

DAFTAR PUSTAKA

- Abdul Karim, Mastura, M. Kabir Hassan, Taufiq Hassan, dan Shamsheer Mohamad. 2014. "Capital Adequacy and Lending and Deposit Behaviors of Conventional and Islamic Banks." *Pacific-Basin Finance Journal* 28 (Juni): 58–75. <https://doi.org/10.1016/j.pacfin.2013.11.002>.
- Abusharba, Mohammed T, Iwan Triyuwono, Munawar Ismail, dan Aulia F Rahman. 2013. "Determinants of Capital Adequacy Ratio (CAR) in Indonesian Islamic Commercial Banks," 13.
- Adeyemi, Babalola. 2011. "Bank Failure in Nigeria: A Consequence of Capital Inadequacy, Lack of Transparency and Non-Performing Loans?" *Banks and Bank Systems* 6 (1): 12.
- Ali, Masyhud. 2006. *Manajemen risiko: strategi perbankan dan dunia usaha menghadapi tantangan globalisasi bisnis*. Jakarta: RajaGrafindo Persada.
- Almazari, Ahmad Aref. 2013. "Capital Adequacy, Cost Income Ratio and the Performance of Saudi Banks (2007-2011)" 3: 10.
- Amidu, Mohammed, dan Robert Hinson. 2006. "Credit Risk, Capital Structure and Lending Decision of Banks in Ghana." *Banks and Bank Systems* 1 (1): 10.
- Andersson, Martin, dan Isabell Nordenhager. 2013. "The Impact of Basel II Regulation in the European Banking Market." *School of Business, Economics and Law Gothenburg University*, Juni.
- Angbazo, Lazarus. 1997. "Commencial bank net interest margin, default risk, interest-rate risk, and off balance sheet banking." *Journal of Banking & Finance*, 55–87.
- AT Kearney. 2010. "Seven Tenets of Risk Management in the Banking Industry." 28 Februari 2010. http://ATKearney.com.au/financial-institutions/ideas-insights/article/-/asset_publisher/LCcgOeS4t85g/content/seven-tenets-of-risk-management-in-the-banking-industry/.
- Bank Indonesia. 2006. "Risk Based Capital: Dari Basel I menuju Basel II."
- . 2012. "Consultative Paper Basel III."
- Barton, Thomas L, William G Shenkir, Paul L Walker, dan Inc Financial Executive Research Foundation. 2002. *Making Enterprise Risk Management Pay off: How Leading Companies Implement Risk Management*. Harlow: Financial Times Prentice Hall.
- BCBS. 2012. "Basel III Capital Adequacy Accord."
- . 2018. "History of Basel Committee." BIS.

- Belmont, David P. 2004. *Value added risk management in financial institutions: leveraging Basel II & risk adjusted performance management*. Singapore: Hoboken, NJ : Wiley.
- Bhatia, Mohan. 2006. *Credit risk management and Basel II: an implementation guide*. London: Risk Books.
- Bichsel, Robert, dan Jürg Blum. 2004. “The Relationship between Risk and Capital in Swiss Commercial Banks: A Panel Study.” *Applied Financial Economics* 14 (8): 591–97. <https://doi.org/10.1080/0960310042000233881>.
- BIS. 2010. “Basel III: A global regulatory framework for resilient banks and banking system.”
- Bitar, Mohammad, Kuntara Pukthuanthong, dan Thomas Walker. 2018. “The Effect of Capital Ratios on the Risk, Efficiency and Profitability of Banks: Evidence from OECD Countries.” *Journal of International Financial Markets, Institutions and Money* 53 (Maret): 227–62. <https://doi.org/10.1016/j.intfin.2017.12.002>.
- Casualty Actuarial Society. 2003. “Overview of Enterprise Risk Management.”
- Cebenoyan, A.Sinan, dan Philip E Strahan. 2004. “Risk Management, Capital Structure and Lending at Banks.” *Journal of Banking & Finance* 28 (1): 19–43. [https://doi.org/10.1016/S0378-4266\(02\)00391-6](https://doi.org/10.1016/S0378-4266(02)00391-6).
- Chalermchatvichien, Pichaphop, Seksak Jumreornvong, Pornsit Jiraporn, dan Manohar Singh. 2014. “The Effect of Bank Ownership Concentration on Capital Adequacy, Liquidity, and Capital Stability.” *Journal of Financial Services Research* 45 (2): 219–40. <https://doi.org/10.1007/s10693-013-0160-8>.
- Culp, Christopher L. 2002. *The Art of Risk Management: Alternative Risk Transfer, Capital Structure, and the Convergence of Insurance and Capital Markets*. New York: J. Wiley. <http://www.books24x7.com/marc.asp?bookid=3756>.
- Damodaran, Aswath. 2008. *Strategic risk taking: a framework for risk management*. Upper Saddle River, N.J: Wharton School Pub.
- Deloitte. 2015. “Enterprise Risk Management. A ‘risk-intelligent’ approach.”
- Djohanputro, Bramantyo. 2008. *Manajemen Risiko Korporat*. Jakarta: PPM.
- Eldomiaty, Tarek Ibrahim, Ashraf Bahie Eldin, dan Islam Azzam. 2016. “Determinants of Capital Adequacy Ratios Under Basel III: Stress Testing and Sensitivity Analysis on Egyptian Banks.” *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2788482>.
- EY. 2017. “External Risk. Enhancing the identification and response planning dor external risks facing today’s organizations.”

