DAFTAR PUSTAKA

Alessandri, P., & Drehmann, M. (2010). An economic capital model integrating credit and interest rate risk in the banking book. *Journal of Banking and Finance*, *34*(4), 730–742. https://doi.org/10.1016/j.jbankfin.2009.06.012

Altman, E. I. (1968). FINANCIAL RATIOS, DISCRIMINANT ANALYSIS AND THE PREDICTION OF CORPORATE BANKRUPTCY. *The Journal of Finance*. https://doi.org/10.1111/j.1540-6261.1968.tb00843.x

Arifin, R. (2005). *MODAL VENTURA OLEH UKM (Studi Kasus pada PT . Sarana Jateng Ventura)*.

Ayomi, S., & Hermanto, B. (2014). MENGUKUR RISIKO SISTEMIK DAN KETERKAITAN FINANSIAL PERBANKAN DI INDONESIA. *Buletin Ekonomi Moneter Dan Perbankan*. https://doi.org/10.21098/bemp.v16i2.24

Azwar, S. (1999). Dasar-dasar psikometri. *Yogyakarta: Pustaka Pelajar*.

Benos, A., & Papanastasopoulos, G. (2007). Extending the Merton Model: A hybrid approach to assessing credit quality. *Mathematical and Computer Modelling*. https://doi.org/10.1016/j.mcm.2006.12.012

Bessis, J. (2011). *Risk management in banking*. John Wiley & Sons.

Black, F., & Scholes, M. (1973). The pricing of options and corporate liabilities. *Journal of Political Economy*. https://doi.org/10.1086/260062

Brigham, E. F. ., & Houston, J. F. (2013). *Brigham, Eugene F._ Houston, Joel F. - Fundamentals of financial management-Cengage Learning (2020).pdf*.

Budisantoso, T., & Nuritomo. (2014). Bank dan lembaga keuangan lain. In *Jakarta: Salemba Empat*.

Calabrese, R., & Giudici, P. (2015). Estimating bank default with generalised extreme value regression models. *Journal of the Operational Research Society*, *66*(11), 1783–1792. https://doi.org/10.1057/jors.2014.106

Capriani, N., & Dana, I. (2016). Pengaruh Risiko Kredit Risiko Operasional Dan Risiko Likuiditas Terhadap Profitabilitas Bpr Di Kota Denpasar. *E-Jurnal Manajemen Universitas Udayana*, *5*(3), 255267.

Christianti, A. (2011). Diversifikasi Kredit Terhadap Profitabilitas Dan Probabilitas Kegagalan Bank. *Jurnal Keuangan Dan Perbankan*.

Cucinelli, D. (2013). The relationship between liquidity risk and probability of

default: Evidence from the euro area. *Risk Governance and Control: Financial Markets and Institutions*. https://doi.org/10.22495/rgcv3i1art5

Diana, K. M. (2019). *Pengaruh Profil Risiko Terhadap Tingkat Kesehatan Bank Pada Bank Swasta Nasional Devisa Go Public*. STIE Perbanas Surabaya.

Drehmann, M., Sorensen, S., & Stringa, M. (2010). The integrated impact of credit and interest rate risk on banks: A dynamic framework and stress testing application. *Journal of Banking and Finance*. https://doi.org/10.1016/j.jbankfin.2009.06.009

Ekinci, A. (2016). The effect of credit and market risk on bank performance: Evidence from Turkey. *International Journal of Economics and Financial Issues*, *6*(2), 427–434.

Fortrania, L. M., & Oktaviana, U. K. (2016). Analisis Tingkat Kesehatan Bank Umum Syariah Dan Unit Usaha Syariah Dengan Metode Camels Dan Rgec. *El Dinar*, *3*(1), 118–126. https://doi.org/10.18860/ed.v3i1.3341

Fulli-lemaire, N., & Wyman, O. (2018). *The new 2018 EBA IRRBB guideline : insights and implications for European banking*. *July*, 2–13.

Ghozali, I., & Ratmono, D. (2017). Analisis Multivariat dan Ekonometrika dengan Program Eviews 10 (Edisi 2). *Semarang: Badan Penerbit Universitas Diponegoro*.

Hariyani, I. (2008). *Hapus buku & hapus tagih: kredit macet debitor UMKM di bank BUMN*. Bina Ilmu.

Hasibuan, M. S. P. (2009). Dasar-dasar perbankan. In *Jakarta: Bumi Aksara*.

Hong, H., Huang, J. Z., & Wu, D. (2014). The information content of Basel III liquidity risk measures. *Journal of Financial Stability*, *15*, 91–111. https://doi.org/10.1016/j.jfs.2014.09.003

Inayah, N., Rahmawati, R., & Sugito. (2008). *ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI DI KOTA SEMARANG MENGGUNAKAN REGRESI TOBIT Program Studi Statistika Fakultas Sains dan Matematika UNDIP Abstrak*. 1–5.

Khalidazia Ibnu Khaldun, I. M. (2014). The Influence of Profitability and Liquidity Ratios on the Growth of Profit of Manufacturing Companies. *International Journal of Economics, Commerce and Management*, *II*(12), 1–17.

Knight, F. H. (1921). Risk, uncertainty and profit. In *New York: Hart, Schaffner and Marx*.

Löeffler, G., & Posch, P. N. (2007). *Credit risk modeling using Excel and VBA*

(Vol. 418). John Wiley & Sons.

