

## DAFTAR PUSTAKA

- Abiola, I; Olausi, AS. (2014). *The Impact of Credit Risk Management In The Commercial Banks Performance In Nigeria*. International Journal of Management and Sustainability. 2014, 3(5): 295-306
- Ade Arthesa dan Edia Handiman. (2006). *Bank dan Lembaga Keuangan Bukan Bank*. Jakarta : PT. Indeks.
- Adagye, D. I. (2015). *Effective Working Capital Management And The Profitability*. *European Journal of Accounting Auditing and Finance Research*, 3(2), 97–107.
- Adagye, D. I. (2015). Effective Working Capital Management and the Profitability Of Quoted Bank In Nigeria. *European Journal of Accounting Auditing and Finance Research*, 3(2), 97–107.
- Adeusi, S. O., & Kolapo, F. T. (2014). Determinants of Commercial Banks ' Profitability. *International Journal of Economics, Commerce and Management*, 2(12), 1–18.
- Ali, A. (2016). Pengaruh Struktur Modal Terhadap Profitabilitas Pada Perusahaan Telekomunikasi. *Jurnal Ilmu & Riset Manajemen*, 4(9), 1–20.
- Aremu, O. S., Suberu, O. J., & Oke, J. A. (2010). Effective Credit Processing and Administration as a Panacea for Non-performing Assets in the Nigerian Banking System. *Journal of Economics*, 29(2), 53–56.
- Asli Demircuc-Kunt and Harry Huizinga. (2000). Financial Structure and Bank Profitability. *Structure*, (January), 1–24. <https://doi.org/doi:10.1596/1813-9450-2430>
- Athanasoglou, P. P. S. N. B. M. D. D. (2005). Working paper. *Bank of Greece Working Paper*, (June), 1–35.
- Berrada, A., Loudiyi, K., & Zorkani, I. (2017). Profitability, risk, and financial modeling of energy storage in residential and large scale applications. *Energy*, 119, 94–109. <https://doi.org/10.1016/j.energy.2016.12.066>
- Bougatef, K. (2017). Determinants of bank profitability in Tunisia: does corruption matter? *Journal of Money Laundering Control*, 20(1), 70–78. <https://doi.org/10.1108/JMLC-10-2015-0044>
- Bourke P. (1989). Concentration and other determinants of bank profitability in Europe, North America and Australia. *Journal of Banking and Finance*, 13(1), 65–80. [https://doi.org/10.1016/0378-4266\(89\)90020-4](https://doi.org/10.1016/0378-4266(89)90020-4)
- Buchory, H. A. (2014). Analysis of the effect of capital , net interest margin , credit risk and profitability in the implementation of banking intermediation. *Eoropean Journal of Business and Management*, 4(1 June 2014), 20–32.
- Chandra Chintya Putri. (2015). Pengaruh npl, ldr, car terhadap profitabilitas bank umum swasta nasional devisa. *Jurnal Ilmu Dan Riset Manajemen*, 4(April).
- Coffinet Jerome and Surong Lin. (2010). Document de Travail. *Stress Testing Bank's Profitability : The Case of French Banks2*, 1(2)(July), 1–49.
- Dalabeeh, A.-R. E.-. (2013). The Role of Financial Analysis Ratio in Evaluating Performance ( Case Study : National Chlorine industry ).

