



DAFTAR PUSTAKA

- Ahmed, S. A., Sayed, O. A., & Ahmed, I. E. (2024). The bank lending behaviour: Does non-performing loans matter? Evidence from the top-ten banks in the Arab world. *Asian Development Policy Review*, 12(2), 100–110.
<https://doi.org/10.55493/5008.v12i2.4997>
- Al-Qudah, A. A., Hamdan, A., Al-Okaily, M., & Alhaddad, L. (2023). The impact of green lending on credit risk: evidence from UAE's banks. *Environmental Science and Pollution Research*, 30(22), 61381–61393.
<https://doi.org/10.1007/s11356-021-18224-5>
- Amosh, H. A., & Khatib, S. F. A. (2023). COVID-19 impact, financial and ESG performance: Evidence from G20 countries. *Business Strategy and Development*, 6(3), 310–321. <https://doi.org/10.1002/bsd2.240>
- An, X., Ding, Y., & Wang, Y. (2023). Green credit and bank risk: Does corporate social responsibility matter? *Finance Research Letters*, 58, 104349.
<https://doi.org/10.1016/j.frl.2023.104349>
- Aristei, D., & Gallo, M. (2023). Green management, access to credit, and firms' vulnerability to the COVID-19 crisis. *Small Business Economics*.
<https://doi.org/10.1007/s11187-023-00759-1>
- Beck, T., & Keil, J. (2022). Have banks caught corona? Effects of COVID on lending in the U.S. *Journal of Corporate Finance*, 72, 102160.
<https://doi.org/10.1016/j.jcorpfin.2022.102160>
- Chen, Z., Mirza, N., Huang, L., & Umar, M. (2022). Green Banking—Can Financial Institutions support green recovery? *Economic Analysis and Policy*, 75, 389–395. <https://doi.org/10.1016/j.eap.2022.05.017>
- Cui, Y., Geobey, S., Weber, O., Lin, H., 2018. The Impact of Green Lending on Credit Risk in China. *Sustainability* 10 (6).
<https://doi.org/10.3390/su10062008>
- Diamond, D. and Dybvig, P. (1983) Bank Runs, Deposit Insurance and Liquidity. *Journal of Political Economics*, 91, 401-419.
<http://dx.doi.org/10.1086/261155>
- Duan, Y., Ghoul, S. E., Guedhami, O., Li, H., & Li, X. (2021). Bank systemic risk around COVID-19: A cross-country analysis. *Journal of Banking & Finance*, 133, 106299. <https://doi.org/10.1016/j.jbankfin.2021.106299>
- El-Chaarani, H., Skaf, Y., Roberto, F., Hamdan, A., & Binsaddig, R. O. (2023). Assessing the Direct and Moderating Effect of COVID-19 on the Performance of the Banking Sector in the MENA Region. *FIIB Business Review*. <https://doi.org/10.1177/23197145221137962>
- Feng, Y., Pan, Y., Sun, C., & Niu, J. (2024). Assessing the effect of green credit on risk-taking of commercial banks in China: Further analysis on the two-way Granger causality. *Journal of Cleaner Production*, 437.
<https://doi.org/10.1016/j.jclepro.2024.140698>
- Foos, D., Norden, L., & Weber, M. (2010). Loan growth and riskiness of banks. *Journal of Banking & Finance*, 34(12), 2929–2940.
<https://doi.org/10.1016/j.jbankfin.2010.06.007>



