

BIBLIOGRAPHY

- Adeusi Stephen Oluwafemi, Akeke Niyi Israel, Oawale SImeon, (2013). Risk Management and Financial Performance Of Banks In Nigeria, *14*(6), 52–56.
- Aditya, O., & Naomi, P. (2017). Penerapan Manajemen Risiko Perusahaan dan Nilai Perusahaan di Sektor Konstruksi dan Properti. *Esensi: Jurnal Bisnis Dan Manajemen*, *7*(2), 167–180.
- Afriyie, H. O., & Akotey, J. O. (2013). Credit Risk Management and Profitability of Rural Banks in the Brong Ahafo Region of Ghana. *European Journal of Business and Management*, *5*(24), 24–34.
- Agustini, R. M. (2015). Dampak Implementasi RGEC Terhadap Nilai Perusahaan Yang Go Public, *19*(2), 126–138.
- Ali, K. (2011). Financial and Non-Financial Business Risk Perspectives – Empirical Evidence from Commercial Banks, *11*.
- Alkhatib, A., Superiore, S., & Pavia, S. (2012). Financial Performance of Palestinian Commercial Banks Supervised by : Murad Harsheh Instructor of Finance at Birzeit University PHD of Economics. *Journal of Business*, *3*, 175–184.
- Amanita Novi Yushita. (2008). Implementasi Risk Management Pada Industri Perbankan Nasional. *Jurnal Pendidikan Akuntansi Indonesia*, *VI*(1).
- Aminudin. (2014). Tata kelola perusahaan yang baik, manajemen risiko dan kinerja keuangan di bank syariah, *3*(1).
- Annual Report of Bank Century. (2007).
- Ansori, H. R., & Buana, U. M. (2018). Analisis Pengaruh Manajemen Risiko Terhadap Profitabilitas, *11*(1), 1–19.
- Apatachioae, A. (2015). The Performance, Banking Risks and their Regulation. *Procedia Economics and Finance*, *20*(15), 35–43.
- Araújo, L. A. D. de, & Vinhado, F. (2016). Reputational Risk Measurement: Brazilian Banks. *Ssrn*, 1–19.
- Arif & Nauman Anees, A. (2012). Liquidity risk and performance of banking system. *Journal of Financial Regulation and Compliance*, *20*(2), 182–195.
- Arnova, I. (2011). Pengaruh Ukuran Kinerja ROA, ROE, EPS dan EVA terhadap Return Saham. *Ekombis Review*, 36–53.
- Asenov, E. (2015). Characteristics of Compliance Risk in Banking. *Economic Alternatives*, (4), 20–28.

- Attar, D. (2014). Pengaruh penerapan manajemen risiko terhadap kinerja keuangan perbankan yang terdaftar di bursa efek indonesia 1). *Jurnal Akuntansi Pascasarjana Universitas Syiah Kuala*, 3(1), 10–20.
- Auliya, R. (2014). Pengaruh Risk, GCG, Earning, Capital pada Profitabilitas Bank Umum Swasta Nasional di Indonesia, 8(33), 44.
- Badawi, A. (2017). Seminar Keuangan Risiko Kredit, 9(29), 1–8.
- Basel Committe on Banking Supervision. (2005). Compliance and the compliance function in banks - April 2005, (April).
- Basel Committee on Banking Supervision. (2001). Basel Committee on Banking Supervision, 12(3), 3682–3682.
- Basel Committee on Banking Supervision. (2009). *Enhancements to the Basel II framework, July 2009*.
- Basel Committee on Banking Supervision. (2011). BIS-PSMOR-2011 06-Principles for the Sound Management of Operational Risk, (June).
- Birindelli, G., & Ferretti, P. (2008). Compliance risk in Italian banks: The results of a survey. *Journal of Financial Regulation and Compliance*, 16(4), 335–351.
- Cahyaningtyas, S. R., Sasanti, E. E., & Husnaini, W. (2017). Bank Risk Profile, Good Corporate Governance And Company Values in Banking Companies Go Public in Indonesia. *Journal of Economics, Business & Accountancy Ventura*, 20(1), 41.
- Chaplin, W. J., Elsworth, Y., Isaak, G. R., & New, R. (2003). Degree dependence of mode parameters with solar activity in Bison data. *European Space Agency, (Special Publication) ESA SP*, 6(517), 119–122.
- Chen, K.-C., & Pan, C.-Y. (2012). An Empirical Study of Credit Risk Efficiency of Banking Industry in Taiwan. *Web Journal of Chinese Management Review*, 15(February, 2012), 1–17.
- Chockalingam, A., Dabadghao, S., & Soetekouw, R. (2018). Strategic risk, banks, and Basel III: estimating economic capital requirements. *Journal of Risk Finance*, 19(3), 225–246.
- Chompukum, P. (2010). Performance management effectiveness in Thai banking industry : a look from performers and a role of interactional justice. *Journal of International Business and Cultural Studies*, 3(1), 1–22.
- Connelly, B. L., Certo, S. T., Ireland, R. D., & Reutzel, C. R. (2011). Signaling theory: A review and assessment. *Journal of Management*, 37(1), 39–67.
- Dewi, M. (2017). Penilaian Kinerja Keuangan Perusahaan dengan Menggunakan Metode EVA (Economic Value Added) (Studi Kasus pada PT. Krakatau Steel Tbk Periode 2012-2016). *Jurnal Manajemen Dan Keuangan*, 6(1), 648–659.