*INTERDISCIPLINARY JOURNAL OF CONTEMPORARY RESEARCH IN BUSINESS JUNE, 5(June), 13–28.*

- Devi, M. S. R. I. (2011). Perusahaan Kimia & Farmasi Yang Terdaftar Di Bursa Efek Indonesia Tahun 2008-2011. *Jurnal Akuntansi & Keuangan*.
- Dimitrios, A., Helen, L., & Mike, T. (2016). Determinants of non-performing loans: Evidence from Euro-area countries. *Finance Research Letters, 18*, 116–119. <https://doi.org/10.1016/j.frl.2016.04.008>
- Duraj, B., & Moci, E. (2015). Factors Influencing the Bank Profitability- Empirical Evidence from Albania. *Asian Economic and Financial Review, 5*(3), 483–494. <https://doi.org/10.18488/journal.aefr/2015.5.3/102.3.483.494>
- Gitman Chad, L. J. and J. D. M. (2014). *Fundamental of Investing* (11th ed.). Boston: Pearson, Addison Wesley.
- Goddard, J., Molyneux, P., & Wilson, J. O. S. (2008). Dynamics of Growth and Profitability in Banking Dynamics of Growth and Profitability in Banking, *36*(6), 1069–1090.
- Golin, J. P. D. (2013). *The bank credit analysis handbook: A guide for analysts, bankers and investors* (2nd ed.). New York, NY.
- Gul, S., Irshad, F., & Zaman, K. (2011). Factors affecting bank profitability in Pakistan. *The Romanian Economic Journal, (39)*, 61–87.
- Haneef, S., Rana, M. A., & Karim, Y. (2012). Impact of Risk Management on Non-Performing Loans and Profitability of Banking Sector of Pakistan Hailey College of Commerce University of the Punjab Hafiz Muhammad Ishaq Federal Urdu University of Arts , Science and Technology. *International Journal of Business and Social Science, 3*(7), 307–315.
- Haron, S., & Azmi, W. N. (2004). Profitability Determinants of Islamic Banks : A Cointegration Approach. *Islamic Banking Conference, Union Arab Bank, 4*(December), 2–18.
- Hester, D. D. and J. F. Z. (1966). The Relation Between Bank Portofolios And Earnings : An Econometric Analysis.
- Horne, V., & Wachowiczs, J. M. (2012). ANALISIS NON PERFORMING ASSETS DAN LOAN TO DEPOSITS RATIO SERTA PENGARUHNYA TERHADAP NET INTEREST MARGIN SEBAGAI INDIKATOR SPREAD BASED PADA BANK UMUM SWASTA NASIONAL DI INDONESIA PERIODE 2004 – 2007, *2*(2), 90–102.
- Innocent, E. C., Mary, O. I., & Matthew, O. M. (2013). Financial Ratio Analysis as a Determinant of Profitability in Nigerian Pharmaceutical Industry, *8*(8), 107–117. <https://doi.org/10.5539/ijbm.v8n8p107>
- Ishaq, A. B., Karim, A., Zaheer, A., & Ahmed, S. (2015). Evaluating Performance of Commercial Banks in Pakistan : “ An Application of Camel Model ” Abdul Basit Ishaq Abdul Karim Adnan Zaheer Sohail Ahmed MB-F11-200017 Specialization in Finance ARMY PUBLIC COLLEGE OF MANAGEMENT & SCIENCES ( APCOMS ) KHADIM HUSSA.
- Jewell, J. J., & Mankin, J. a. (2011). What Is Your Roa ? an Investigation of the Many Formulas for Calculating Return on Assets. *Academy of Educational Leadership Journal, 15*(1980), 79–91.
- Julita. (2011). Pengaruh Non Performing Loan (NPL) dan Capital Adequacy Ratio (CAR) terhadap Profitabilitas (ROA) Pada Perusahaan Perbankan yang Terdaftar di BEI. *Kumpulan Jurnal Dosen - Ekonomikawan, 1*(1).

- Kargi, H. S. (2014). Credit risk and the performance of Nigerian banks. *Acme Journal of Accounting Economics and Finance*, 1(1), 7–14.
- Kasmir. (2015). *Analisis Laporan Keuangan* (8th ed.). Jakarta: Raja Grafindo Persada.
- Kurniawati, R. (2017). PENGARUH NON PERFORMING LOAN DAN LOAN TO DEPOSIT RATIO TERHADAP RETURN ON ASSET RATIO KARUNIAWATI Sekolah Tinggi Ilmu Ekonomi Indonesia Malang Pendahuluan. *AKADEMIKA*, 15(1), 32–39.
- Lata, R. S. (2015). Non-Performing Loan and Profitability : The Case of State Owned Commercial Banks in Bangladesh Lata, 5(3), 171–182.
- Lesáková, Ľ. (2007). Uses and Limitations of Profitability Ratio Analysis in Managerial Practice. *International Conference on Management, ...*, (June), 259–264. Retrieved from [http://kgk.uni-obuda.hu/system/files/24\\_Lesakova.pdf](http://kgk.uni-obuda.hu/system/files/24_Lesakova.pdf)
- Lukman, S. (2009). *Manajemen Keuangan Perusahaan. Aplikasi dalam Perencanaan, Pengawasan, dan Pengambilan Keputusan* (Baru). Jakarta: PT.Raja Grafindo Persada.
- Masood, O., & Ashraf, M. (2012). Bank-specific and macroeconomic profitability determinants of Islamic banks: The case of different countries. *Qualitative Research in Financial Markets*, 4(2/3), 255–268. <https://doi.org/10.1108/17554171211252565>
- Mehta, A., & Bhavani, G. (2017). What Determines Banks ' Profitability ? Evidence from Emerging Markets — the Case of the UAE Banking Sector, 6(1), 77–88. <https://doi.org/10.5430/afr.v6n1p77>
- Messai, A. S., & Jouini, F. (2013). Micro and Macro Determinants of Non-performing Loans. *International Journal of Economics and Financial Issues*, 3(4), 852–860. [https://doi.org/10.1300/J079v27n04\\_02](https://doi.org/10.1300/J079v27n04_02)
- Molyneux, P., & Thornton, J. (1992). Determinants of European bank profitability: A note. *Journal of Banking and Finance*, 16(6), 1173–1178. [https://doi.org/10.1016/0378-4266\(92\)90065-8](https://doi.org/10.1016/0378-4266(92)90065-8)
- Nanto, D. K. (2009). The Global Financial Crisis : Analysis and Policy Implications. *CRS Report for Congress*, 151. Retrieved from <http://www.fas.org/sgp/crs/misc/RL34742.pdf>
- Olson, D., & Zoubi, T. A. (2011). Efficiency and bank profitability in MENA countries. *Emerging Markets Review*, 12(2), 94–110. <https://doi.org/10.1016/j.ememar.2011.02.003>
- Ongore, V., & Kusa, G. (2013). Determinants of Financial Performance of Commercial Banks in Kenya. *International Journal of Economics and Financial Issues*, 3(1), 237–252.
- Onuonga, S. M. (2014). The Analysis of Profitability of Kenya ` s Top Six Commercial Banks : Internal Factor Analysis, 3(5), 94–103.
- Otuori, H. O. (2014). Influence of Exchange Rate Determinants on the Performance of Commercial Banks in Kenya. *European Journal of Management and Economics*, 1(2), 86–98. <https://doi.org/10.1007/s13398-014-0173-7.2>
- Riduwan. (2016). *Dasar-dasar Statistika*. Bandung: Alfabeta.
- Rodriguez-Moreno, M., & Pena, J. I. (2013). Systemic risk measures: The simpler the better? *Journal of Banking and Finance*, 37(6), 1817–1831.