- Ge, Z., Liu, Q., & Wei, Z. (2024). Assessment of Bank Risk Exposure Considering Climate Transition Risks. *Finance Research Letters*, 67, 105903. <https://doi.org/10.1016/j.frl.2024.105903>
- Goodhart, C.a.E., 2005. Financial regulation, credit risk and financial stability. *Natl. Inst. Econ. Rev.* 192, 118–127. <https://doi.org/10.1177/002795010519200111>
- Hamdi, K., & Hassen, G. (2021). Economic policy uncertainty effect on credit risk, lending decisions and banking performance: evidence from Tunisian listed banks. *Journal of Economic and Administrative Sciences*, 38(2), 287–303. <https://doi.org/10.1108/jeas-09-2020-0159>
- Ho, V. E. H. (2018). Sustainable Finance & China's Green Credit Reforms: A Test Case for Bank Monitoring of Environmental Risk. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3124304>
- Höck A, Klein C, Landau A et al (2020) (2020) The effect of environmental sustainability on credit risk. *J Asset Manag* 21:85–93. <https://doi.org/10.1057/s41260-020-00155-4>
- Khan, B., & Farooqui, N. (2021). Green Finance: A Shift Towards Sustainable Economic Growth. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3992650>
- Kryzanowski, L., Liu, J., & Zhang, J. (2023). Effect of COVID-19 on non-performing loans in China. *Finance Research Letters*, 52, 103372. <https://doi.org/10.1016/j.frl.2022.103372>
- Lardy, N. (2008). Financial Repression in China. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2126174>
- Laeven, L., & Levine, R. (2009). Bank governance, regulation and risk taking. *Journal of Financial Economics*, 93(2), 259–275. <https://doi.org/10.1016/j.jfineco.2008.09.003>
- Lepetit, L., & Strobel, F. (2013). Bank insolvency risk and time-varying Z-score measures. *Journal of International Financial Markets, Institutions and Money*, 25(1), 73–87. <https://doi.org/10.1016/j.intfin.2013.01.004>
- Li, X., Feng, H., Zhao, S., & Carter, D. A. (2021). The effect of revenue diversification on bank profitability and risk during the COVID-19 pandemic. *Finance Research Letters*, 43, 101957. <https://doi.org/10.1016/j.frl.2021.101957>
- Manurung, K. a. A., Siregar, H., Hakim, D. B., Fahmi, I., & Novianti, T. (2024). Business Model and Strategy for Sustainable Lending of State-Owned Banks in Indonesia. *Journal of Risk and Financial Management*, 17(9), 386. <https://doi.org/10.3390/jrfm17090386>
- Mengze, H., & Wei, L. (2013). A Comparative Study on Environment Credit Risk Management of Commercial Banks in the Asia-Pacific Region. *Business Strategy and the Environment*, 24(3), 159–174. <https://doi.org/10.1002/bse.1810>
- Mirza, N., Afzal, A., Umar, M., & Skare, M. (2023). The impact of green lending on banking performance: Evidence from SME credit portfolios in the BRIC. *Economic Analysis and Policy*, 77, 843–850. <https://doi.org/10.1016/j.eap.2022.12.024>