- Diantari, P. R. (2016). Pengaruh Komite Audit, Proporsi Komisaris Independen, dan Proporsi Kepemilikan Institusional Terhadap Tax Avoidance, *16*, 702–732.
- Ekinci, A. (2016). The Effect of Credit and Market Risk on Bank Performance : Evidence from Turkey, *6*(2), 427–434.
- Elfandi, A., Anghel, S., & Sales, C. (2015). Current management of isolated soleal and gastrocnemius vein thrombosis. *Journal of Vascular Surgery: Venous and Lymphatic Disorders*, *3*(3), 341–344.
- Endri, & Wakil, A. (2008). Analisis Kinerja Keuangan Dengan Menggunakan Rasio-Rasio Keuangan Dan Economic Value Added (Studi Kasus : PT . Bank Syariah Mandiri). *TAZKIA Islamic Finance & Business Review*, *3*(2), 113–134.
- Febrianto, R. (2012). Analisis Pengaruh Rasio Camels Terhadap Yang Terdaftar Di Bursa Efek Indonesia, *3*(2), 614–632.
- Fitriyah. (2002). Economic Value Added (EVA) dan Market Value Added (MVA) Sebagai Alat Ukur Kinerja Perusahaan, (50).
- Georgia, N. B. of. (2014). Regulation On Risk Management In Commercial Bank.
- Ghozali, I. (2005). *Aplikasi Analisis Multivariate dengan Program SPSS*. Semarang: Fakultas Ekonomi Universitas Diponegoro.
- Gustini, D. W., & Afriani, S. (2012). Analisis manajemen risiko pada kantor pusat pt. bank bengkulu, 105–121.
- Hakimi, A. (2017). Liquidity Risk and Bank Performance : An Empirical Test for Tunisian Banks, *7*(1), 46–57.
- Hanafi, D. M. M. (2006). Risiko, Proses Manajemen Risiko, dan Enterprise Risk Management, 1–40.
- Haneef, S., Riaz, T., Muhammad, R., Rana, M. A., Ishaq, H. M., & 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.
- Harelimana, J. (2016). The Role of Risk Management on Financial Performance of Banking Institutions in Rwanda. *Business and Economics Journal*, *08*(01), 1–5.
- Herry, A. B. (2015). Banking Profitability : How does the Credit Risk and Operational Efficiency Effect? *Journal of Business and Management Sciences*, *3*(4), 118–123.
- Hendriksen S. Eldon, Breda. Accounting Theory Fith Edition. 2001

