

DAFTAR PUSTAKA

- Ammah, M. 2015. Credit Risk of Banks in Africa: Determinants and Impact of Credit Risk on Banks' Lending Rate and Bank Stability. University of Ghana.
- Atoi, N. 2018. Non-performing Loan and its Effects on Banking Stability: Evidence from National and International Licensed Banks in Nigeria. *CBN Journal of Applied Statistics Vol. 9 No. 2.*
- Basel Committee on Banking Supervision. 2008. Liquidity Risk: Management and Supervisory Challenges. Bank for International Settlement.
- Deutsche Bundesbank (2003). "Report on the stability of the German financial system." Monthly report. December.
- Gamaginta, Rokhim, R. 2011. The Stability Comparison between Islamic Banks and Conventional Banks: Evidence in Indonesia. *8th International Conference on Islamic Economics and Finance.*
- Ghenimi, A., Chaibi, H., Ali, M., 2017. The Effects of Liquidity Risk and Credit Risk on Bank Stability: Evidence from the MENA Region. *Borsa Istanbul Review 17-4 (2017) 238-248.*
- Hakimi, A., Zaghdoudi, K. 2017. Liquidity Risk and Bank Performance: An Empirical Test for Tunisian Banks. *Business and Economic Research, Vol. 7, No. 1.*
- Hassan, M. K., Khan, A., Paltinieri, A. 2018. Liquidity Risk, Credit Risk and Stability in Islamic and Conventional Banks. *Research in International Business and Finance.*
- Imbierowicz, B., Rauch, C., 2014. The Relationship between Liquidity Risk and Credit Risk in Banks. *Journal of Banking and Finance 40 (2014) 242-256.*
- Kingu, P., Macha, S., Gwahula, R. 2018. Impact of Non-Performing Loans on Bank's Profitability: Empirical Evidence from Commercial Banks in Tanzania. *International Journal of Scientific Research and Management (IJSRM) Vol. 06 Issue 01 Pages EM-2018-71-79.*
- Nickytha, R. 2019. Tingkat Likuiditas, risiko kredit, dan stabilitas bank. Surabaya (ID): Universitas Airlangga.
- Peraturan Otoritas Jasa Keuangan. *Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.*

- Peraturan Bank Indonesia. *Nomor 17/11/PBI. 2015 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional.*
- Peraturan Otoritas Jasa Keuangan. *Nomor 6/POJK.03/2016 tentang Kegiatan Usaha dan Jaringan Kantor berdasarkan Modal Inti Bank.*
- Peraturan Otoritas Jasa Keuangan. *Nomor 15/POJK.03/2017 tentang Penetapan Status dan Tindak Lanjut Pengawasan Bank Umum.*
- Republik Indonesia. *Undang-Undang RI Nomor 10 Tahun 1998, tentang Perbankan.*
- Shehzad, C., Haan, J., Scholtens, B. 2010. The Impact of Bank Ownership Concentration on Impaired Loans and Capital Adequacy. *Journal of Banking and Finance 34 (2010) 399-408.*
- Soedarmono, W., Machrouch, F., Tarazi, A. 2013. Bank Competition, Crisis and Risk taking: Evidence from Emerging Markets in Asia. *Journal of International Financial Markets, Institutions and Money (forthcoming).*
- Srairi, S. 2013. Ownership Structure and Risk-taking Behavior in Conventional and Islamic Banks: Evidence from MENA Countries. *Borsa Istanbul Review 13 (2013) 115-127.i*
- Sudana, I., Fitra, S. 2015. Pengaruh Faktor Spesifik terhadap Profitabilitas berdasarkan kelompok BUKU Bank di Indonesia. *Jurnal Manajemen Bisnis Indonesia, Vol. 2, Nomor 2, Feb 2015.*
- Warjiyo, P. 2006. *Stabilitas Sistem Perbankan dan Kebijakan Moneter: Keterkaitan dan perkembangannya di Indonesia.* Buletin Ekonomi Moneter dan Perbankan. Maret 2006.