- . 2018. “Global Banking Outlook 2018.”
- Gallati, Reto R. 2003. *Risk Management and Capital Adequacy*. New York; London: McGraw-Hill.
<http://public.ebib.com/choice/publicfullrecord.aspx?p=4656153>.
- Ghenimi, Ameni, Hasna Chaibi, dan Mohamed Ali Brahim Omri. 2017. “The Effects of Liquidity Risk and Credit Risk on Bank Stability: Evidence from the MENA Region.” *Borsa Istanbul Review* 17 (4): 238–48.
<https://doi.org/10.1016/j.bir.2017.05.002>.
- Giordana, Gastón Andrés, dan Ingmar Schumacher. 2017. “An Empirical Study on the Impact of Basel III Standards on Banks’ Default Risk: The Case of Luxembourg.” *Journal of Risk and Financial Management* 10 (2): 8.
<https://doi.org/10.3390/jrfm10020008>.
- Gleeson, Simon. 2012. *International regulation of banking: capital and risk requirements*. Second edition. Oxford, United Kingdom: Oxford University Press.
- Gujarati, Damodar N., dan Dawn C. Porter. 2009. *Basic Econometrics*. Fifth edition, International edition. The McGraw-Hill Series Economics. Boston Burr Ridge, IL Dubuque, IA New York San Francisco St. Louis Bangkok Bogotá Caracas Kuala Lumpur: McGraw-Hill Irwin.
- Hariyani, Iswi, dan Rayendra L. Toruan. 2010. *Restrukturisasi dan penghapusan kredit macet*. Cet. 1. Jakarta: Elex Media Komputindo.
- Härle, Philipp, Andras Havas, dan Hamid Samandari. 2016. “The Future of Bank Risk Management,” 11.
- Hassan, M. Kabir, Omer Unsal, dan Hikmet Emre Tamer. 2016. “Risk Management and Capital Adequacy in Turkish Participation and Conventional Banks: A Comparative Stress Testing Analysis.” *Borsa Istanbul Review* 16 (2): 72–81.
<https://doi.org/10.1016/j.bir.2016.04.001>.
- Hoyt, Robert E., dan Andre P. Liebenberg. 2011. “The Value of Enterprise Risk Management.” *The Journal of Risk and Insurance* 78 (4): 795–822.
- Idroes, Ferry N. 2011. *Manajemen risiko perbankan: pemahaman pendekatan 3 pilar kesepakatan Basel II terkait aplikasi regulasi dan pelaksanaannya di Indonesia*. Cet. 2. Jakarta: Rajawali Pers.
- Ikatan Bankir Indonesia. 2015. *Manajemen Risiko I*. Jakarta: PT Gramedia Pustaka Utama.

- International Monetary Fund. 2017. "Financial System Stability Assessment - Press Release and Statement by The Executive Director for Indonesia." International Monetary Fund.
- Iulia, Cican Simona. 2014. "Comparative Study Between Traditional and Enterprise Risk Management - A Theoretical Approach," 7.
- Jouida, Sameh, dan Slaheddine Hallara. 2015. "Capital Structure and Regulatory Capital of French Banks." *Procedia Economics and Finance* 26: 892–902. [https://doi.org/10.1016/S2212-5671\(15\)00901-6](https://doi.org/10.1016/S2212-5671(15)00901-6).
- KPMG. 2011. "Basel III: Issues and Implications."
- Laeven, Luc, Lev Ratnovski, dan Hui Tong. 2014. "Bank Size and Systemic Risk," 34.
- Lam, James. 2014. *Enterprise Risk Management: From Incentives to Controls*. Second edition. Wiley Finance Series. Hoboken, New Jersey: Wiley.
- Leykun, Fentaw. 2016. "Factors Affecting the Net Interest Margin of Commercial Bank of Ethiopia" 6 (6): 12.
- Maki, Tony, James W DeLoach, Mark S Beasley, Andrew J Jackson, Jerry W DeFoor, Steven E Jameson, John P Jessup, dkk. 2004. "Project Advisory Council to COSO," 16.
- Mathuva, D.M. 2009. "Capital Adequacy: Cost Income Ratio and the Performance of Commercial Banks: The Kenyan Scenario." *The International Journal of Applied Economics & Finance* 3 (2): 35–47.
- Meyer, Laurence H. 2000. "Why Risk Management Is Importsnt for Global Financial Institution." Dalam *Bank of Thailand Symposium, Risk Management of Financial Institution*. Bangkok, Thailand: The Federal Reserve Board.
- Mili, Mehdi, Jean-Michel Sahut, Hatem Trimeche, dan Frédéric Teulon. 2017. "Determinants of the Capital Adequacy Ratio of Foreign Banks' Subsidiaries: The Role of Interbank Market and Regulation." *Research in International Business and Finance* 42 (Desember): 442–53. <https://doi.org/10.1016/j.ribaf.2016.02.002>.
- Mohammad, Ayub. 2015. "Capital Adequacy and Banking Risk in Basel III." *Donnish Journal of Business and Finance Management Research* 1(5) (Desember): 8.
- Mpuga, Paul. 2002. "The 1998-99 Banking Crisis in Uganda: What Was the Role of the New Capital Requirements?" *Journal of Financial Regulation and Compliance* 10 (3): 224–42. <https://doi.org/10.1108/13581980210810229>.
- Oduor, Jacob, Kethi Ngoka, dan Maureen Odongo. 2017. "Capital Requirement, Bank Competition and Stability in Africa." *Review of Development Finance* 7 (1): 45–51. <https://doi.org/10.1016/j.rdf.2017.01.002>.