Majumder, D. (2006). Inefficient markets and credit risk modeling: Why Merton's model failed. *Journal of Policy Modeling*. https://doi.org/10.1016/j.jpolmod.2005.10.006

Marinc, M., Mrak, M., & Rant, V. (2012). How Much Bank Capital Is Enough: Reconciling the Views of Academics and Regulators. *Bancni Vestnik*, *61*(11), 83–89. http://search.proquest.com/docview/1284054909?accountid=13042%5Cnhttp://oxfordsfx.hosted.exlibrisgroup.com/oxford?url_ver=Z39.88-2004&rft_val_fmt=info:ofi/fmt:kev:mtx:journal&genre=article&sid=ProQ:ProQ:econlitshell&atitle=How+Much+Bank+Capital+Is+Enough:

Martin, D. (1977). Early warning of bank failure. A logit regression approach. *Journal of Banking and Finance*. https://doi.org/10.1016/0378-4266(77)90022-X

Merton, R. C. (1974). On the Pricing of Corporate Debt: The Risk Structure of Interest Rates. *The Journal of Finance*. https://doi.org/10.2307/2978814

Ohlson, J. A. (1980). Financial Ratios and the Probabilistic Prediction of Bankruptcy. *Journal of Accounting Research*. https://doi.org/10.2307/2490395

Permana, B. A. (2012). Analisis Tingkat Kesehatan Bank Berdasarkan Metode Camels Dan Metode Rgec. *Jurnal Akuntansi AKUNESA*, *1*(1), 1–21.

Resti, A., & Sironi, A. (2007). Risk Management and Shareholders' Value in Banking: From risk measurement models to capital allocation policies. In *Wiley Finance*.

Rizkiyah, K., & Suhandak. (2017). Analisis Perbandingan Tingkat Kesehatan Bank Berdasarkan Risk Profile, Good Corpoorate Governance, Earnings dan Capital (RGEC) Pada Bank Konvensional BUMN dan Swasta (Studi pada Bank Umum Milik Negara dan Bank Swasta Nasional Devisa yang Terdaftar di Burs. *Jurnal Administrasi Bisnis*, *43*(1), 163–171.

Roswinna, W., Febrian, F., Agustina, G., Lusiana Yulianti, M., & Lasminingrat, A. (2020). the Effect of Non Performing Loans To Cash Ratio on Bank Bpr Kertaraharja. *Dinasti International Journal of Education Management And Social Science*, *1*(3), 412–418. https://doi.org/10.31933/dijemss.v1i3.172

Santia, I. (2018). *Implementasi basel III terhadap kinerja keuangan pada Bank Umum di Indonesia*.

Saunders, A., & Cornett, M. M. (2014). Financial Institutions Management. In *McGraw-Hill Education*.

Sinurat, E., Nugroho, S., & Sunandi, E. (2013). Analisis Regresi Tobit. *FMIPA Universitas Bengkulu*, *62*(13), 1–9.

Sugiyono. (2008). *Metode penelitian pendidikan:(pendekatan kuantitatif, kualitatif dan R & D)*. Alfabeta.

Sugiyono, P. (2005). Memahami penelitian kualitatif. *Bandung: Alfabeta*.

Tedjasuksmana, B. (2014). Potret Umkm Indonesia Menghadapi Masyarakat Ekonomi Asean 2015. *The 7th NCFB and Doctoral Colloquium 2014 Towards a New Indonesia Business Architecture Business And Economic Transformation Towards AEC 2015*, 189–202.

Tobin, B. Y. J. (1985). Estimation of Relationships for Limited Dependent Variables Author (s): James Tobin Published by : The Econometric Society Stable URL : http://www.jstor.org/stable/1907382 . OF RELATIONSHIPS FOR LIMITED DEPENDENT VARIABLES ’. *Econometrica*, *26*(1), 24–36.

Vousinas, G. L. (2015). Supervision of Financial Institutions: The Transition from Basel I to Basel III. A Critical Appraisal of the Newly Established Regulatory Framework. *SSRN Electronic Journal*, *January*. https://doi.org/10.2139/ssrn.2566513

Wahyuni, A., & Sukirno, S. (2016). Analisis Perbandingan Kinerja Keuangan Perbankan Asean (Studi Pada Bank Umum Indonesia, Thailand Dan Filipina). *Nominal, Barometer Riset Akuntansi Dan Manajemen*, *5*(2). https://doi.org/10.21831/nominal.v5i2.11720

Wendy. (2015). model Penilaian Risiko Kredit dan Kegagalan Model Merton Tahun 1974: Sebuah Telaah Konseptual. *Dinamika Akuntansi, Keuangan Dan Perbankan*, *4*(2), 177–189.

Wibowo, B., & Ham, W. (2016). DAMPAK RISIKO DEFAULT BANK TERHADAP RISIKO SISTEMIK PERBANKAN DAN RISIKO SISTEMATIK BURSA SAHAM DI LIMA NEGARA ASEAN. *Jurnal Keuangan Dan Perbankan*. https://doi.org/10.26905/jkdp.v20i1.149

Wijoyo, N. A. (2021). Probability of Default Bank Umum di Indonesia: Alternatif dalam Implementasi Sisitem Premi Deferensial. *Kajian Ekonomi Dan Keuangan*, *5*(1), 50–73. https://doi.org/10.31685/kek.v5i1.531

Wisnu, M. (2005). Analisis Faktor - Faktor Yang Mempengaruhi Kinerja Keuangan Bank Umum Di Indonesia. In *Jurnal Bisnis Strategi*.

Wulandari, D. A. (2015). Analisis perbandingan kinerja keuangan dengan pendekatan RGEC di negara ASEAN (Studi pada bank umum Indonesia, Malaysia, Thailand, dan Singapura tahun 2010-2014). *Jurnal Ilmiah Mahasiswa FEB*. https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/2314