

## DAFTAR PUSTAKA

- Bouheni, Faten Ben. 2015. Bank Capital Adequacy Requirements And Risk-Taking Behavior In Tunisia: A Simultaneous Equations Framework. *The Journal of Applied Business Research*, 31(1).
- Brigham, Eugene F. & Joel F. Houston, 2006. *Dasar-Dasar Manajemen Keuangan*. Terjemahan oleh Ali Akbar Yulianto. Edisi sepuluh. Jakarta: PT. Salemba Empat.
- Căpraru, Bogdan & Iulian Ilnatov. 2014. Banks' Profitability in Selected Central and Eastern European Countries. *Procedia Economics and Finance*, 16, 587-591.
- Cerrato, Mario *et al.* 2012. Why Do UK Banks Securitize?, (Online), (<http://dx.doi.org/10.2139/ssrn.2051379.html>, diakses 3 Mei 2015).
- Dendawijaya, Lukman. 2003. *Manajemen Perbankan*. Jakarta: Ghalia Indonesia.
- Elsiefy, Elsayed. 2013. Determinants of Profitability of Commercial Banks in Qatar. *International Journal of Economics and Management Sciences*, 2(11), 108-142.
- Global Association of Risk Professionals dan Badan Sertifikasi Manajemen Risiko. 2007. *Indonesia Certificate in Banking Risk and Regulation – Workbook*. Level 1 dan 2. London: GARP.
- Goddard, John *et al.* 2004. The Profitability of European Banks: A Cross-Sectional And Dynamic Panel Analysis. *The Manchester School*, 72(3), 363-381.
- Hanafi, Mamduh M. 2012. *Manajemen Risiko*. Yogyakarta: UPP STIM YKPN.
- Kasmir. 2008. *Analisis Laporan Keuangan*. Jakarta: PT Raja Grafindo Persada.

- Kochubey, Tamara & Dorota Kowalczyk. 2014. The Relationship Between Capital, Liquidity and Risk in Commercial Banks.
- Kutsienyo, Lawrence. 2011. The Determinant of Profitability of Banks In Ghana. Thesis. Ghana: Kwame Nkrumah University of Science and Technology.
- Lee, Chien-Chiang & Meng-Fen Hsieh. 2013. The Impact of Bank Capital on Profitability and Risk in Asian Banking. *Journal of International Money and Finance*, 32, 251-281.
- Mahmoedin, As. 2002. *Melacak Kredit Bermasalah*. Jakarta: PT. Pustaka Sinar Harapan.
- Munawir, S. 2004. *Analisa Laporan Keuangan*. Edisi Keempat. Yogyakarta: Liberty.
- Myers, Stewart C. 1984. The Capital Structure Puzzle. *The Journal of Finance*, 39(3), 575-592.
- Nabieu, Gladys A. A. 2013. The Structure, Conduct and Performance of Commercial Banks In Ghana. *European Journal of Business and Innovation Research*, 1(4), 34-47.
- Rahman, Mohammad Morshedur *et al.* 2015. Determinants of Bank Profitability: Empirical Evidence from Bangladesh. *International Journal of Business and Management*, 10(8).
- Republik Indonesia. *Metadata SPI Penyempurnaan Bank Indonesia*. 2012
- . *Peraturan Bank Indonesia No. 5/8/PBI/2003 tentang Penerapan Manajemen Risiko bagi Bank*. 2003.
- . *Peraturan Bank Indonesia No. 15/12/PBI/2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum*. 2013.
- . *Peraturan Bank Indonesia No. 15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum dan Konvensional*. 2013.

Rime, Bertrand. 2001. Capital Requirements and Bank Behavior: Empirical Evidence For Switzerland. *Journal of Banking and Finance*, 25(4), 789-805.

Sartono, Agus. 2008. *Manajemen Keuangan Teori dan Aplikasi*. Yogyakarta: BPFE Yogyakarta.

Sastradipoera, Komaruddin. 2004. *Strategi Menejemen Bisnis Perbankan*. Bandung: Kappa-Sigma.

*Statistik Perbankan Indonesia* Vol.5 No.5 April 2007

*Statistik Perbankan Indonesia* Vol.6 No.5 April 2008

*Statistik Perbankan Indonesia* Vol.7 No.5 April 2009

*Statistik Perbankan Indonesia* Vol.8 No.5 April 2010

*Statistik Perbankan Indonesia* Vol.9 No.5 April 2011

*Statistik Perbankan Indonesia* Vol.10 No.5 April 2012

*Statistik Perbankan Indonesia* Vol.11 No.5 April 2013

*Statistik Perbankan Indonesia* Vol.12 No.5 April 2014

Sudjana. 2005. *Metoda Statistika*. Bandung: Tarsito.

Sugiyono. 2008. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.

[www.idx.co.id](http://www.idx.co.id)

[www.bi.go.id](http://www.bi.go.id)