

DAFTAR PUSTAKA

- Allen, Linda; Gayle DeLong; Anthony Saunders (2003), *Issues in The Credit Risk Modelling of Retail Market*, Working paper, Zicklin Scholl of Business, Baruch College.
- Bessis, Joel, (2002), *Risk Management in Banking*, Second Edition, England; John Wiley & Sons.
- Bluhm, christian; Ludger Overbeck; Christoph Wagner (2003), *An. Introduction to Credit Risk Modelling*..Boca Raton; Chapman & Hall/CRC.
- John B; Edward Laltman; Paul Narayanan..(1998), *Managing Credit Risk The Next Great Financial Challenge*, New York; John Wiley & Sons.
- Crouhy, Michel; Dan Galai; Robert Mark (2001), *Risk Management* New York : McGraw-Hill.
- Credit Suisse First Boston (1997) *Credit Risk, a Credit Risk Management Framework*.
- Down, Kevin..(1998), *Beyond Value at Risk. The New Science of Risk Management*, Chichester: John Wiley & Sons.
- Gallati, Reto (2003), *Risk Management and Capital Adequacy*. New York: McGraw-Hill.
- Jogiyanto, Prof. Dr. HM, MBA, Akt, (2004) .”*Metodologi Penelitian Bisnis : Salah Kaprah dan Pengalaman-Pengalaman*: BPFE, Yogyakarta.
- Jorion, Philippe (2005). *Financial Risk Manager Handbook*. Third edition, New Jersey : John Wiley & Sons.
- Jorion. Philippe (2001). *Value at Risk. The New Benchmark for Managing Financial Risk*. Second Edition. New York : McGraw-Hill.
- Saunders, Anthony; Linda Allen (2002), *Credit Risk Measurement, New Approaches to Value at Risk and Other Paradigms*, Second Edition, New York : John Wiley & sons.
- Siamat, Dahlan (2004), *Manajemen Lembaga Keuangan*. Edisi Keempat, Jakarta : Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia

Peraturan dan Artikel

Bank Indonesia (2003), *Pedoman Standard Penerapan Manajemen Risiko bagi bank Umum*, Jakarta : Bank Indonesia

Bank Indonesia (2005a), *Peraturan Bank Indonesia No..7/2/2005 tentang Penilaian Kualitas Aktiva Bank Umum*.

Bank Indonesia (2005b), *Peraturan Bank Indonesia No. 7/39/2005, tentang pemberian Bantuan Teknis dalam Rangka Pengembangan Usaha Mikro, Kecil dan Menengah*.

Bank Indonesia (2006), *Surat Edaran No. 8/3/DPNP tentanh Perubahan Penghitungan Aktiva Tertimbang Menurut Risiko untuk Kredit Usaha Kecil, Kredit Kepemilikan Rumah dan Kredit pegawai/Pensiunan*.

Basel Committee on Banking Supervision. (2003, April), *The New Basel Capital Accord, Consultative Document*.

Basel Committee on Banking Supervision. (2004, Juni). *International Convergence of Capital Measurement and Capital Standard, a Revised Framework. Bank for Inetrnational Settlement*.