- Ikatan Bankir Indonesia. (2016). *Tata Kelola Manajemen Risiko Perbankan*.
- Iramani, R., & Febrian, E. (2005). Financial Value Added: Suatu Paradigma Dalam Pengukuran Kinerja Dan Nilai Tambah Perusahaan. *Jurnal Akuntansi Dan Keuangan*, 7(1), 1–10.
- Kithinji, A. (2010). Credit Risk Management and Profitability of Commercial Banks in Kenya. *School of Business University of Nairobi, Kenya*, (October), 1–44.
- Kodithuwakku, M. S. (2015). The Impact of Credit Risk Management on Financial Performance of Commercial Banks in Kenya. *International Journal of Scientific Research and Innovative Technology*, 2(7), 22–37.
- Kolapo, T. F., Ayeni, R. K., & Oke, M. O. (2012). Credit Risk and Commercial Bank's Performance In Nigeria : A Panel Modal Approach, 2(02), 31–38.
- Laurens. (2012). Reputational Risk; A Crisis of Confidence in Banking, (July 2012), 1–15.
- Mahfuzah, N., Ekonomi, D. F., & Malikussaleh, U. (2018). Pengaruh Penerapan Manajemen Risiko terhadap Kepuasan Kinerja Keuangan pada Bank Pembangunan Daerah di Indonesia, 7.
- Makmunah, L. (2016). ROA pada Bank Go Public.
- Mansyur, N. (2017). Impact Financial Risk on Financial Performance Bank in Indonesia, 5(11), 305–310.
- Miklaszewska, E., & Kil, K. (2016). Reputational risk: Problems with understanding the concept and managing its impact.
- Milanova, E. (2010). Market Risk Management In Banks – Models For Analysis And Assessment, 7(4), 395–410.
- Mosey, A. C., Tommy, P., & Untu, V. (2016). The Effect Of Market Risk And Credit Risk On Profitability In Commercial, 6(3), 1338–1347.
- Muhamad Ibadil M.*, A. M. H. (2014). Good Corporate Governance Terhadap Kinerja Keuangan Perbankan (Pendekatan Beberapa Komponen Metode Risk Based Bank Rating Sebi, 11, 126–142.
- Muriithi, J. G., & Muigai, R. G. (2017). Quantitative analysis of Operational Risk and Profitability of Kenyan Commercial Banks using Cost Income Ratio, 8(3), 76–83.
- Natalia, P. (2015). Analisis Pengaruh Risiko Kredit, Risiko Pasar, Efisiensi Operasi, Modal, dan Likuiditas Terhadap Kinerja Keuangan Perbankan (Studi Kasus pada Bank Usaha Milik Negara yang Terdaftar di BEI Periode 2009-2012). *Jurnal Ekonomi, Manajemen Dan Perbankan*, 1(2), 62–73.
- Neukirchen, M. (2012). Managing market risk : Today and tomorrow, (32).

- Novita, D. (2012). Analisis Economic Value Added (EVA) dan Return On Asset (ROA) Sebagai Alat Ukur Penilaian Kinerja Keuangan (Studi Kasus Pada PT Jaya Real Property), 21–35.
- Pangeran, P. (2016). Praktek Tata Kelola dan Kepemilikan Institusional: Bkti Empiris dari Sektor Industri Perbankan, *XX(02)*, 216–237.
- Peraturan Bank Indonesia No. 20/3/PBI/2018. (2018). Giro Wajib Minimum Dalam Rupiah Dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah
- Peraturan Bank Indonesia No.11/25/PBI/2009. (2009). Peraturan Bank Indonesia No. 11/25/PBI. Tentang Perubahan Atas PBI No. 5/8/PBI/2003 Tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Peraturan Bank Indonesia No.15/12/PBI/2013. (2013). Tentang Kewajiban Penyediaan Modal Minimum Bank Umum. 1–80.
- Peraturan Bank Indonesia Nomor: 13/ 1 /PBI/2011. (2011). Tentang Penilaian Tingkat Kesehatan Bank Umum.
- Peraturan Bank Indonesia Nomor 15/7/PBI/2013. (2013). Perubahan Kedua Atas Peraturan Bank Indonesia Nomor 12/19/PBI/2010 Tentang Giro Wajib Minimum Bank Umum Pada Bank Indonesia Dalam Rupiah Dan Valuta Asing
- Peraturan Bank Indonesia Nomor 17/11/PBI/2015. (2015). Tentang Perubahan Atas Peraturan Bank Indonesia Nomor 15/15/PBI/2013 Tentang Giro Wajib Minimum Bank Umum Dalam Rupiah Dan Valuta Asing Bagi Bank Umum Konvensional.
- Peraturan Menteri Keuangan Nomor 191/PMK/09/2008. (2008). Tentang Penerapan Manajemen Risiko Di Lingkungan Departemen Keuangan.
- Popa, G., Mihăilescu, L., & Caragea, C. (2009). EVA – Advanced method for performance evaluation in banks. *Economia Seria Management*, *12(1)*, 168–173.
- Pratiwi, D. (2016). Pengaruh penerapan manajemen risiko terhadap kinerja keuangan industri perbankan, *10(1)*, 73–94.
- Prayoga, E. B., & Almilia, L. S. (2013). Pengaruh struktur kepemilikan dan ukuran perusahaan terhadap pengungkapan manajemen risiko. *Jurnal Akuntansi Dan Keuangan*, *4(1)*, 1–9.
- Purnamawati, I. G. A. (1997). Economic Value Added (EVA) sebagai prediktor bank failure di Indonesia, 101–114.
- Putri, I. G., & Suryantini, N. (2017). Determinasi Loan To Deposit Ratio Pada Bank Campuran Di Indonesia, *Issn 2302 - 8912*, *6(1)*, 204–234.
- Sarwoko, E. (2009). Analisis Bank Swasta Devisa dan Non Devisa, *Volume 5*, 92–105.