- PwC. 2017. "Operational Risk: The End of Internal Modelling."
- . 2018. "2018 Indonesia Banking Survey," 48.
- Sari, Elisa Valenta. 2016. "OJK Arahkan Dana Repatriasi Untuk Dongkrak Modal Bank." 26 April 2016. <https://www.cnnindonesia.com/ekonomi/20160426091257-78-126518/ojk-arahkan-dana-repatriasi-untuk-dongkrak-modal-bank>.
- Schemmann, Michael. 2008. "Why Banks Keep On Failing: Money, Banking and the Basel II Accord," no. 1: 5.
- Scott, Hal S., ed. 2005. *Capital adequacy beyond Basel: banking, securities, and insurance*. New York, N.Y: Oxford University Press.
- Sekaran, Uma, dan Roger Bougie. 2016. *Research methods for business: a skill-building approach*. Seventh edition. Chichester, West Sussex: Wiley.
- Setiawan, Sakina Rakhma Diah. 2016. "Tahun 2005 sampai 2016, LPS Tahun 2005 sampai 2016, LPS Likuidasi 71 Bank." 9 Juni 2016. <https://ekonomi.kompas.com/read/2016/06/09/204422226/tahun.2005.sampai.2016.lps.likuidasi.71.bank>.
- Siringoringo, Renniwaty. 2012. "Karakteristik dan Fungsi Intermediasi Perbankan di Indonesia." *Buletin Ekonomi Moneter dan Perbankan* 15 (1): 61–83. <https://doi.org/10.21098/bemp.v15i1.57>.
- Tahir, Izah Mohd, dan Ahmad Rizal Razali. 2011. "The Relationship Between Enterprise Risk Management (ERM) and Firm Value: Evidence From Malaysian Public Listed Companies." *International Journal of Economics and Management Sciences* 1 (2): 10.
- Tamimi, Dr. Khaled Abdalla MohâTMd Al-, dan Samer Fakhri Obeidat. 2013. "Determinants of Capital Adequacy in Commercial Banks of Jordan an Empirical Study." *International Journal of Academic Research in Economics and Management Sciences* 2 (4). <https://doi.org/10.6007/IJAREMS/v2-i4/53>.
- The Joint Forum. 2015. "Consultative Documents. Development in credit risks management across sector: current practices and recommendations." BIS.
- Tuller, Lawrence W. 1994. *High-Risk, High-Return Investing*. New York: Wiley.
- Vasvari, Tamas. 2015. "Risk, Risk Perception, Risk Management - a Review of the Literature." *Public Finance Quarterly*.
- Verbano, Chiara, dan Karen Venturini. 2013. "Managing Risks in SMEs: A Literature Review and Research Agenda." *Journal of Technology Management & Innovation* 8 (3): 33–34. <https://doi.org/10.4067/S0718-27242013000400017>.

- Woods, Margaret. 2010. "Reporting and Managing Risk A look at current practice at tesco, RBS, local and central government." *Chartered Institute of Management Accountants* 6 (8).
- Wooldridge, Jeffrey M. 2002. *Econometric analysis of cross section and panel data*. Cambridge, Mass: MIT Press.
- Yan, Meilan, Maximilian J B Hall, dan Paul Turner. 2012. "A Cost-Benefit Analysis of Basel III: Some Evidence from the UK," 34.
- Yurdakul, Funda. 2014. "Macroeconomic Modelling of Credit Risk for Banks." *Procedia - Social and Behavioral Sciences* 109 (Januari): 784–93. <https://doi.org/10.1016/j.sbspro.2013.12.544>.