

DAFTAR PUSTAKA

- Al-Qur'an, 2006, *Terjemahan dalam Bahasa Indonesia*, Dewan Lajnah Pentashih Mushaf Al-Qur'an Departemen Agama Republik Indonesia, PT Syaamil Cipta Media, Bandung.
- Altman, Edward I, 1968, *Financial Ratios, Discriminant Analysis and The Prediction of Corporate Bankruptcy*, Journal of Finance, Vol. XXIII No.4 September, pp. 589-609.
- Aryati, Titik dan Manao, Hekinus, 2000, *Rasio Keuangan Sebagai Prediktor Bank Bermasalah di Indonesia*, Simposium Nasional Akuntansi III, September, IAI, hal. 27-44
- Bamakhramah, Ahmed S and Osaimy al-Mahmood H, 2004, *An Early Warning System for Islamic Banks Performance*, Journal of Islamic Economic, King Abdul-Aziz University, vol. 17, No. 1, pp. 3-14.
- Beaver, William H, 1966, *Financial Ratios as Predictors of Failure*, Empirical Research in Accounting, Selected Studies and Discussions by Preston K Mears and by John Neter, pp. 71-127.
- Bukhari, Ahmad. Himawan, Bambang dan Setijawan, Edi. Rohmah, Nyimas, 2003, *Kajian Kinerja Industri BPRS di Indonesia*, Buletin Ekonomi Moneter dan Perbankan, Edisi Maret.
- Estrella, Arturo and Peristiani, Stavros, 2000, *Capital Ratios as Predictors of Bank Failure*, Federal Reserve Bank of New York (FRBNY) Economic Policy Review, pp. 33-52.
- Fraser, DR and Fraser, LM, 1990, *Evaluating Commercial Bank Performance: A Guide to Financial Analysis*, Banker's Publishing Company, Rolling Meadows, Illionis.
- Fraser, LM, 1995, *Understanding Financial Statements*, 4th edition, Prentice Hall, Inc., Englewood Cliffs, New Jersey.
- Gujarati, D, 1995, *Basic Econometrics*, Mc-Graw Hill, Inc., 3rd edition, New York.

- Hair, Joseph F, Jr, RE. Anderson, RL and Tatham, WC. Black, 1998, *Multivariate Data Analysis* (International Edition), 5th edition, Prentice Hall, New Jersey.
- Haryati, Sri, 2001, *Analisis Kebangkrutan Bank*, Jurnal Ekonomi dan Bisnis Indonesia, vol. 16No. 4, hal. 336-345.
- Muljawan, Dadang, 2005, *A Design for Islamic Banking Rating System An Integrated Approach*, ICIEF Proceeding, Jakarta.
- Nachrowi, Nachrowi D dan Usman, Hardius, 2005, *Penggunaan Teknik Ekonetrik*, RadjaGrafindo Persada, Jakarta, Edisi Revisi.
- Ohlson, James A, 1980, *Financial Ratios and The Probabilitic Prediction of Bankruptcy*, Journal of Accounting research, vol. 18 No. 1 Spring, pp. 109-131.
- Qurriyani, Tengku Nuzulul, 2000, *Indikasi Potensial Menuju Bank Survival Melalui Analisis Rasio Keuangan: Model Regresi Logistik Trikotomi*, Simposium Nasional Akuntansi III, September, IAI.
- Rivai, Veithzal. Veithzal, Andria Permata dan Idroes, Ferry N, 2007, *Bank and Financial Institution Management (Conventional & Sharia System)*, RadjaGrafindo Persada, Jakarta.
- Santoso, Wimboh, 1996, *The Determinants of Problem Banks in Indonesia*, Banking Research and Regulation, Bank Indonesia.
- Santoso, Wimboh. Hadad, Muliaman D dan Sarwedi, 2004, *Model Prediksi Kepailitan Bank Umum di Indonesia*, Banking Research and Regulation, Bank Indonesia.
- Sekaran, Uma, 2000, *Research Methods for Business, A Skill Building Approach*, John Wiley and Sons Inc., 3rd edition.
- Simamora, Bilson, 2005, *Analisis Multivariat Pemasaran*, PT Gramedia Pustaka Utama, Jakarta.
- Sumarno, Zain, 1994, *Failure Prediction: An Artificial Intelligence Approach, Accountancy Development in Indonesia*, Publication No. 21, Tim Koordinasi Pengembangan Akuntansi, Jakarta.

- Susilowati, Ety, 2003, *Faktor-Faktor Finansial yang Mempengaruhi Tingkat Kesehatan BPR (Studi Kasus BPR Jateng Tahun 2000-2002)*, Tesis Pascasarjana MM-UI.
- Thompson, JB., 1991, *Predicting Bank Failures in The 1980's*, Quarterly Economic Review, Federal Reserve Bank of Cleveland, vol. 27, pp. 9-19.
- Tratmono, Ahmad Soekro, 2003, *Prediksi Faktor Kegagalan Usaha BPR di Wilayah Jabotabek*, Tesis Pascasarjana MPKP FE-UI.
- Wilopo, 2001, *Prediksi Kebangkrutan Bank*, Jurnal Riset Akuntansi Indonesia, vol. 4, No. 2, Mei, hal. 184-198.
- Witoyo, Budi, 2006, *Faktor-faktor Tingkat Kesehatan Bank Syariah dengan Pendekatan Model Diskriminan dan Model Regresi Logistik*, Tesis Pascasarjana PSTTI-UI.
- Bank Indonesia, 2005-2007, *Laporan Perkembangan Perbankan Syariah*, Direktorat Perbankan Syariah Bank Indonesia, Jakarta.
- Bank Indonesia, 2005-2007, *Statistik Perbankan Syariah*, Direktorat Perbankan Syariah Bank Indonesia, Jakarta.
- Bank Indonesia, 2007, *Cetak Biru Pengembangan Perbankan Syariah Di Indonesia*, Direktorat Perbankan Syariah Bank Indonesia, Jakarta.
- Bank Indonesia, 2007, *Ketentuan Peraturan Bank Indonesia Nomor 9/17/PBI/2007 Tentang Sistem Penilaian Tingkat Kesehatan Bank Perkreditan Rakyat Syariah*, Jakarta.
-, *Laporan Triwulanan Bank Perkreditan Rakyat Syariah, Triwulan II Tahun 2003 sampai Triwulan III Tahun 2007*, BPRS, Depok dan Bekasi.
- Undang-undang Nomor 10 Tahun 1998 Tentang Perbankan, Bank Indonesia, Jakarta.