- Sasongko, A. S. (2017). Pengaruh Risk Profile, Earnings, dan Capital Terhadap Nilai Perusahaan Melalui Good Corporate Governance (Studi pada Perusahaan Perbankan di Indonesia), 6(2).
- Sayed Amin Abdellahi, Abolfazl Jannati Mashkani, S. H. H. (2017). The effect of credit risk , market risk , and liquidity risk on financial performance indicators of the listed banks on Tehran Stock Exchange, 5(1), 20–30.
- Setiadi, P. B. (2015). The Influence of Economic Value Added On Liability Management in Commercial Banks of Indonesia. *IOSR Journal of Nursing and Health Science Ver. II*, 4(3), 2320–1940.
- Soemitro, A. I., & Anantadjaya, S. P. (2013). Ratio vs. Eva: A Performance Analysis in Indonesian Publicly-Listed Banks.
- Surat Edaran Bank Indonesia No. 6/23/DPNP/2004. (2004). Sistem Penilaian Tingkat Kesehatan Bank Umum. 1-11
- Surat Edaran No.12/24/DPNP/2011. (2011). Penilaian Tingkat Kesehatan Bank Umum. 1-28
- Tamon, F. B. C., Tumbel, T. M., & Tatimu, V. (2013). Analisis Tingkat Risiko Kredit Pada PT. Bank Sulut, Tbk di Manado, (27).
- Tribunnews.com. (2008). Bank Century Punya Tiga Masalah Utama.
- Tursoy, T. (2018). Risk Management Process in Banking Industry. *Munich Personal RePEc Archive*, (86427).
- Undang - Undang Republik Indonesia No 10 Tahun 1998. (1998). Tentang Perubahan atas Undang-Undang No 7 Tahun 1992 Tentang Perbankan.
- Utami, D. W & Syafruddin, M. (2015) Pengaruh Mekanisme Corporate Governance terhadap Kinerja Keuangan Perusahaan . *Diponegoro Journal of Accounting*
- Utami, N. W. (2018). Mengenal teori signal dalam struktur modal dan hubungannya dengan rasio keuanganio.
- Vardy, J. (2015). Reputational Risk Management in Central Banks.
- Verawaty, V., Jaya, A. K., & Widiati, Y. (2017). Pengaruh Resiko Kredit, Likuiditas, Efisiensi Operasional dan Tingkat Ekonomi Makro Ekonomi Terhadap Kinerja Bank Pembangunan Daerah di Pulau Sumatera. *Akuisisi: Jurnal Akuntansi*, 13(1), 81–90.
- Wati, E. (2009). Analisis Pengaruh OER, NIM, RR, LDR, PPAP dan NPL terhadap ROE pada Bank Go Public dan Non Go Public di Indonesia Periode Tahun 2007-2009, 1–17.
- Wijewardana, Wp., & Wimalasiri, P. (2017). Impact of Risk Management on the Performance of Commercial Banks , in Sri Lanka. *International Journal of*

Advanced Research, 5(11), 1441–1449.

- Winarno, S. H. (2014). Analisis Penilaian Kinerja Keuangan Menggunakan Penerapan Economic Value Added. (Studi Kasus: Pada Pt. Binaartha Parama Jakarta). *Jurnal Moneter*, 1(2), 116–124.
- Windarti. (2015). Faktor-Faktor yang Mempengaruhi Profitabilitas Bank Umum Syariah di Indonesia Factors Affecting Profitability of Islamic Banks in Indonesia.
- Wood, P. R. (2014). International legal risk for banks and corporates, 1(April), 1–171.
- Xiang, L., & Lina, Y. (2014). Journal of Chemical and Pharmaceutical Research , 2014 , 6 (5): 1795-1800 Research Article Research on reputation risk management of commercial banks in China, 6(5), 1795–1800.
- Yuliza & Sari, R. (2013). Jurnal Ekonomi dan Keuangan Vol. 1 No.5. Analisis Tingkat Kepercayaan Pada Nasabah Bank Umum Pasca Kasus Century