muljawan, Dadang *et al.* (2014). *Faktor-faktor Penentu Efisiensi Perbankan di Indonesia serta Dampaknya terhadap Perhitungan Suku Bunga Kredit*. Working paper

Nigmonov, Asror. (2010). *Bank Performance and Efficiency in Uzbekistan*. Eurasian Journal of Business and Economic, Eurasian Journal of Business and Economics 2010, 3 (5), 1-25

Revkova, Iveta dan Miglietti, Cynthia Louise. (2014) *Cost and Profit Efficiency of the Slovak Banking Sector*, Working Paper

Savero, Tiago. (2012). *Measuring Systemic Liquidity Risk and the Cost of Liquidity Insurance*, IMF Working Paper

Sillah, Bukhari M.S et al. (2014). *The Performance of Saudi Banking Industry 2000 – 2011: Have the Banks Distinguished Themselves from One Another*, International Journal of Financial Research Vol. 5, No. 2: 2014

Subandi & Ghozhali, Imam. (2013). *Determinan Efisiensi dan Dampaknya terhadap Kinerja Profitabilitas Industri Perbankan di Indonesia*, Jurnal Keuangan dan Perbankan, Vol.17, No.1 Januari 2013, hlm 123 -135

Surat Edaran Bank Indonesia Nomor 13/23/DPNP. (2011). *Pedoman Penerapan Manajemen Risiko bagi Bank Umum*

Taswan. (2010). *Manajemen Perbankan*. Edisi 2. Yogyakarta

Thalib, Djamil. (2016). *Intermediasi, Struktur Modal, Efisiensi, Permodalan dan Risiko Terhadap Profitabilitas Bank*. Jurnal Keuangan dan Perbankan, Vol. 20, No. 1 Januari 2016, hlm. 116-126

Undang-Undang Nomor 10 Tahun 1998 tentang Perubahan atas UU No.7 Tahun 1992 tentang *Perbankan*

Winarno,W.W. (2011). *Analisis Ekonometrika dan Statistika dengan EViews*. Edisi Ketiga, Cetakan pertama. UPP STIM YKPN. Yogyakarta

www.ojk.go.id