

DAFTAR PUSTAKA

- Bank Indonesia. (2013). Peraturan Bank Indonesia NOMOR 15/ 12 /PBI/2013 Tentang kewajiban penyediaan modal minimum Bank Umum. https://www.bi.go.id/id/archive/arsip-peraturan/Pages/pbi_151213.aspx
- Bank Indonesia. (2012). Indonesia, Peraturan Bank /PBI/2012, NOMOR 14/ 15 Tentang aset, Penilaian kualitas Umum, Bank. <https://www.bi.go.id/id/archive/kodifikasi-peraturan/Documents/Bookmark-Kodifikasi-Penilaian Kualitas Aset dan Restrukturisasi Pembiayaan.pdf>
- Chen, L., Emanuel, D., Li, L. Z., & Yang, M. (2021). *Regulatory changes and loan loss provisions management by Chinese banks*. *Journal of Accounting in Emerging Economies*, 11(4), 651–675. <https://doi.org/10.1108/JAEE-05-2020-0116>
- Galdi, F., De Moura, A., & França, R. (2021). *Loan loss provision models in Brazilian banks*. *Meditari Accountancy Research*, 29(6), 1473–1491. <https://doi.org/10.1108/MEDAR-04-2020-0851>
- Firmansyah, A., Rizky, M., & Qodarina, N. (2022). Manajemen Laba Sebelum dan Setelah Penerapan PSAK 71 pada Perusahaan Subsektor Perbankan di Indonesia. *Owner*, 6(2), 1363–1372. <https://doi.org/10.33395/owner.v6i2.706>
- Heningtyas, O. S., Isnawati, A., & Astuti, V. T. (2021). *the Effect of Non Performing Loan, Capital Adequacy Ratio and Income Smoothing on Loan Loss Provision With Restructuring Policy As Moderate Variables*. *Financial: Jurnal Akuntansi*, 7(2), 207–223. <https://doi.org/10.37403/financial.v7i2.289>
- Ikatan bankir Indonesia. (2019). *Implementasi PSAK 71 pada Perbankan*. Ikatan Bankir Indonesia. <https://ikatanbankir.id/>
- Jutasompakorn, P., Lim, C. Y., Ranasinghe, T., & Ow Yong, K. (2021). *Impact of Basel III on the discretion and timeliness of Banks' loan loss provisions*. *Journal of Contemporary Accounting and Economics*, 17(2), 100255. <https://doi.org/10.1016/j.jcae.2021.100255>
- Kutubi, S. S., Ahmed, K., Khan, H., & Garg, M. (2021). *Multiple directorships and the extent of loan loss provisions: Evidence from banks in South Asia*. *Journal of Contemporary Accounting and Economics*, 17(3), 100277. <https://doi.org/10.1016/j.jcae.2021.100277>

- Napisah, N. (2020). Pengaruh Non Performing Loan, Capital Adequacy Ratio Dan Loan To Deposit Ratio Terhadap Cadangan Kerugian Penurunan Nilai Dengan Kompetensi Komite Audit Sebagai Pemoderasi (Studi Empiris Pada Perusahaan Perbankan Yang Terdaftar Tahun 2014-2018 Di Bursa Efek Indonesia). *Going Concern : Jurnal Riset Akuntansi*, 15(3), 440. <https://doi.org/10.32400/gc.15.3.29999.2020>
- OJK. (2019). *Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 40 /POJK.03/2019 Tentang Penilaian kualitas aset Bank Umum*. Peraturan Otoritas Jasa Keuangan Republik Indonesia. <https://peraturan.bpk.go.id/Home/Details/128448/peraturan-ojk-no-40poj032019-tahun-2019>
- KEUANGAN, O. J., & INDONESIA, R. (2016). *Peraturan Otoritas Jasa Keuangan Nomor 11 /POJK.03/2016 Tentang kewajiban penyediaan modal minimum Bank Umum*. [https://peraturan.bpk.go.id/Home/Download/135028/POJK Nomor 11 Tahun 2016.pdf](https://peraturan.bpk.go.id/Home/Download/135028/POJK%20Nomor%2011%20Tahun%202016.pdf)
- Olszak, M. A., & Kowalska, I. (2022). Procyclicality of loan-loss provisions and competitive environment – a global perspective. *International Journal of Emerging Markets*. <https://doi.org/10.1108/IJOEM-01-2022-0060>
- Ozili, P. K. (2022). *Economic policy uncertainty, bank nonperforming loans and loan loss provisions: are they correlated?* *Asian Journal of Economics and Banking*. <https://doi.org/10.1108/ajeb-10-2021-0119>
- Ozili, P. K. (2022). *Determinants of bank income smoothing using loan loss provisions in the United Kingdom*. *Journal of Economic and Administrative Sciences*. <https://doi.org/10.1108/jeas-09-2021-0192>
- Ozili, P. K. (2021). *Bank earnings management using loan loss provisions: comparing the UK, France, South Africa and Egypt*. *Journal of Economic and Administrative Sciences*. <https://doi.org/10.1108/jeas-02-2021-0024>
- Ozili, P. K. (2020). *Bank loan loss provisioning during election years: cross-country evidence*. *International Journal of Managerial Finance*, 16(4), 413–431. <https://doi.org/10.1108/IJMF-09-2019-0317>
- Ozili, P. K. (2019). *Impact of IAS 39 reclassification on income smoothing by European banks*. *Journal of Financial Reporting and Accounting*, 17(3), 537–553. <https://doi.org/10.1108/JFRA-08-2018-0068>
- Ozili, P. K., & Outa, E. R. (2019). *Bank earnings smoothing during mandatory IFRS adoption in Nigeria*. *African Journal of Economic and Management Studies*, 10(1), 32–47. <https://doi.org/10.1108/AJEMS-10-2017-0266>
- Ozili, P. K., & Outa, E. R. (2018). *Bank income smoothing in South Africa: role of*

ownership, IFRS and economic fluctuation. International Journal of Emerging Markets, 13(5), 1372–1394. <https://doi.org/10.1108/IJoEM-09-2017-0342>

Pandey, A., Tripathi, A., & Guhathakurta, K. (2022). *The impact of banking regulations and accounting standards on estimating discretionary loan loss provisions. Finance Research Letters, 44(January), 102068.* <https://doi.org/10.1016/j.frl.2021.102068>

Prof.H.Imam Ghozali, M.Com, Ak Ph.d dan Dr Dwi Ratmono, M.Si., A. (2017). *analisis multivariat dan ekonometrika teori, konsep dan aplikasi dengan Eviews 10.*

Romie Priyastama, S. S. (2020). *THE BOOK OF SPSS pengolahan & Analisis Data* (januari, 2020).

Skala, D. (2020). *Shareholder shocks and loan loss provisions in Central European banks. Journal of International Financial Markets, Institutions and Money, 69.* <https://doi.org/10.1016/j.intfin.2020.101244>

Sparta, S., & Trinova, N. (2020). *The factors affecting the bank's credit impairment losses by adopting IAS on PSAK 55 in Indonesia. Journal of Economics, Business, & Accountancy Ventura, 22(3), 360–371.* <https://doi.org/10.14414/jebav.v22i3.1926>

Yang, L. (2022). *An information quality-based explanation for loan loss allowance inadequacy during the 2008 financial crisis. Journal of Accounting and Economics, 73(1), 101433.* <https://doi.org/10.1016/j.jacceco.2021.101433>