

DAFTAR PUSTAKA

- Abusharba, Mohammed T, et al. 2013. ‘Determinants of *Capital Adequacy Ratio* (CAR) in Indonesian Islamic Commercial Banks’. *Global Review of Accounting and Finance*, (Online), Vol. 4, No. 1(3): 159-170.
- Al-Sabbagh, N. 2004, ‘Determinant of *Capital Adequacy Ratio* in Jordanian Banks’. *Journal of Financial Risk Management*. Vol.8. No.2, Master’s Thesis, Irbid, Jordan: Yarmouk University.
- Chisti, K. A . 2012, ‘The impact of Asset Quality on Profitability of Private Banks in India: A Case Study of JK, ICICI, HDFC & YES Banks’, *Journal of African Macroeconomic Review*, Vol. 2, No.1, 137-138.
- Claessens, S., Djankov, S., Fan, J., Lang, L. 1999. ‘Expropriation of minority shareholders: evidence from East Asia’. *Policy Research paper 2088*. World Bank, Washington DC.
- Ghozali, I. 2018. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 (Edisi 9)*. Semarang: Badan Penerbit Universitas Diponegoro.
- Goddard, J., Liu, H., Molyneux, P., & Wilson, J. 2010, ‘Do bank profits converge?’ *European Financial Management*, Vol.19 No.2, 345–365.
- Hanafi, Mahmud M. 2010, *Manajemen Keuangan*. Cetakan ke lima. Yogyakarta: BPFE. Hal. 32.
- Haryanto, Sugeng. 2016, ‘Determinan Permodalan Bank Melalui Profitabilitas, Risiko, Ukuran Perusahaan, Efisiensi, dan Struktur Aktiva’. *Jurnal Ekonomi dan Bisnis*, Vol. XIX, No. 1.
- I Made Sudana. 2011. *Manajemen Keuangan Perusahaan Teori dan Praktik*. Jakarta: Erlangga, 22.
- Jonathan Golin and Philippe Delhaise. 2012, *The Bank Credit Analysis Handbook A Guide For Analysts, Bankers and Investors Second Edition*, (London: Wiley Finance Series), 339.

- Kapopoulos, P., & Lazaretou, S. 2007, 'Corporate ownership structure and firm performance: Evidence from Greek firms'. *Corporate Governance: An International Review*, Vol.15(2), 144–158.
- Mawardi, W. 2005. 'Analisis Faktor-faktor yang Mempengaruhi Kinerja Keuangan Bank Umum di Indonesia'. *Jurnal Bisnis Strategi*, Vol.14, No.1.
- Muljono, T. P. 1999, *Aplikasi akuntansi manajemen dalam prektek perbankan (Edisi 3)*. Yogyakarta: BPFE
- Olson, d. & Zoubi T. A. 2011, 'Efficiency and bank profitability in MENA countries'. *Emerging Market Review*, Vol.12, 94-110.
- Ozili, P. K. 2017, 'Bank profitability and capital regulation: Evidence from listed and non-listed banks in Africa'. *Journal of African Business*, 18 (2), 143–168.
- Ozili, P. K., & Outa, E. 2017, 'Bank loan loss provisions research: A review'. *Borsa Istanbul Review*. Vol. 17(3). 144-163.
- Ozili, P. K. 2015, 'Determinants of bank profitability and basel capital regulation: Empirical evidence from Nigeria'. *Research Journal of Accounting and Finance*, Vol. 6(2), 124–131.
- Ozili, P. & Uadiale, O. 2017, 'Ownership concentration and Bank Profitability', *Future Business Journal*, Vol. 3 (2). 159-171.
- Peraturan Bank Indonesia Nomor 3/21/PBI/2001 Tahun 2001 *Kewajiban Penyediaan Modal Minimum Bank Umum*. Bank Indonesia. Jakarta
- Rivai, veithzal, Veithzal A. , dan Idroes F.; *Bank and Financial Institution Management*, Rajawali Pers , Jakarta : 2007, 713.
- Samuelson, Paul. A. 2002, *Ekonomi*. Edisi Kelima Belas. Penerbit PT. Gelora Aksara Pratama. Jakarta.

Sri Isnaini. 2012. *Evaluasi factor determinan risiko kredit dalam rangka implementasi program BPD regional champion pada Bank Pembangunan daerah seluruh Indonesia*. Fakultas Ekonomi. Program studi Magister Manajemen. Universitas Indonesia.

Surat Edaran Bank Indonesia Nomor 6/23/DPNP Tahun 2004 *Perihal Sistem Penilaian Tingkat Kesehatan Bank*. Bank Indonesia. www.bi.go.id. 31 Mei 2004.

Garcia-Herrero, A.; Garvila, S. & Santabarbara, D. 2009. 'What explains the low profitability of Chinese banks', *Journal of Banking and Finance*, Vol.33 (11), 2080-2092.