- Neagu, F., Tatarici, L., Dragu, F., & Stamate, A. (2024). Are green loans less risky? Micro-evidence from a European Emerging Economy. *Journal of Financial Stability*, 70. <https://doi.org/10.1016/j.jfs.2023.101208>
- Roadmap Keuangan Berkelanjutan Tahap I (2015-2019). (2014). <https://www.ojk.go.id/Files/box/keuangan-berkelanjutan/roadmap-keuangan-berkelanjutan.pdf>
- Roadmap Keuangan Berkelanjutan Tahap II (2021-2025). (n.d.). [https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Roadmap-Keuangan-Berkelanjutan-Tahap-II-\(2021-2025\).aspx](https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Roadmap-Keuangan-Berkelanjutan-Tahap-II-(2021-2025).aspx)
- Ruiz, P. I. A., & Weber, O. (2021). The Impact of Financial Sector Sustainability Guidelines and Regulations on the Financial Stability of South American Banks. *ACRN Journal of Finance and Risk Perspectives*, 10(1), 111–127. <https://doi.org/10.35944/jofrp.2021.10.1.007>
- Ryou, J. W., Tsang, A., & Wang, K. T. (2022). Product market competition and voluntary corporate social responsibility disclosures. *Contemporary Accounting Research*, 39(2), 1215–1259
- Scholtens, B., & Klooster, S. V. (2019). Sustainability and bank risk. *Palgrave Communications*, 5(1). <https://doi.org/10.1057/s41599-019-0315-9>
- Song, X., Deng, X., Wu, R., (2019). Comparing the Influence of Green Credit on Commercial Bank Profitability in China and Abroad: Empirical Test Based on a Dynamic Panel System Using GMM. *Int. J. Financ. Stud.* 7 (4), 64.
- Streimikiene, D., & Kaftan, V. (2021). Green finance and the economic threats during COVID-19 pandemic. *Terra Economicus*, 19(2), 105–113. <https://doi.org/10.18522/2073-6606-2021-19-2-105-113>
- Teresienė, D., Keliuotytė-Staniulėnienė, G., & Kanapickienė, R. (2021). Sustainable Economic Growth Support through Credit Transmission Channel and Financial Stability: In the Context of the COVID-19 Pandemic. *Sustainability*, 13(5), 2692. <https://doi.org/10.3390/su13052692>
- Tian, G., Wang, K. T., & Wu, Y. (2023). Does the market value the green credit performance of banks? Evidence from bank loan announcements. ~ the *British Accounting Review*, 101282. <https://doi.org/10.1016/j.bar.2023.101282>
- Tran, D. V., Hassan, M. K., Alam, A. W., & Dau, N. (2022). Banks' financial soundness during the COVID-19 pandemic. *Journal of Economics and Finance*, 46(4), 713–735. <https://doi.org/10.1007/s12197-022-09591-x>
- Umar, M., Ji, X., Mirza, N., Naqvi, B., (2021). Carbon neutrality, bank lending, and credit risk: Evidence from the Eurozone. *J. Environ. Manag.* (No. 296), 2021. <https://doi.org/10.1016/j.jenvman.2021.113156>
- Weber, O., Diaz, M., & Schwegler, R. (2012). Corporate Social Responsibility of the Financial Sector – Strengths, Weaknesses and the Impact on Sustainable Development. *Sustainable Development*, 22(5), 321–335. <https://doi.org/10.1002/sd.1543>
- Weber, O., Hoque, A., & Islam, M. A. (2015). Incorporating environmental criteria into credit risk management in Bangladeshi banks. *Journal of Sustainable Finance & Investment*, 5(1–2), 1–15. <https://doi.org/10.1080/20430795.2015.1008736>



Wenrui, Dong. (2023). Compounding COVID-19 and climate risks: The interplay of banks' lending and government's policy in the shock recovery. *Journal of Banking and Finance*, 152:106306-106306.

<https://doi.org/10.1016/j.jbankfin.2021.106306>

Wooldridge, J. M. (2019). *Introductory Econometrics: A Modern Approach*.

Cengage Learning.

http://books.google.ie/books?id=0p9_tQEACAAJ&dq=Introductory+Econometrics:+A+Modern+Approach,+8th+Edition,+woolridge&hl=&cd=1&source=gbs_api

Yin, W., Zhu, Z., Kirkulak-Uludag, B., Zhu, Y., (2021). The determinants of green credit and its impact on the performance of Chinese banks. *J. Clean. Prod.* Volume 286. <https://doi.org/10.1016/j.jclepro.2020.124991>

Zhang, B., Bi, J., Yuan, Z., Ge, J., Liu, B., & Bu, M. (2007). Why do firms engage in environmental management? An empirical study in China. *Journal of Cleaner Production*, 16(10), 1036–1045.

<https://doi.org/10.1016/j.jclepro.2007.06.016>

Zhou, X. Y., Caldecott, B., Hoepner, A. G. F., & Wang, Y. (2022). Bank green lending and credit risk: an empirical analysis of China's Green Credit Policy. *Business Strategy and the Environment*, 31(4), 1623–1640.

<https://doi.org/10.1002/bse.2973>