- <https://doi.org/10.1016/j.jbankfin.2012.07.010>
- Short, B. K. (1979). The relation between commercial bank profit rates and banking concentration in Canada, Western Europe, and Japan. *Journal of Banking and Finance*, 3(3), 209–219. [https://doi.org/10.1016/0378-4266\(79\)90016-5](https://doi.org/10.1016/0378-4266(79)90016-5)
- Srinivasan, T., & Thiru, M. (2015). An Empirical Study of Profitability Analysis of Neyveli Lignite Corporation Limited ( Nlc Ltd .) Deputy Director and Associate Professor of Commerce , DDE . Annamalai University , Annamalai Nagar , Tamil Nadu Assistant Professor of Commerce , DDE ., Annam. *Global Journal for Research Analysis*, 4(6), 162–163.
- Sriyana, J. (2015). ISLAMIC BANKS ' PROFITABILITY AMID THE, 13(4), 1695–1710.
- Swamy, V. (2013). Determinants of Bank Asset Quality and Profitability - An Empirical Assessment. *Economics the Open-Access, Open Assessment E-Journal, Discussion Paper No. 2015-27, Personal*, (47513), 1–43. <https://doi.org/10.2139/ssrn.2126761>
- Trad, N., Trabelsi, M. A., & Goux, J. F. (2016). Risk and profitability of Islamic banks: A religious deception or an alternative solution? *European Research on Management and Business Economics*, 1–6. <https://doi.org/10.1016/j.iedeen.2016.09.001>
- Trujillo-ponce, A. (2010). What Determines The Profitability of Banks? Evidence From Spain. *Senior Lecturer in Finance Department of Business Administration Pablo de Olavide University*, 1–35.
- Van Horne, J. C. (2016). *Prinsip-prinsip Manajemen Keuangan*. (E. S. Suharsi, Ed.) (13th ed.). Jakarta: Salemba Empat.
- Weon Lee, S. (2015). Capital Strength and Bank Profitability. *Asian Social Science*, 11(10), 120–125. <https://doi.org/10.5539/ass.v11n10p120>
- Wild, J. K. R. S. (2010). *Financial Statment Analysis*. USA: McGraw-Hill International Edition.
- Yazdanfar, D. (2013). Profitability determinants among micro firms: evidence from Swedish data. *International Journal of Managerial Finance*, 9(2), 151–160. <https://doi.org/10.1108/17439131311307565>
- Yazdanfar, D., & Öhman, P. (2016). The impact of trade credit use on firm profitability: empirical evidence from Sweden. *Journal of Advances in Management Research*, 13(2), 116–129. <https://doi.org/doi:10.1108/JAMR-09-2015-0067>
- Zhang, D., Cai, J., Dickinson, D. G., & Kutan, A. M. (2016). Non-performing loans, moral hazard and regulation of the Chinese commercial banking system. *Journal of Banking and Finance*, 63, 48–60. <https://doi.org/10.1016/j.jbankfin.2015.11.010>