

Analysis of Non-Performing Loan PT. Bank X (Persero) Tbk. Branch Samarinda

Salmah Pattisahusiwa^{#1}, Acmad Faisal^{#2}

[#]Fakultas Ekonomi Dan Bisnis, Universitas Mulawarman
Samarinda, Indonesia

¹amahjais@gmail.com

Abstract— This research aims to analysis health PT. Bank X (Persero) Tbk Branch Office Samarinda seen from the non-performing loans ratio in 2014 and 2015. The research methods used in this research is to using analysis banking financial ratio that is non-performing loans ratio. The ratio is calculated as a percentage by comparing total non-performing loans (substandard credit, doubtful credit, and bad credit) with total loans be given. Based on the result of the research was that the quality of non-performing loans/NPL ratio in 2014 and 2015 had a Healthy predicate because is under the maximum limit corresponding Bank Indonesian Regulation No.15/2/PBI/2013 is 5%. It is pointed out from count result of non-performing loans ratio in 2014 amounted to 3,84% and in 2015 amounted to 3,69%. Later the health level of Bank X Branch Office Samarinda in 2014 and 2015 is sound assessment criteria for banks, based on non-performing loans ratio has been in accordance with the Regulation of the Bank Indonesian attachment No.13-1 -PBI 2011.

Keywords— Analysis Credit, Non-Performing Loans, Health Level of Bank.

I. INTRODUCTION

A. Background Research

Non-Performing Loan is a problem take on by the customer or debtor when it is unable to pay part or all of it is liabilities to the bank as agreed in the agreement between both parties. Causes of non-performing loans may be due to uncertainty about what will happen in the future, such as changes in government regulations, monetary crisis, natural disasters, business losses, or gains or deliberate actions committed by the debtor.

Every bank will experience the problem of loans, there is no bank can avoid this problem. Therefore, performing loans should be our focus together, so that "non-performing" can be prevented from becoming "bad loan". If the loan become bad debt, then this bad loan has become a bad and bitter reality for the banking world [9].

The high percentage of non-performing loans in a bank will cause the health condition of the bank to deteriorate. If this condition continues or even worsens then the bank becomes illiquid which

resulted in the bank suffered a loss. Therefore, the bank is required to be able to anticipate the amount of bad loans that will be take on in the short and long term. If the bank is unable to anticipate it, the government has the authority to liquidate the bank. To prevent this, happen in accordance with the provisions of Bank Indonesia regulation Number 15/2 / PBI /2013, each bank needs to analyze the non- performing loans by trying to reduce the ratio of Non-Performing Loan Ratio below 5%.

So, the way that can be taken by banks in lowering the level of risk non- performing loans through the transfer of non-performing loans at the bank to the Indonesian Bank Restructuring Agency (IBRA), delisting these problem loans requested by the Komite Kebijakan Sektor Keuangan (KKSK), as well as banks trying to be more cautious or selective in disbursing loans to minimize non-performing loans in the future. To know the health of the bank can be seen from the size of the loan disturbed whether to return safely or not and beneficial to the bank. Therefore, every bank should always pay attention to the development of loan so that the bank can minimize the occurrence of non-performing loan in order not to become bad loan. Bank soundness level can be seen one of them through the assessment of the quality of productive assets, Non-performing Loan (NPL) Ratio or through liquidity level can be measured by using the ratio of credit funds from third parties or called Loan to Deposit Ratio (LDR) by comparing the amount of credit of funds received from third parties (DPK). PT. Bank X (Persero) Tbk Branch Office of Samarinda is one of BUMN Bank, Bank X is one of the leading banking services provider in Indonesia. One of the business activities of Bank X Branch Samarinda is collecting public funds and return to the public in loan. In lend a loan, Bank X

Branch Samarinda also take on loan risk, that is the loan that has been distributed and the interest cannot be returned in accordance with agreement agreed by debtor and creditor or called non-perform loan.

