

DAFTAR REFERENSI

- Achou, Takang Felix, dan Ntui Claudine Tenguh, 2008, *Bank Performance And Credit Risk Management*, Master Degree Project in Finance Universitas of Skodve School of Technology and Society
- Antiningrum, Sri, 2003, **Analisis Internal Eksternal Untuk Penentuan Strategi Bersaing (Studi Pada PT. Sampurna Kuningan Juwana di Pati)**, Skripsi Fakultas Ekonomi Universitas Muhamadiyah Surakarta 9(idak dipublikasikan)
- Arens, Alvin A., dan James K. Loebbecke, 2000, *Auditing an Integrated Approach*, 8th edition, Prentice Hall Inc., Englewood, New Jersey
- Bank Indonesia, 2008, **Laporan Keuangan BPR Konvensional**, www.bi.go.id
- Bank Indonesia, 2006, **PBI No. 8/19/PBI/2006**, www.bi.go.id
- Batubara, Rudi, 2000, **Upaya Restrukturisasi Non Performing Loan dalam Rangka Memperbaiki Kualitas Aktivitas Aktiva produktif (Studi Kasus terhadap Program Restrukturisasi NPL Bank X)**, Tesis Program Pasca Sarjana Universitas Indonesia, Jakarta (tidak dipublikasikan)
- Chen, Jhony P., 2003, *Non-Performing Loan Securitization in the People's Republic of China*, Asset Management Reference, Sept. 2003. No. 9.
- COSO, 1997, *Internal Control Integrated Frame Work, edition in two volumes*, Committee Of Sponsoring Organizations of The Treadway Commision.
- Dendawijaya, Lukman, 2003, **Manajemen Perbankan**, Ghalia Indonesia, Jakarta
- Djohanputro, Bramantyo dan Ronny Kountur, 2007, *Non Performing Loan (NPL) Bank Perkreditan Rakyat (BPR)*, www.profi.or.id
- Elsas, Ralf, dan Jan Pieter Krahn, 2002, *Collateral, Relationship Lending and Financial Distress: An Empirical Study on Financial Contracting*, Department of Finance, Goethe-Universität Frankfurt, JEL Classification: G21
- Fedorenko, Nataliya, Dorothea Schäfer, dan Oleksandr Talaveran, 2007, *The Effects of the Bank-Internal Ratings on the Loan Maturity* ,DIW Berlin, German Institute for Economic Research, , Discussion Paper 704

- Ferdinand, Augusty, 2002, **Structural Equation Modeling dalam Penelitian Manajemen, Aplikasi Model - Model Rumit dalam Penelitian untuk Tesis magister dan Disertasi**, Badan Penerbit Universitas Diponegoro
- Firdaus, H. Rachmat dan Maya Ariyanti, 2004, **Manajemen Perkreditan Bank Umum**, Edisi ke-2, Penerbit Alfabeta, Bandung.
- Hair, J.R., Joseph F., Rolp E. Anderson, Ropnald L. Tatham dan William C.Black, 1995, *Multivariate Data Analysis with Reading*, Fourth Ed., Prentice Hall International, Inc.
- Hwang, Dar Yeh, dan Wei Hsiung Wu, 2006, *Financial System Reform in Taiwan*, JAE Conference on Financial System Reform and Monetary Policies in Asia September 15-16, 2006
- Indriantoro, Nur., dan Bambang Supomo, 2002, **Metodologi Penelitian Bisnis**, Badan Penerbit Universitas Gajahmada, Yogyakarta
- Jiménez , Gabriel, Jose A. Lopez, dan Jesús Saurina, 2007, *Empirical Analysis of Corporate Credit Lines*, Federal Reserve Bank Of San Fransisco Working paper Series Volume 14
- Kasmir, 2003, **Manajemen Perbankan**, Edisi Keempat, PT. Raja Grafindo Persada., Jakarta
- Klapper, Leora, 2001, *The Uniqueness of Short - Term Collateralization*, Policy Research Working Paper 2554
- Kyaw, Aung, 2008, *Financing Small and Medium Enterprises in Myanmar*, Institute of developing economies Discussion Paper No. 148
- M. Tohar, 2004, **Permodalan dan Perkreditan Koperasi**, Edisi Ke-5, Penerbit Kanisius, Jakarta
- Manove, Michael, A. Jorge Padilla, dan Marco Pagano, 2001, *Collateral Versus Project Screening: A Model of Lazy Bank*, RAND Journal of Economics Vol. 32, No. 4, s
- Marbun, Anderson, 2006, **Peranan Pengendalian Internal Dalam Menunjang Efektivitas Sistem Pemberian Kredit Usaha Kecil dan Menengah (Studi Kasus pada Koperasi Simpan Pinjam Artha Jaya Sentosa)**, Skripsi Fakultas Ekonomi Universitas Widyatama, Bandung (tidak dipublikasikan)
- Masyhud, Ali, 2004, **Asset Liability Management : Menyiasati Risiko Pasar dan Risiko Operasional**, PT. Gramedia Pustaka Utama, Jakarta

- Mulyadi dan Kanaka Puradiredja, 1998, **Auditing**, Edisi Kelima, Penerbit Salemba Empat, Jakarta.
- Ono, Arito, dan Iichiro Uesugi, 2005, *The Role of Collateral and Personal Guarantees in Relationship Lending: Evidence from Japan's Small Business Loan Market*, RIETI Discussion Paper Series 05-E-027
- Peterson, Jessica, dan Isac Wadman, 2004, *Non Performing Loans (The markets of Italy and Sweden)*, Bachelor Thesis Department of Business Studies Uppsala University
- Republik Indonesia, **Undang-undang Nomor 7 Tahun 1992, Pokok-pokok Perbankan**, Jakarta, Indonesia.
- Republik Indonesia, **Undang-undang Nomor 10 Tahun 1998, Pokok-pokok Perbankan**, Jakarta, Indonesia.
- Saptono, dan Yuli Widiyatmanya 2007, **Penerapan Sistem Kredit Kelompok sebagai Alternatif Strategi Penyaluran Kredit Kepada Usaha Mikro (Laporan Penelitian terhadap Kredit Kelompok di Wilayah Kerja KBI Solo Pasca Proyek PHBK)**, www.profi.or.id
- Soedarto, Much, 2002, **Analisis Faktor-Faktor yang Mempengaruhi Penyaluran Kredit pada Bank Perkreditan Rakyat (Studi Kasus pada BPR di Wilayah Kerja BI Semarang)**, Tesis Program Pasca Sarjana Universitas Diponegoro, Semarang (tidak dipublikasikan)
- Sutrisno, Hadi, 1993, **Statistik 2**, Yogyakarta, Penerbit Andi, Yogyakarta
- Suyatno, Thomas, H.A. Chalik, Made Sukada, C. Tiran Yunianti Ananda, Dju Haepah T. Marala, 1997, **Dasar-dasar Perkreditan**, Edisi Ke-4, STIE Perbanas dan Gramedia Pustaka Utama, Jakarta.
- Voordeckers, Wim, dan Tensie Steijvers, 2003, *Business Collateral and Personal Commitments in SME Lending*, EFMA Conference 2003
- Widodo, Priyo, 2003, **Analisis Persepsi Nasabah terhadap Faktor-Faktor yang Mempengaruhi Kredit Macet pada PT. BPR Karticentra Artha Mranggen Kabupaten Demak**, Tesis Program Pasca Sarjana Universitas Diponegoro, Semarang (tidak dipublikasikan)
- Yuri, Pujilistiyani Ch., 2007, **Analisis Strategi Lingkungan External Internal Ancol**, www.angel.blogspot