

DAFTAR PUSTAKA

- Ahluwalia, Montek Singh. (2023). Climate change challenges Asia Pacific security. *East Asia Forum*. January 7, 2023. Diakses pada 16 September 2023. <https://www.eastasiaforum.org/2023/01/07/climate-change-challenges-asia-pacific-security/>
- Alessandri, Piergiorgio, and Margherita Bottero. (2020). Bank lending in uncertain times. *European Economic Review* 128: 103503.
- Allen, F., Carletti, E., & Gu, X. (2008). The roles of banks in financial systems. *Oxford handbook of banking*: 32-57.
- Alshubiri, F. (2022). The impact of the real interest rate, the exchange rate and political stability on foreign direct investment inflows: A comparative analysis of G7 and GCC Countries. *Asia-Pacific Financial Markets*, 29(3), 569-603.
- Álvarez-Botas, Celia, and Víctor M. González. (2021). Does trust matter for the cost of bank loans?. *Journal of Corporate Finance* 66: 101791.
- Anginer, D., Hrazdil, K., Li, J., & Zhang, R. (2020). Climate reputation and bank loan contracting. Available at SSRN 3723771.
- Arifiandi, Nur Maliki. (2021). Risiko Keberlanjutan Bagi Bank Di Asia Tenggara Dampak Untuk Pembuat Kebijakan. *CDP Disclosure Insight Action*.
- Armstrong, Rachel. (2011). West can look to Asia to see future of regulation. *Reuters*. February 28, 2011. Diakses pada 18 September 2023. <https://www.reuters.com/article/us-finance-summit-regulation/west-can-look-to-asia-to-see-future-of-regulation-idUKTRE71O2RT20110228>
- Ascari, G., & Ropele, T. (2013). Disinflation Effects in a Medium-Scale New Keynesian Model: Money Supply Rule Versus Interest Rate Rule. *European Economic Review*, 61, 77-100. doi:10.1016/j.eurocorev.2013.03.004
- Ashraf, Badar Nadeem, Ningyu Qian, and Yinjie Victor Shen. (2021). The impact of trade and financial openness on bank loan pricing: Evidence from emerging economies. *Emerging Markets Review* 47: 100793.
- Aslan, Caglayan, Erdem Bulut, Oguzhan Cepni, and Muhammed Hasan Yilmaz. (2022). Does climate change affect bank lending behavior?. *Economics Letters* 220: 110859.
- Auer, Raphael, Alexandra Matyunina, and Steven Ongena. (2022). The countercyclical capital buffer and the composition of bank lending. *Journal of Financial Intermediation* 52: 100965.

- Auray, S., & Fève, P. (2003). Are Monetary Models with Exogenous Money Growth Rule Able to Match the Taylor Rule? *Manuscript*. University of Toulouse. Toulouse.
- Baccarini, D. (2001, November). Risk management Australian style—theory vs. practice. In *Project Management Institute Annual Seminars & Symposium* (pp. 1-10).
- Bank Indonesia. (2002). Uang : Pengertian, Penciptaan dan Peranannya dalam Perekonomian. *Pusat Pendidikan dan Studi Kebanksentralan (PPSK) BI*. Jakarta.
- Basel Committee. (2001). The new Basel capital accord. *Consultative Document*, Basle, January.
- Bassett WF, Berrospide JM. (2018). The impact of post stress tests capital on bank lending. *FEDS Working Paper* No. 2018–087.
- Beck, M. (2022). The managerial contradictions of extroverted financialization: the rise and fall of Deutsche Bank. *Socio-Economic Review*, 20(4), 2017-2040.
- Beck, T., De Jonghe, O., & Schepens, G. (2011). Bank competition and stability: Cross-country heterogeneity. *Journal of financial Intermediation*, 22(2), 218-244.
- Benetton, Matteo, and Davide Fantino. (2021). Targeted monetary policy and bank lending behavior. *Journal of Financial Economics* 142, no. 1: 404-429.
- Benincasa, E. (2021). Climate policy and cross-border lending: evidence from the syndicated loan market. *Economic and Political Studies*, 9(4), 463-476.
- Berger, A. N., Klapper, L. F., & Turk-Ariss, R. (2008). Bank competition and financial stability. In *Handbook of competition in banking and finance* (pp. 185-204). Edward Elgar Publishing.
- Bernstein, P. L. (1996). Against the gods: The remarkable story of risk (p. 400). New York: Wiley.
- Betz, F., & De Santis, R. A. (2019). ECB corporate QE and the loan supply to bank-dependent firms. *Working Paper Series*. European Central Bank. Eurosystem. Available at SSRN 3453159.
- Beutler, Toni, Robert Bichsel, Adrian Bruhin, and Jayson Danton. (2020). The impact of interest rate risk on bank lending. *Journal of Banking & Finance* 115: 105797.
- BlackRock. (2015). The price of climate change: Global warming's impact on portfolios. BlackRock Investment Institute
- Blickle, Kristian, Sarah Ngo Hamerling, and Donald P. Morgan. (2021). How Bad Are Weather Disasters for Banks?. *FRB of New York Staff Report* 990.