During 2014, the loan disbursed by Bank X Branch Samarinda amount to Rp1,623,490,516,784.15, of which Rp62,352,798,154.05, was a non-performing loan. Then in 2015 the loan disbursed by Bank X Branch Samarinda amount to Rp2,043,179,489,520,87, of which Rp75,562,302,664,74, is a non-performing loan. So that can be seen for the year 2015 increase in the number of non-performing loan. Based on the phenomenon, the author interested to conduct research with the title "Analysis of Non-Perform Loan on the PT. Bank X (Persero) Tbk Branch Office of Samarinda".

II. LITERATURE REVIEW

A. Accounting

1) *Definition Accounting*: According to the American Institute of Certified Public Accountants (AICPA) quoted by [1], explaining accounting is a service activity. Its function is to provide quantitative data, especially those that have a financial nature, from economic entities that can be used in making economic decisions in choosing alternatives of a situation. Meanwhile, according to [4], accounting is a service activity, where its function is to provide quantitative information, especially information about the financial position and results of company performance, which in turn will be useful in economic decision making (in making choices among various the alternatives there is). Other definitions can also be used to understand more in terms of accounting. According [7], the definition of accounting can be formulated from two perspectives namely: Definition of the point of use, accounting can be defined as one of the disciplines that provide information necessary to carry out activities efficiently and evaluate the activities of an organization. Definition of the point of activities, accounting can be defined as the process of recording, classification, summary, reporting, and analyzing financial data of a company or organization.

2) *Financial Accounting*: According to [10], financial accounting is oriented on external party reporting. The diversity of external part with specific objectives for each part to make the financial reporting using principles and assumptions in the preparation of financial statements. For that required accounting standards that serve as a guideline both by the author and by the reader of financial statements. Reports generated from financial accounting in form of general purpose financial statements (general purpose

financial statement). According to [9], financial accounting is the recording and reporting of data and corporate economic activities. Although the report produces useful information to managers, it is a major report for managers, creditors, government agencies and the public.

3) *Banking Account*: The definition of banking accounting according to [6] is "the art of recording, classification, and overview over all transactions that occur within the bank. Transactions recorded by the bank include financial transactions and other transactions will result in future financial events." Another definition of banking accounting is also presented by [19]: "Art records, classifies, and summarizes transactions and events that are at least part financial in a meaningful way and in units of money and interpret the results.

B. Credit Management

1) *Understanding Credit*: According to [3], credit is any type of loan to be repaid with interest by the borrower in accordance with the agreed agreement. According to [9], credit is the provision of money or bills that can equated with, on a loan-borrowing agreement between the bank and another parties requiring the borrower to repay the debt after a certain period of time with the amount of interest, reward or profit sharing.

2) *Credit Elements*: According to [8], the elements contained in the grant of a credit facility are as follows:

- Trust
- Agreement
- Term
- Risk
- Reply Services

3) *Purpose and Function of Credit*: The purpose of allotment loan ([8]), among others:

- Looking for Profits
- Assisting Customer Business
- Helping the Governmentt

According to [2], the credit function for the community is to:

- Become a motivator of increased trade and economic activities.
- Expanding employment opportunities for the community.
- Fluent the flow of goods and money flows
- Improving international relations (L / C, CGI, and others).
- Increasing the productivity of existing funds.
- Improving utility of goods.
- Increasing enthusiasm for community Endeavor.
- Enlarge the company's working capital.
- Increasing "income per capita" (IPC) community.
- Change the way people think / act to be more economical.

4) *Loan Warranty*: The warranty that can be used as loan warranties by debtors according to [8], as following:

1. With Warranty
 - a. Assurance of tangible objects, the goods that can be used as warranty such as:
 1. Land
 2. Building
 3. Motor Vehicles
 4. Machinery / equipment
 5. Merchandise
 6. Plants / gardens / fields
 7. And others
 - b. Assurance of intangible objects is objects the letters that are used to warranty such as:
 1. Share certificates
 2. Certificate of bonds
 3. Land certificate
 4. Certificate of deposit
 5. Unbending savings account
 6. Unbending giro account
 7. Promos
 8. Money orders
 9. And another bills c. Guarantee People
 2. Unsecured

