

DAFTAR PUSTAKA

- Alusius Wishnu Nugroho. 2011. Analisis pengaruh FDR, NPF, BOPO, KAP dan PLO terhadap Return on Asset. Universitas Diponegoro, Semarang.
- Anwar Irhamsyah. 2010. Analisis pengaruh *Capital Adequacy Ratio* (CAR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan *Financing to Deposit Ratio* (FDR) terhadap *Return on Equity* (ROE). Universitas Islam Negeri Syarif Hidayatullah Jakarta.
- Arisyi F. Raz., Tamarind P.K Indra., Dea K Artikakasih, dan Syalinda Citra, 2012, Krisis Keuangan Global dan Pertumbuhan Ekonomi: Analisa dari Perekonomian Asia Timur.
- Asmara, Amri. 2010. Stress test terhadap risiko kredit kelompok bank ersero: model parametrik dan non parametrik. Universitas Gajah Mada, Yogyakarta.
- Bank Indonesia. 2015. Kajian Stabilitas keuangan. https://www.google.com/search?client=firefox-a&rls=org.mozilla%3Aid%3Aofficial&channel=fflb&q=kajian+stabilitas+keuangan+2015+pdf&oq=kajian+stabilitas+keuangan+2015+pdf&gs_l=psy-ab.3..0i22i30k1.4334.5512.0.5797.4.4.0.0.0.238.827.0j2j2.4.0....0...1.1.64.psy-ab..0.4.825.TCjPVeud_-Y. Diunduh pada 22 oktober 2016.
- Bikker., Jaap., Wasseling., Sndra., 2003, “*Intermediation, Integration and Internalisation: A Survey On Banking in Europe*”, *Occasional Studies De Nederland Bank*, Vol. 1 No. 3.
- Buchory., Herry Achmad., 2006, “*The Effect Implementation of Financial Intermediary Function, Risk Management Application and Bank Capital Structure on Banking Financial Performance*”, Disertasi, Fakultas Ekonomi Padjajaran.
- Caprio, G., and D.Klingebiel (1996), “*Bank Insolvencies: Cress-Country Expreience*”, *World Bank Policy Research Working Paper*, No.1620.
- Chongvilaivan, A, 2010, “*Global Financial Crisis and growth prospects in Asia-Pacific: A sectoral analysis*”, *paper presented at The 26 th Conference of the American Committee for Asian Economic Studies*, Kyoto, Japan, 5-6 March.
- Cicilia A. Harun, Sagita Rahmanira, dan R. Renanda Nattan. 2015. Kerangka Pengukuran Risiko Sistemik. Bank Indonesia.

- Dandy Gustian Alisasanda. 2015. pPengaruh CAR, BOPO, dan FDR terhadap Non Performing finance (NPF) pada Bank Umum Syariah Tahun 2011-2013. Universitas Islam Bandung.
- Davis, E.P, 2001, “*A typology of Financial Instability, Oesterreichsche National Bank Financial Stability*”, hal. 92-110.
- Dunia Kuliah, 2010, Sumber – Sumber Dana Bank. Diakses di: <http://duniakuliah.wordpress.com/2010/01/23/sumber-sumber-dana-bank/>.
- Diamond, D., Dybvig, P, 1983. “*Bank runs, deposit insurance and liquidity*” *Journal of Political Economy*, Vol. 91, Hal. 401-419.
- Fisher, I., 1933, “The Debt Deflation Theory of Great Deoressions” Vol. 1, hal 337-357.
- Goklas, Aropando. 2011. “*Stress Testing pada Sistem Perbankan Indonesia*”. Universitas Gadjah Mada, Yogyakarta.
- Herring, J., 1999, “*Credit Risk and Financial Instability*”, *Oxford Review of Economic Policy*, Vol. 91, Hal. 401-419.
- Imam Gunadi, Aditya Anta Taruna, dan Cicilia A. Harun, 2013, Penggunaan Indeks Stabilitas Sistem Keuangan (ISSK) dalam Pelaksanaan Surveilans Makroprudential.
- Inderst, Roman., Mueller, Holger., 2008, “*Bank Capital Structure and Credit Decision, Journal of Finanical Intermediation*”, Hal. 295-314.
- Iskandar Simorangkir, 2014, *Pengantar Kebanksentralan*, edisi 1, Jakarta: Rajawali Pers. Hal 414 - 420
- Kishan., Rudy P, Opiela, Timothy p., 2000, “*Bank Size, Bank Capital and the Bank Lending Channel, Journal of Money, Credit and Bankng*”, Vol.32 No. 1 Hal. 121-141.
- Lorenzo Fransisco. 2016. Analisis *stress test* sebagai dasar penentuan kecukupan modal pada bank (studi kasus bank sulsebar). Universitas Hasanuddin Makasar.
- M. Shalahuddin Fahmy. 2013. Pengaruh CAR, NPF, BOPO dan FDR terhadap profitabilitas bank umum syariah. Universitas Islam Negeri Sunan Kalijaga, Yogyakarta.
- Mian, Atif., 2003, “*Foreign, Private Domestic, And Goverments Banks: New Evidence From Emerging Markets*”, *Graduate School of Bussiness, University of Chicago, Chicago*.