- Bos J, Li R, Sanders M. (2018). Hazardous lending: the impact of natural disasters on banks' asset portfolio. *Res.Memo.* 021, Grad. Sch. Bus. Econ., Maastricht Univ., Maastricht, Neth.
- Brei, Michael, Preeya Mohan, and Eric Strobl. (2019). The impact of natural disasters on the banking sector: Evidence from hurricane strikes in the Caribbean. *The Quarterly Review of Economics and Finance* 72: 232-239.
- Brown, K., & Moles, P. (2014). Credit risk management. Edinburgh business school.
- Cai, Xiqian, Yi Lu, and Jin Wang. (2018). The impact of temperature on manufacturing worker productivity: evidence from personnel data. *Journal of Comparative Economics* 46, no. 4: 889-905.
- Campiglio, Emanuele, Yannis Dafermos, Pierre Monnin, Josh Ryan-Collins, Guido Schotten, and Misa Tanaka. (2018). Climate Change Challenges for Central Banks and Financial Regulators. *Nature Climate Change*. Nature Publishing Group. <https://doi.org/10.1038/s41558-018-0175-0>
- Cañón, Carlos, Edgar Cortés, and Rodolfo Guerrero. (2022). Bank competition and the price of credit: Evidence using Mexican loan-level data. *International Review of Economics & Finance* 79: 56-74.
- Castellani, Davide, and Joana Silva Afonso. (2021). Geographic diversification and credit supply in times of trouble: Evidence from microlending. *Journal of Business Research* 132: 848-859.
- Chakraborty, Indraneel, Itay Goldstein, and Andrew MacKinlay. (2020). Monetary stimulus and bank lending. *Journal of Financial Economics* 136, no. 1: 189-218.
- Charlson, Fiona, Suhailah Ali, Tarik Benmarhnia, Madeleine Pearl, Alessandro Massazza, Jura Augustinavicius, and James G. Scott. (2021). Climate change and mental health: a scoping review. *International journal of environmental research and public health* 18, no. 9: 4486.
- Chen, Hsiao-Min, Tsai-Chi Kuo, and Ju-Long Chen. (2022a). Impacts on the ESG and financial performances of companies in the manufacturing industry based on the climate change related risks. *Journal of Cleaner Production* 380: 134951.
- Chen, Hsuan-Chi, Robin K. Chou, Chih-Yung Lin, and Chien-Lin Lu. (2022b). Bank loans during the 2008 quantitative easing. *Journal of Financial Stability* 59: 100974.
- Christiano, L. J., & Eichenbaum, M. (1995). Liquidity effects, monetary policy, and the business cycle. *Journal of Money, Credit and Banking*, 27(4), 1113-1136.