5) *Principles of Allotment Loan*: The principles of crediting, can be explained as follows:

- Character
- Capacity
- Capital
- Collateral
- Condition

The credit rating with 7P is as follows:

- Personality
- Party
- Purpose
- Prospect
- Payment
- Profitability
- Protection

6) *Credit Analysis*: Credit analysis according to [15] states that the credit analysis process has the ultimate main objective, that the bank makes a good credit decision and make a good loan, thus avoiding the wrong credit decision that causes problem loans " bad loan". According to [6], credit analysis is an analytical process undertaken by banks to assess a credit application that has been filed by prospective borrowers.

7) *Distribution of Credit*: Lending is a business activity that dominates the allocation of bank funds. The use of funds for lending reaches 70% - 80% of the bank's business volume. Therefore, the main source of bank income comes from credit distribution activities in the form of interest income ([14]). Loan distribution according to [8] is the activity of channelling funds from the bank to the customer (debtor), the customer is obliged to return the loan funds in accordance

with the agreed timeframe. According to [3] , the things that need to be considered in lending are as follows:

1. Credit Disbursement Planning
2. Terms of Employee of Credit Section
 - a. Honest and good moral, as well as experts in the field of credit.
 - b. Fair in providing services to all bank customers.
 - c. Know the laws of credit agreement and commitment.
 - d. Know the terms of warranty that may be accepted.
 - e. Objective in the assessment of credit warranty provided by the customer.
 - f. Extensive knowledge of the economic value of credit warranty.
 - g. Know Bank Indonesia's provisions and circular letters on bank lending.
 - h. Comply with credit regulations and procedures.
3. Credit Distribution Procedures
 - a. Prospective debtor writes the name, address, warranty, and desired credit amount on the loan application form.
 - b. Prospective debtor submits the type of Loan.
 - c. Loan analysis by following the 5C, 7P, and 3R principles of the loan application.
 - d. Employee of loan analysis determines the amount of Legal Lending Limit (3) or BMPK.
 - e. If the BMPK is approved by the customer, the loan agreement is signed by both parties.
4. Allocation of Loan Distribution

8) *Credit Quality*: According to [13], the main elements in determining the quality of loan is the time of interest payments, instalment payments, as well as repayment of loan principal. The details are as follows:

- Current Loan (Pass)
- Special Attention (Special Mention)
- Substandard (Substandard)
- Doubtful (Doubtful)
- Loss (Loss)

C. *Earning Assets Quality*

According to the Ikatan Bankir Indonesia (IBI, 2015: 8), productive assets are the provision of bank funds to generate income, in the form of credit, securities, inter-bank placements, acceptance receivables, claims on securities purchased with agreements to resell (reverse repurchase agreement), derivative receivables, inclusion, administrative account transactions, and other forms of provision of equivalent funds. Earning Asset Quality is a benchmark for assessing the possible rate of re-acceptance of funds invested in earning assets (principal including interest) based on certain criteria in Indonesia, the quality of earning assets is assessed on the basis of its current level, current,

special mention, smooth, doubtful credit, or bad credit.

D. Non-Performing Loan (NPL)

According to Ismail (2016: 125), nonperforming loans are loans disbursed by banks, and customers cannot make payments or make instalments in accordance with agreements signed by banks and customers.

Meanwhile, according to [9], "Nonperforming loans are non-current loans or credits where the debtor does not meet the agreed terms, such as the terms of interest payments, loan principal, increased margin deposits, binding and increasing collateral, In this case there are arrears of principal and interest payments that extend beyond 90 days to less than 180 days (collectability substandard), there are arrears of principal and interest payments exceeding 180 days to 270 days (doubtful collectability) and lastly there are arrears of principal and interest payments which exceeded 270 days (collectability of loss). Non-Performing Loan (NPL) Ratio is a ratio that represents a certain percentage of total non-performing loans consisting of non-current loans, doubtful credits, and non-performing loans with total loans already granted. Then it can be concluded the formula to calculate NPL Ratio in accordance with the guidelines of Bank Indonesia No.3 / 30 / DPNP 2001 are as follows:

Non-Performing Loans will also have a negative impact both for the survival of the bank itself and for the economy of the country. The impact of non-performing loans to banks according to [1], namely:

1) *Liquidity*: If the credit is due or required to pay the payment, but unable to pay the payment due to non-current, or problem loans, the bank is threatened to become illiquid. Illiquid means that banks cannot perform their obligations, especially short-term liabilities.

