

DAFTAR PUSTAKA

- Afif, H. T., & Mahardika, D. P. K. (2019). *Pengaruh Penerapan Manajemen Risiko Terhadap Kinerja Keuangan Perbankan (Studi Pada 10 Bank Terbesar Di Indonesia Berdasarkan Total Aset Tahun 2017 Periode 2013-2017)*.
- Anam, C. (2018). Pengaruh Risiko Kredit Dan Likuiditas Terhadap Kinerja Keuangan Perbankan Pada Bank Umum Konvensional Yang Terdaftar Di Bei (2012-2016). *Jurnal Bisnis Dan Perkembangan Bisnis*, 2(November), 66–85.
- Astuti, R. D., & Mahardika, D. P. K. (2021). Risiko Kredit, Risiko Pasar, Dan Kinerja Keuangan Perbankan Pada Masa Pandemi Covid-19. *Jurnal Mutiara Akuntansi*, 6(2), 150–157. <https://doi.org/10.51544/jma.v6i2.2141>
- Bank Indonesia. (2012). *Kelembagaan Kesehatan Bank*. Jakarta: Bank Indonesia.
- Chen, Y. K., Shen, C. H., Kao, L., & Yeh, C. Y. (2018). Bank Liquidity Risk and Performance. *Review of Pacific Basin Financial Markets and Policies*, 21(1). <https://doi.org/10.1142/S0219091518500078>
- Eriska, & Manda Gusganda Suria. (2021). Pengaruh Risiko Kredit, Risiko Operasional dan Risiko Likuiditas Terhadap Profitabilitas pada Bank BUMN Periode 2016-2020. *Journal of Management*, 541–549. <https://doi.org/10.37531/yume.vxix.454>
- Fahmi, I. (2014). *Analisis Kinerja Keuangan*. Bandung: Alfabeta.
- Ghozali, I. (2020). *Analisis Multivariant dan Ekonometrika*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hutauruk, D. M. (2020, November 1). NPL naik, jumlah hapus buku kredit perbankan meningkat di kuartal III-2020. [online] Tersedia : [kontan.co.id website: https://keuangan.kontan.co.id/news/npl-naik-jumlah-hapus-buku-kredit-perbankan-meningkat-di-kuartal-iii-2020](https://keuangan.kontan.co.id/news/npl-naik-jumlah-hapus-buku-kredit-perbankan-meningkat-di-kuartal-iii-2020) [19 Oktober 2021]
- Ikatan Bankir Indonesia. (2016). *Strategi Manajemen Risiko Bank*. Jakarta: PT Gramedia Pustaka Utama.
- Juliana, S. I. (2017). The Impact of Credit Risk on the Financial Performance of Chinese Banks. *Journal Of International Business Research And Marketing*, 14–17. <https://doi.org/10.18775/jibrm.1849-8558.2015.23.3002>

- Karamoy, H., & Tulung, J. E. (2020). The impact of banking risk on regional development banks in Indonesia. *Banks and Bank Systems*, 15(2), 130–137. [https://doi.org/10.21511/bbs.15\(2\).2020.12](https://doi.org/10.21511/bbs.15(2).2020.12)
- Katadata. (2020, October 13). Kredit Makin Lesu saat Simpanan Masyarakat di Bank Melesat - Makro Katadata.co.id. [online] Tersedia : <https://katadata.co.id/agustiyaniti/finansial/5f85a04c55c08/kredit-makin-lesu-saat-simpanan-masyarakat-di-bank-melesat> [19 Oktober 2021]
- Mahardika, D. P. K. (2015). *Mengenal Lembaga Keuangan*. Bekasi: Gramata Publishing.
- Mohd, F. A. H., Aisyah, A.-R., Mariani, A.-M., & Mariani, J. (2017). Bank market risk and efficiency of commercial banks in Malaysia. *Jurnal Pengurusan*, 51, 249–259. <https://doi.org/10.17576/pengurusan-2018-51-21>
- Natalia, P. (2015). Analisis Pengaruh Risiko Kredit, Risiko Pasar , Efisiensi Operasi, Modal, Dan Likuiditas Terhadap Kinerja Keuangan Perbankan. *Jurnal Ekonomi, Manajemen Dan Perbankan*, 1(2), 62–73.
- Otoritas Jasa Keuangan. (2017). Ikhtisar Perbankan. *Ojk.Go.Id*. [online] Tersedia : <https://www.ojk.go.id/id/kanal/perbankan/ikhtisar-perbankan/Pages/Lembaga-Perbankan.aspx#> [20 Oktober 2021]
- Sahiti, A., & Sahiti, A. (2021). The commercial banks' credit risk efficiency: Empirical evidence from Kosovo. *Journal of Eastern European and Central Asian Research*, 8(2), 240–254. <https://doi.org/10.15549/jeecar.v8i2.635>
- Sante, Z. V., Murni, S., & Tulung, E. J. (2021). Pengaruh Risiko Kredit, Risiko Likuiditas dan Risiko Operasional Terhadap Profitabilitas Perusahaan Perbankan yang Terdaftar di LQ45, Buku III dan Buku IV Periode 2017-2019. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*.
- Sugiyono. (2020b). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (2nd ed.). Bandung: Alfabeta.
- Sujarweni, V. W. (2017). *Analisis Laporan Keuangan*. Yogyakarta: Pustaka Baru Press.
- Sunaryo, D., Kurnia, D., Adiyanto, Y., & Quraysin, I. (2021). Pengaruh Risiko Kredit Risiko Likuiditas Dan Risiko Operasional Terhadap Profitabilitas Perbankan pada Bank Umum Di Asia Tenggara Periode 2012-2018. *Jurnal Ilmu Keuangan Dan Perbankan*.