- Chuluunbaatar, A., & Rentsen, E. (2022). Solving a fractional programming problem in a commercial bank. *Journal of Industrial & Management Optimization*, 18(6).
- Coase, R. H. (1995). The nature of the firm (pp. 37-54). *Macmillan Education UK*.
- Collier, B., Katchova, A. L., & Skees, J. R. (2011). Loan portfolio performance and El Niño, an intervention analysis. *Agricultural Finance Review*, 71(1): 98-119.
- Cormier, Ben. (2023). Chinese or Western Finance? Transparency, Official Credit Flows, and the International Political Economy of Development. *Review of International Organizations* 18 (2): 297–328. <https://doi.org/10.1007/s11558-022-09469-x>.
- Cortés, K. R., & Strahan, P. E. (2017). Tracing out capital flows: How financially integrated banks respond to natural disasters. *Journal of Financial Economics*, 125(1): 182-199.
- Dabla-Norris, M.E., Daniel, M.J., Nozaki, M.M., Alonso, C., Balasundharam, V., Bellon, M.M., Chen, C., Corvino, D. and Kilpatrick, M.J., (2021). Fiscal Policies to Address Climate Change in Asia and the Pacific: Opportunities and Challenges.
- Dafermos, Yannis, Maria Nikolaidi, and Giorgos Galanis. (2018). Climate Change, Financial Stability and Monetary Policy. *Ecological Economics* 152 (October): 219–34. <https://doi.org/10.1016/j.ecolecon.2018.05.011>.
- Danisman, G. O., & Demirel, P. (2018). Bank risk-taking in developed countries: The influence of market power and bank regulations. *Journal of International Financial Markets, Institutions and Money*, 59, 202-217.
- Delis, Manthos D., and Georgios P. Kouretas. (2011). Interest rates and bank risk-taking. *Journal of Banking & Finance* 35, no. 4: 840-855.
- Demir, Ender, and Gamze Ozturk Danisman. (2021). The impact of economic uncertainty and geopolitical risks on bank credit. *The North American Journal of Economics and Finance* 57: 101444.
- Demirgüç-Kunt, A., Pedraza, A., Pulga, F., & Ruiz-Ortega, C. (2023). Global bank lending under climate policy. *IMF Economic Review*, 1-44.
- Desai, Zalak, and Ying Zhang. (2021). Climate change and women's health: a scoping review. *Geohealth* 5, no. 9: e2021GH000386.
- Deschenes, Olivier. (2014). Climate Change, Human Health, and Adaptation: A Review of the Empirical Literature. *Energy Economics* 46: 606-19.
- Djiwandono, J. Soedradjad. (2016). Indonesia Menghadapi Perkembangan Ekonomi Dunia yang Sarat Risiko dan Ketidakpastian. *Language* 13, no. 181p: 23cm.

- Duan, T. and Li, F.W., (2021). Climate change concerns and mortgage lending. Available at SSRN 3449696.
- Duanmu, Jun, Yongjia Li, Meimei Lin, and Salman Tahsin. (2022). Natural disaster risk and residential mortgage lending standards. *Journal of Real Estate Research* 44, no. 1: 106-130.
- Dursun-de Neef, H. Özlem, and Alexander Schandlbauer. (2022). COVID-19, bank deposits, and lending. *Journal of Empirical Finance* 68: 20-33.
- Englisch, H., Krabichler, T., Müller, K. J., & Schwarz, M. (2023). Deep treasury management for banks. *Frontiers in Artificial Intelligence*, 6, 1120297.
- Faiella, Ivan, and Filippo Natoli. (2018). Natural catastrophes and bank lending: the case of flood risk in Italy. *Bank of Italy occasional paper* 457.
- Fard, Amirhossein, Siamak Javadi, and Incheol Kim. (2020). Environmental regulation and the cost of bank loans: International evidence. *Journal of Financial Stability* 51: 100797.
- Ferial. (2015). Strategi Pembangunan Ekonomi Rendah Karbon. DIREKTORAT JENDERAL ENERGI BARU TERBARUKAN DAN KONSERVASI ENERGI (EBTKE). Diakses pada 16 September 2023. <https://ebtke.esdm.go.id/post/2015/01/08/752/strategi.pembangunan.ekonomi.rendah.karbon>.
- Feyen, Erik HB, Robert Johann Utz, Igor Esteban Zuccardi Huertas, Olena Bogdan, and Jisung Moon. (2020). Macro-financial aspects of climate change. *World Bank Policy Research working Paper* 9109.
- Fontana, G. (2011). The role of money and interest rates in the theory of monetary policy: an attempt at perspective. *History of Economic Ideas*, 19(3), 113-134.
- Friedman, M. (1969). Factors Affecting the Level of Interest Rates. In *Proceeding of the 1968 Conference on Saving and Residential Financing*. Chicago: *United States Saving and Loan League*, 1969, 11-27.
- Galletta, S., & Mazzù, S. (2023). ESG controversies and bank risk taking. *Business Strategy and the Environment*, 32(1), 274-288.
- Grippa, Pierpaolo, Jochen Schmittmann, and Felix Suntheim. (2019). Central banks and financial regulators are starting to factor in climate change. *Finance & Development* 56, no. 4.
- Grossman, S. J., & Hart, O. D. (1986). The costs and benefits of ownership: A theory of vertical and lateral integration. *Journal of political economy*, 94(4), 691-719.
- Hanke, Steve H. 2012. Money: West vs. East. CATO Institute. Diakses pada 19 September 2023. <https://www.cato.org/commentary/money-west-vs-east>

