

## DAFTAR PUSTAKA

- Abba Gabriel Ogre (2013). “*Capital Adequacy Ratio and Banking Risk in the Nigeria : Money Deposits Banks.*
- Al – Sabbagh, N.M (2004). *Determinants of Capital Adequacy Ratio in Jordanian Banks.*
- Alajmi (2017). *Determinants of Capital Adequacy Ratio in Kuwaiti Banks.*
- Al – Tamimi, Khaled, Obeidat, Samer., (2013). *Determinants of Capital Adequacy in Commercial Banks of Jordan an Empirical Study.* International Journal of Academic Research in Economics and Management Sciences, Vol.2, No.4.
- Awojobi (2011). *Analysing Risk Management in Banks : Evidence of Banks Efficiency and Macroeconomic Impact.* MPRA Paper 33590, University Library of Munich, Germany
- Bank Indonesia, [www.bi.go.id](http://www.bi.go.id)
- Bateni, Leila, et.al (2014). The Influential Factors on Capital Adequacy Ratio in Iranian Banks. *Journal of Economics and Finance*, Vol.6, No.11.
- Binh Dao Than (2015). *Capital Adequacy and Banking Risk On Empirical Study On Vietnamese Banks.*
- Bursa Efek Indonesia, [www.idx.co.id/](http://www.idx.co.id/)
- Buyuksalvarci, Abdioglu. (2011). Determinants of Capital Adequacy Ratio in Turkish Banks : *A panel data analysis.*
- Dendawijaya. 2005. “*Manajemen Perbankan*”. Jakarta : Ghalia Indonesia.
- Diamond dan Dybvig (1983). *Bank Runs, Deposit Insurance, and Liquidity.*

Diamond dan Rajan (2000). *Liquidity risk, liquidity creation and financial fragility : a theory of banking.*

- El – Ansary.2015. “*Determinants Of Capital Adequacy Ratio an empirical study Egyptian Banks*”
- Ghozali, Imam. 2013. “*Aplikasi Analisis Multivariate dengan Program SPSS 20.*”  
Edisi Ketujuh. Semarang : Badan Penerbit UNDIP.
- Mili Mehdi (2016). *Determinants of Capital Adequacy Ratio of Foreign Bank Subsidiaries the Role of Interbank and Market Regulation.*
- Mugwang Fredrick Ambale (2014). *Determinants Of Capital Adequacy Of Commercial Banks In Kenya.*
- Pandia, Frianto.2012.”*Manajemen Dana dan Kesehatan Bank*”. Jakarta : Rineka Cipta.
- Republik Indonesia.1991.*Surat Keputusan 23 tanggal 28 Februari 1991.* Tentang Kewajiban Penyediaan Modal Minimum.
- Republik Indonesia.1998.*Undang – Undang No. 10 Tahun 1998* tentang Perbankan.
- Republik Indonesia. 2011. *Peraturan Bank Indonesia Nomor 13* tentang Kesehatan Perbankan.
- Republik Indonesia. 2013. *Peraturan Bank Indonesia Nomor 15* tentang Kewajiban Penyediaan Modal Minimum.
- Republik Indonesia. 2014. *Booklet Perbankan* : Otoritas Jasa Keuangan.
- Saunders, Ho. 1981. The Determinants of Bank Interest Margins: Theory and Empirical Evidence. *The Journal of Financial and Quantitative Analysis* Vol. 16, No. 4.
- Yohana, Herlanto (2014). *Requirement CAR For Credit Risk Weighted Asset on 19 Conventional Banks in Indonesia Period Year 2008-2013.*