Wareza, M. (2020). Tembus 3,11% di Juni, Hati-hati NPL Perbankan Terus Meningkat. [online] Tersedia : <https://www.cnbcindonesia.com/news/20200804140745-4-177329/tembus-311-di-juni-hati-hati-npl-perbankan-terus-meningkat> [19 Oktober 2021]

LAMPIRAN

Lampiran 1 *Return On Asset*

TAHUN	KODE	NAMA BANK	LABA SEBELUM PAJAK	TOTAL AKTIVA	ROA
2019			- 259,120,000,000	6,421,844,000,000	-4.03%
2020	AGRS	Bank IBK Indonesia Tbk	- 179,583,000,000	9,854,035,000,000	-1.82%
2021			10,159,000,000	14,286,910,000,000	0.07%
2019			81,506,861,000	3,452,515,470,000	2.36%
2020	AMAR	Bank Amar Indonesia Tbk	26,105,916,000	4,057,988,611,000	0.64%
2021			814,543,000	5,203,044,896,000	0.02%
2019			30,339,000,000	11,652,904,000,000	0.26%
2020	BABP	Bank MNC Internasional Tbk	15,954,000,000	11,652,904,000,000	0.14%
2021			22,547,000,000	14,015,360,000,000	0.16%
2019			36,288,998,000,000	918,989,312,000,000	3.95%
2020	BBCA	Bank Central Asia Tbk	33,568,507,000,000	1,075,570,256,000,000	3.12%
2021			38,272,666,000,000	1,205,491,799,000,000	3.17%
2019			46,419,710,889	2,527,173,168,770	-1.84%
2020	BBHI	Bank Allo Bank Indonesia Tbk	45,826,728,419	2,586,663,487,991	1.77%
2021			219,999,042,348	4,649,357,148,732	4.73%
2019			133,794,000,000	100,264,848,000,000	0.13%
2020	BBKP	Bank KB Bukopin Tbk	- 3,922,869,000,000	79,938,578,000,000	-4.91%
2021			- 3,144,025,000,000	89,215,674,000,000	-3.52%
2019			330,773,591,197	12,900,218,775,263	2.56%
2020	BBMD	Bank Mestika Dharma Tbk	419,976,181,196	14,159,755,232,533	2.97%
2021			665,970,683,657	15,983,233,761,866	4.17%
2019			19,369,106,000,000	845,605,208,000,000	2.29%
2020	BBNI	Bank Negara Indonesia (Persero) Tbk	5,112,153,000,000	891,337,425,000,000	0.57%
2021			12,550,987,000,000	964,837,692,000,000	1.30%
2019			43,364,053,000,000	1,416,758,840,000,000	3.06%
2020	BBRI	Bank Rakyat Indonesia (Persero) Tbk	26,724,846,000,000	1,511,804,628,000,000	1.77%
2021			40,992,065,000,000	1,678,097,734,000,000	2.44%
2019			411,062,000,000	311,776,828,000,000	0.13%
2020	BBTN	Bank Tabungan Negara (Persero) Tbk	2,270,857,000,000	361,208,406,000,000	0.63%
2021			2,993,320,000,000	371,868,311,000,000	0.80%
2019			49,299,000,000	17,311,597,000,000	0.28%
2020	BCIC	Bank JTrust Indonesia Tbk	- 581,431,000,000	16,204,908,000,000	-3.59%
2021			- 548,472,000,000	21,317,575,000,000	-2.57%
2019			5,487,790,000,000	193,533,970,000,000	2.84%
2020	BDMN	Bank Danamon Indonesia Tbk	2,067,076,000,000	200,890,068,000,000	1.03%
2021			2,279,920,000,000	192,239,698,000,000	1.19%
2019			14,526,000,000	4,809,743,000,000	0.30%
2020	BGTG	Bank Ganesha Tbk	5,002,000,000	5,365,456,000,000	0.09%
2021			14,651,000,000	8,575,950,000,000	0.17%
2019			9,940,000,000	5,262,429,000,000	0.19%
2020	BINA	Bank Ina Perdana Tbk	28,621,000,000	8,437,685,000,000	0.34%
2021			50,177,000,000	15,055,850,000,000	0.33%