- Moretti, Mariana, Stolz, Stephanie dan Swinburne, Mark. 2008. “*Stress Testing at the IMF*”. *International Monetary Fund*, WP/08/206.
- Muhammad Lutfi Qalby. 2013. Faktor-faktor yang mempengaruhi pembiayaan pada perbankan syariah di Indonesia periode tahun 2007 – 2013. Universitas Negeri Semarang, Semarang.
- Nugraheni, Sri. 2010. “Analisis Daya Tahan Perbankan Syariah terhadap Fluktuasi Ekonomi di Indonesia”. Institut Pertanian Bogor.
- Otoritas Jasa Keuangan. 2010. Statistik Perbankan syariah. http://www.bi.go.id/id/statistik/perbankan/syariah/Pages/sps_1210.aspx. Diunduh pada 26 oktober 2016.
- Otoritas Jasa Keuangan. 2011. Statistik Perbankan syariah. http://www.bi.go.id/id/statistik/perbankan/syariah/Pages/sps_Des_2011.aspx. Diunduh pada 26 oktober 2016.
- Otoritas Jasa Keuangan. 2012. Statistik Perbankan syariah. http://www.bi.go.id/id/statistik/perbankan/syariah/Pages/sps_1212.aspx. Diunduh pada 26 oktober 2016.
- Otoritas Jasa Keuangan. 2013. Statistik Perbankan syariah. http://www.bi.go.id/id/statistik/perbankan/syariah/Pages/sps_des2013.aspx. Diunduh pada 26 oktober 2016.
- Otoritas Jasa Keuangan. 2014. Statistik Perbankan syariah. http://www.bi.go.id/id/statistik/perbankan/syariah/Pages/sps_1214.aspx. Diunduh pada 26 oktober 2016.
- Pratiwi, Dhian Dayinta. Pengaruh CAR, BOPO, NPF, dan FDR terhadap Return on Asset (ROA) bank umum Syariah. Universitas Diponegoro, Semarang.
- Research Bank of Australia, 2012, About Financial Stability*. Diakses di <http://www.rba.gov.au/fin-stability/about.html>
- Rose, Peter S., Hudging., Sylvia C., 2010, “*Bank Management & Financial Services*”, *Mc Graw-Hill, International Edition*, New York.
- Saunders., Anto., Garnett M. Millon., 2008, “*Financial Institution Management: A risk Management Approach*”, *Sixth Edition, Mc Graw-Hill International Edition, New York. n*, New York.
- Scholten, Bert., Wensveen, Dick., 2003, “*The Theory of Financial Intermediation: An Essay on What It Does (Not) Explain, The European Money and Finance Forum*”, Vienna.

- Siringoringo, Renniwaty 2012. Karakteristik dan fungsi intermediasi perbankan di Indonesia. Universitas Putera Batam, Riau.
- Supiandi. 2014. *Stress test* sistem perbankan Syariah di Indonesia periode 2007:M1 – 2013:M8. Universitas Gajah Mada, Yogyakarta.
- Virolainen, Kimmo. 2004. *Macro stress testing with a macroeconomic credit risk model for Finland. Bank of Finland.*
- Wibowo, Edhi Satriyo. 2012. Analisis pengaruh suku bunga, inflasi, CAR, BOPO, NPF terhadap profitabilitas bank Syariah. Universitas Diponegoro, Semarang.