

## REFERENCES

Ara Hosna, Bakaeva Manzura and Sun Juanjuan. (2009). Credit Risk Management and Profitability in Commercial Banks in Sweden.

Asian Financial Crisis in Indonesia (Online)

Available at: <https://www.indonesia-investments.com/culture/economy/asian-financial-crisis/item246>

Capital Adequacy Ratio. (Online)

Available at: <https://www.investopedia.com/terms/c/capitaladequacyratio.asp>

Hamza, M. (2017). Impact of Credit Risk Management on Banks Performance: A Case Study in Pakistan Banks .

Iftikhar, M. (2016). Impact of Credit Risk Management on Financial Performance of Commercial Banks of Pakistan.

Indonesia Struggles to Fire Up Its Economy (Online)

Available at: <https://www.bloomberg.com/news/articles/2017-07-19/indonesia-decision-guide-the-struggle-to-fire-up-the-economy>

Jihan Aprilia, Siti Ragil Handayani. (2018). PENGARUH CAPITAL ADEQUACY RATIO, BIAYA OPERASIONAL PER PENDAPATAN OPERASIONAL, NON PERFORMING LOAN, DAN LOAN TO DEPOSIT RATIO TERHADAP RETURN ON ASSET DAN RETURN ON EQUITY (Studi pada Bank Umum Swasta Nasional Devisa Tahun 2012–2016).

Kim Edwards and Sahminan. (2008). Exchange Rate Movements in Indonesia: Determinants, Effects, and Policy Challenges. *working paper*.

Nawaz, M. (2012). Credit Risk And The Performance of Nigerian Banks. lahore: Interdisciplinary journal of contemporary research in business.

Nyong'o, J. N. (2009). THE RELATIONSHIP BETWEEN CREDIT RISK MANAGEMENT AND NONPERFORMING LOANS IN COMMERCIAL BANKS IN KENYA.

Opoku-Adarkwa(BBA), R. (2011). RISK MANAGEMENTAND BANK PERFORMANCE. A CASE STUDY OF FIRST ATLANTIC MERCHANT BANK GHANA LIMITED (FAMBL).

Poudel, R. P. (2012). The impact of credit risk management on financial performance of commercial banks in Nepal .

Sampath, R. &. (2015). IMPACT OF CREDIT RISK ON FINANCIAL PERFORMANCE OF SRI LANKAN COMMERCIAL BANKS: SPECIAL REFERENCE TO SYSTEMICALLY IMPORTANT .

The Value Relevance of Operational Performance Measurements in Bank Industry: Evidence from Indonesian Listed Bank Companies (Online)

Available at: [http://library.binus.ac.id/eColls/eThesisdoc/Bab1/Bab%201\\_41-12\\_BI.pdf](http://library.binus.ac.id/eColls/eThesisdoc/Bab1/Bab%201_41-12_BI.pdf)

What are non-performing loans. (Online)

Available at: <https://www.ecb.europa.eu/explainers/tell-me/html/npl.en.html>