- Hong, H., Li, F. W., & Xu, J. (2019). Climate risks and market efficiency. *Journal of econometrics*, 208(1), 265-281.
- Huang, H. H., Kerstein, J., & Wang, C. (2018). The impact of climate risk on firm performance and financing choices: An international comparison. *Journal of International Business Studies*, 49, 633-656.
- Huang, H. H., Kerstein, J., Wang, C., & Wu, F. (2022). Firm climate risk, risk management, and bank loan financing. *Strategic Management Journal*, 43(13), 2849-2880.
- Imbierowicz, B., Löffler, A., & Vogel, U. (2021). The transmission of bank capital requirements and monetary policy to bank lending in Germany. *Review of International Economics*, 29(1), 144-164.
- Javadi, S., & Masum, A. A. (2021). The impact of climate change on the cost of bank loans. *Journal of Corporate Finance*, 69, 102019.
- Javadi, S., Masum, A. A., Aram, M., & Rao, R. P. (2023). Climate change and corporate cash holdings: Global evidence. *Financial Management*, 52(2), 253-295.
- Jensen, M., & Meckling, W. (1976). Theory of the firm: Managerial behavior, agency costs and capital structure. *Journal of Financial Economics*, 3, 305–360. <https://doi.org/10.1017/CBO9780511817410.023>
- Kane, E. J. (1978). The three faces of commercial-bank liability management. Ohio State University.
- Keerthiratne, S., & Tol, R. S. (2017). Impact of natural disasters on financial development. *Economics of Disasters and Climate Change*, 1(1): 33-54.
- Kezdi, G. (2004). Robust standard error estimation in fixed-effects panel models. *Hungarian Statistical Review*. Available at SSRN 596988.
- Kick, T., Malinkovich, S., & Merkl, C. (2020). Loan supply and bank capital: A micro-macro linkage. *Journal of International Money and Finance*, 104, 102166.
- Kim, Y. S., Krapl, A., & Yi, H. C. (2016). Is Foreign Exchange Risk Priced in Bank Loan Spreads?. *Review of Quantitative Finance and Accounting*, 1038-1077.
- Klein, B., Crawford, R. G., & Alchian, A. A. (1978). Vertical integration, appropriable rents, and the competitive contracting process. *The journal of Law and Economics*, 21(2), 297-326.
- Klomp, J. (2014). Financial fragility and natural disasters: An empirical analysis. *Journal of Financial stability*, 13: 180-192.
- Mankiw, N. G. (2003). Teori Makroekonomi. *Harvard University*. Erlangga. Indonesia.

- Lamperti, F., Bosetti, V., Roventini, A., & Tavoni, M. (2019). The public costs of climate-induced financial instability. *Nature Climate Change*, 9(11): 829-833.
- Li, B. (2022). How does bank equity affect credit creation? Multiplier effects under Basel III regulations. *Economic Analysis and Policy*, 76, 299-324.
- Lipsey, R. (2014). Courant. 1997. Market, Pricing and Efficiency. *Macroeconomics*. Ninth canadian edition. The addision-wesley educational publishers.
- Liddle, Brantley. 2018. Warming And Income Growth In The United States. *Climate Change Economics* 9 (4): 1–14. <https://doi.org/10.2307/90026378>.
- Marshal, I., & Onyekachi, O. (2014). Credit risk and performance of selected deposit money banks in Nigeria: An empirical investigation. *European Journal of Humanities and Social Sciences* Vol, 31(1).
- Mcleod, E., Bruton-Adams, M., Förster, J., Franco, C., Gaines, G., Gorong, B., James, R., Posing-Kulwaum, G., Tara, M. and Terk, E. (2019). Lessons from the Pacific Islands—adapting to climate change by supporting social and ecological resilience. *Frontiers in Marine Science*, 6, 289.
- Merton, R. C. (1974). On the pricing of corporate debt: The risk structure of interest rates. *The Journal of finance*, 29(2), 449-470.
- Michelangeli, V., & Piersanti, F. M. (2023). Interdependence between assets and liabilities in the banking system: changes in the last two decades. *Finance Research Letters*, 58, 104256.
- Minford, P., Perugini, F., & Srinivasan, N. (2003). How Different Are Money Supply Rules from Taylor Rules? *Indian Economic Review*, 157-166. Retrieved from <https://www.jstor.org/stable/29793788>
- Mueller, Isabella and Sfrappini, Eleonora, Climate Change-Related Regulatory Risks and Bank Lending (June 1, 2022). *ECB Working Paper* No. 2022/2670, Available at SSRN: <https://ssrn.com/abstract=4144358> or <http://dx.doi.org/10.2139/ssrn.4144358>
- Nguyen, L., & Wilson, J. O. (2020). How does credit supply react to a natural disaster? Evidence from the Indian Ocean Tsunami. *The European Journal of Finance*, 26(7-8): 802-819.
- Noth, F., & Schüwer, U. (2023). Natural disasters and bank stability: Evidence from the US financial system. *Journal of Environmental Economics and Management*, 119: 102792.
- Nullis, Clare. 2023. Climate change impacts increase in Asia. World Meteorological Organization. Diakses pada 18 September 2023. <https://public.wmo.int/en/media/press-release/climate-change-impacts-increase-asia>