2019			4,147,000,000	23,021,785,000,000	0.02%
2020	BKSW	Bank QNB Indonesia Tbk	- 279,380,000,000	18,297,700,000,000	-1.53%
2021			- 1,483,995,000,000	17,701,527,000,000	-8.38%
2019			- 2,826,745,000	7,569,580,138,000	-0.04%
2020	BMAS	Bank Maspion Indonesia Tbk	2,847,404,000	10,110,519,691,000	0.03%
2021			101,542,031,000	14,234,358,584,000	0.71%
2019			36,441,440,000,000	1,318,246,335,000,000	2.76%
2020	BMRI	Bank Mandiri (Persero) Tbk	23,298,041,000,000	1,429,334,484,000,000	1.63%
2021			38,358,421,000,000	1,725,611,128,000,000	2.22%
2019			70,829,124,380	7,607,653,715,376	0.93%
2020	BNBA	Bank Bumi Arta Tbk	53,471,358,172	7,637,524,325,854	0.70%
2021			59,072,747,958	8,666,525,828,600	0.68%
2019			4,953,897,000,000	274,467,227,000,000	1.80%
2020	BNGA	Bank Cimb Niaga Tbk	2,947,420,000,000	280,943,605,000,000	1.05%
2021			5,191,098,000,000	310,786,960,000,000	1.67%
2019			2,010,735,000,000	161,451,259,000,000	1.25%
2020	BNLI	Bank Permata Tbk	1,615,349,000,000	197,726,097,000,000	0.82%
2021			1,565,521,000,000	234,379,042,000,000	0.67%
2019			81,893,000,000	36,559,556,000,000	0.22%
2020	BSIM	Bank Sinarmas Tbk	116,600,000,000	44,612,045,000,000	0.26%
2021			159,518,000,000	52,671,981,000,000	0.30%
2019			7,854,139,915	4,007,412,556,573	0.20%
2020	BSWD	Bank of India Indonesia Tbk	18,881,094,573	3,721,363,459,751	0.51%
2021			42,448,831,605	4,255,493,556,351	-1.00%
2019			4,018,922,000,000	181,631,385,000,000	2.21%
2020	BTPN	Bank BTPN Tbk	2,633,076,000,000	183,165,978,000,000	1.44%
2021			4,007,172,000,000	191,917,794,000,000	2.09%
2019			24,725,333,000	30,456,458,802,000	-0.08%
2020	BVIC	Bank Victoria International Tbk	- 298,232,500,000	26,221,407,472,000	-1.14%
2021			- 150,868,148,000	24,947,143,045,000	-0.60%
2019			12,045,274,357	5,108,848,026,690	-0.24%
2020	DNAR	Bank Ok Indonesia Tbk	18,421,693,878	6,275,182,366,166	0.29%
2021			25,828,366,659	7,721,344,206,381	0.33%
2019			76,339,000,000	25,532,041,000,000	-0.30%
2020	INPC	Bank Artha Graha International Tbk	30,422,000,000	30,526,965,000,000	0.10%
2021			- 203,460,000,000	26,127,820,000,000	-0.78%
2019			714,688,000,000	93,408,831,000,000	0.77%
2020	MAYA	Bank Mayapada International Tbk	104,448,000,000	92,518,025,000,000	0.11%
2021			72,211,000,000	119,103,185,000,000	0.06%
2019			326,597,000,000	25,436,261,000,000	1.28%
2020	MCOR	Bank China Contruction Bank Indonesia Tbk	336,616,000,000	28,132,254,000,000	1.20%
2021			104,014,000,000	26,194,548,000,000	0.40%
2019			2,002,733,000,000	100,803,831,000,000	1.99%
2020	MEGA	Bank Mega Tbk	3,008,311,000,000	112,202,653,000,000	2.68%
2021			4,952,616,000,000	132,879,390,000,000	3.73%
2019			4,595,617,000,000	211,287,370,000,000	2.18%
2020	PNBN	Bank Panin Indonesia Tbk	4,071,792,000,000	218,067,091,000,000	1.87%
2021			2,514,336,000,000	204,462,542,000,000	1.23%