- Osei-Tutu, Francis, and Laurent Weill. (2022). Bank efficiency and access to credit: International evidence. *Economic Systems* 46, no. 3: 101016.
- Ouazad, Amine, and Matthew E. Kahn. (2022). Mortgage finance and climate change: Securitization dynamics in the aftermath of natural disasters. *The Review of Financial Studies* 35, no. 8: 3617-3665.
- Owojori, A. A., Akintoye, I. R., & Adidu, F. A. (2011). The challenge of risk management in Nigerian banks in the post consolidation era. *Journal of Accounting and Taxation*, 3(2), 23-31.
- Palley, T. (2008). Endogenous money: implications for the money supply process, interest rates, and macroeconomics. *Political Economy Research Institute*. University of Massachusetts Amherst. Working Paper Series: 178.
- Parry, Luke, Claudia Radel, Susana B. Adamo, Nigel Clark, Miriam Counterman, Nadia Flores-Yeffal, Diego Pons, Paty Romero-Lankao, and Jason Vargo. (2019). The (in) visible health risks of climate change. *Social Science & Medicine* 241: 112448.
- Peykani, P., Sargolzaei, M., Botshekan, M. H., Oprean-Stan, C., & Takaloo, A. (2023). Optimization of Asset and Liability Management of Banks with Minimum Possible Changes. *Mathematics*, 11(12), 2761.
- Prakash, Amit. (2018). Boiling point. *Finance & Development* 55, no. 3: 22-26.
- Ramirez, M. D., & Khan, S. (1999). A cointegration analysis of purchasing power parity: 1973–96. *International Advances in Economic Research*, 5(3), 369-385.
- Rana, T., Lowe, A., & Azam, M. S. (2023). Green governmentality and climate change risk management: the case of a regulatory reform in Bangladesh. *Accounting, Auditing & Accountability Journal*, 36(3), 801-829.
- Ravn, Ib. 2022. Werner's typology of banking theories. In *Forum for Social Economics*, vol. 51, no. 3, pp. 301-318. Routledge.
- Reghezza, Alessio, Yener Altunbas, David Marques-Ibanez, Costanza Rodriguez d'Acri, and Martina Spaggiari. (2022). Do banks fuel climate change?. *Journal of Financial Stability* 62: 101049.
- Risfandy, T., Tarazi, A., & Trinugroho, I. (2022). Competition in dual markets: Implications for banking system stability. *Global Finance Journal*, 52, 100579.
- Saira, Bibi, Sidra Noureen, Muhammad Abrar Ahmad, Iram Naseer, And Muhammad Munib Khalid. (2023). Climate Change Vulnerabilities In South Asia: Prospects Of Water, Agriculture And Food Security. *Russian Law Journal* 11, No. 5.

- Salas, V., & Saurina, J. (2002). Credit risk in two institutional regimes: Spanish commercial and savings banks. *Journal of Financial Services Research*, 22(3), 203-224.
- Samuelson, P. A. & Nordhaus, W. D. (2001). Macroeconomics : The study of Economic Growth and Business Cycles. *Economics*, part 5.
- Schabert, A. (2005). Money Supply and the Implementation of Interest Rate Targets. *Centre for Economic Policy Research Discussion Paper*. No. 5094, Köln.
- Schabert, A. (2009). Money Supply, Macroeconomic Stability, and the Implementation of Interest Rate Targets. *Journal of Macroeconomics*, 31(2), 333-344. doi:10.1016/j.jmacro.2008.08.001
- Scott, Matthew, Julia Van Huizen, and Carsten Jung. (2017). The bank's response to climate change. *Bank of England Quarterly Bulletin: Q2*.
- Serrano, Antonio Sánchez. (2021). The impact of non-performing loans on bank lending in Europe: An empirical analysis. *The North American Journal of Economics and Finance* 55: 101312.
- Shabir, Mohsin, Ping Jiang, Shujahat Haider Hashmi, and Satar Bakhsh. (2022). Non-linear nexus between economic policy uncertainty and bank lending. *International Review of Economics & Finance* 79: 657-679.
- Shafiq, A., & Nasr, M. (2010). Risk management practices followed by the commercial banks in Pakistan. *International Review of Business Research Papers*, 6(2), 308-325.
- Sharifi, S., Haldar, A., & Rao, S. N. (2019). The relationship between credit risk management and non-performing assets of commercial banks in India. *Managerial Finance*, 45(3), 399-412.
- Starkey, Maurice. (2018). Utilising the quantity theory of credit to understand the causes of the 2007 financial crisis. *The Economics Network*.
- Strahan, P. E. (1999). Borrower risk and the price and nonprice terms of bank loans. *FRB of New York staff report*, (90).
- Sun, Yongping, Ya Zou, Jingning Jiang, and Ying Yang. (2023). Climate change risks and financial performance of the electric power sector: Evidence from listed companies in China. *Climate Risk Management* 39: 100474.
- Susi Setiawati. (2023). Konkret! Selamatkan Bumi, ASEAN Dorong Transisi Energi Bersih. *CNBC Indonesia*. September 7, 2023. <https://www.cnbcindonesia.com/research/20230907104712-128-470266/konkret-selamatkan-bumi-asean-dorong-transisi-energi-bersih>.
- Sustainable Development and Climate Change Department Asian Development Bank. (2022). “Ringkasan Studi Analitis Untuk Tinjauan Dan Pembaruan Kebijakan Upaya Perlindungan: Upaya Perlindungan Dan Perubahan

Iklim.” ADB. May 2022. Diakses pada 19 September 2023. https://www.adb.org/sites/default/files/institutional-document/793081/spru-analytical-study-summary-safeguards-climate-change-draft-id_0.pdf.

Sweileh, Waleed M. (2020). Bibliometric analysis of peer-reviewed literature on climate change and human health with an emphasis on infectious diseases. *Globalization and health* 16, no. 1: 1-17.

Tatsatom Gonçalves, and Emily Kaldjian. (2022). “Bagaimana Asia Dapat Mencapai Transisi Energi Bersih? Contoh Dari 5 Negara.” WRI Indonesia. January 4, 2022. Diakses pada 16 September 2023. <https://wri-indonesia.org/id/wawasan/bagaimana-asia-dapat-mencapai-transisi-energi-bersih-contoh-dari-5-negara>.

Tervala, J. (2012). Money Supply Rules and Exchange Rate Dynamics. *International Economic Journal*, 26(4), 547-565. doi:10.1080/10168737.2011.558517

Tsang, Cheng-Yun. (2016). The Chinese financial system vs. the western financial system: Differences and similarities. *China International Business and Economic Law (CIBEL) Centre*. August 31, 2016. Diakses pada 18 September 2023. <https://www.cibel.unsw.edu.au/news/chinese-financial-system-vs-western-financial-system-differences-and-similarities>

Walsh, James P. (2014). The Future of Asian Finance. *International Monetary Fund*. June, 2014. Diakses pada 18 September 2023. <https://www.imf.org/external/pubs/ft/fandd/2014/06/walsh.htm>

Wekwete, T. A., Kufakunesu, R., & van Zyl, G. (2023). Application of deep reinforcement learning in asset liability management. *Intelligent Systems with Applications*, 20, 200286.

World Bank. (2023). Metadata Glossary. Lending interest rate. Diakses pada 18 Desember 2023. <https://databank.worldbank.org/metadataglossary/world-development-indicators/series/FR.INR.LEND>

Yuan, Xiao Chen, Zhiming Yang, Yi Ming Wei, and Bing Wang. (2020). “THE ECONOMIC IMPACTS of GLOBAL WARMING on CHINESE CITIES.” *Climate Change Economics* 11 (2). <https://doi.org/10.1142/S2010007820500074>.

Yun, Youngjin, and Byoungsoo Cho. (2022). Does monetary policy affect bank lending to households and firms differently?. *Economic Modelling* 109: 105783.

Zheng, Yi. "Does bank opacity affect lending?." (2020). " *Journal of Banking & Finance* 119: 105900.

Çolak, Gönül, and Özde Öztekin. (2021). "The impact of COVID-19 pandemic on bank lending around the world." *Journal of Banking & Finance* 133: 10620