2) *Solvability*: Solvability is the bank's ability to meet its long-term obligations. The existence of problem loans can cause banks losses. Losses can disrupt the bank's balance sheets, thus reducing the ability of its assets.

3) *Profitability*: Profitability is the ability of banks to earn income from loan interest. If the loan is smooth, then the bank will earn interest with interest as well.

4) *Additional fees*:

- Legal cost, costs incurred due to handling of problem loans from legal aspects
- Administrative cost, ie the cost of handling problem loans in terms of administrative maintenance, in order to be done neatly, thoroughly and systematically in order to expedite any credit rescue efforts.
- Opportunity cost, the cost calculated because the asset is supposed to be productive, becomes unproductive.
- Carrying costs, costs incurred due to deleted loans, in other words the bank loses substantial funds.
- Management cost, the cost of handling nonperforming loans as it requires effective management in an integrated and targeted way of working on the primary objective for the saving of bank assets.
- Intangible costs, costs that need to be accounted for due to the deterioration of bank image, and this is not measurable.

5) *Profitability*: Profitability is the bank's ability to *make a profit*.

6) *Bonafide*: Bonafide is the trust given by society to a bank.

7) *Bank soundness level*: Banks hit by problem loans can lower their health levels, and in turn banks may be subject to sanctions, even to face liquidation.

8) *Bank capital*: The size of business expansion is determined by the development of credit. If credit does not grow well, then bank capital also cannot develop well.

E. Bad Debt Settlement Technique

According to [8], the congestion of a credit facility is caused by two factors:

1) *From the bank side*: In this case the credit analysis is less accurate both in checking the truth and the authenticity of the document or wrong in doing the calculations with the ratios.

2) *From the customer*: Bad Loan caused by customers is due to two things:

- The existence of the element of deliberate. This means that customers deliberately do not want to pay their obligations to the bank so that the loan provided by itself.
- The existence of the element is not intentional. This means that customers have the willingness to pay, but cannot afford because the business is financed by disaster such as flood or fire. Meanwhile, according to [8], rescue against bad loans can be done with several methods, namely:

1. Rescheduling

Extend the credit term

In this case the debtor is given a leniency in the matter of the credit term, for example extending the loan period from 6 months to one year so that the debtor has a longer time to return it.

Extend the payment period

Extend the payment period the same as the loan period. In this case the loan payment period extends the payment, for example from 36 times to 48 times and this of course the number of payment also become smaller along with the addition of the number of payment.

2. Reconditioning

By changing the existing requirements such as:

Capitalization of interest, by way of interest made into principal debt.

Delay payment of interest until certain time. That is only interest that can be delayed payment, while the principal loan must still be paid as usual.

Decrease in interest rates. The interest rate reduction is intended to ease the burden on customers. For example, if interest per year earlier charged 17% decreased to 15%. This depends on the consideration of the bank concerned. Decrease in interest rates will affect the number of instalments is getting smaller, so it is expected to help customers.

Discharge of interest. In the exemption of interest rate given to the customer with the consideration of the customer is no longer able to pay the credit. However, customers still have an obligation to pay the loan principal until it is paid off.

3. Restructuring

Namely by:

Increase the amount of credit.

Adding equity is by depositing cash and additional from owner.

Combination

A combination of the three types of above methods. For example, a combination of Restructuring and Reconditioning or Rescheduling and Restructuring.

Confiscation of Warranties Foreclosure warranties are the last resort if the customer has absolutely no good faith or is no longer able to pay all his debts

F. Conceptual Definition

According to the Law of the Republic of Indonesia Number 10 on November 10, 1998 about Banking is "Business entity that collects funds from the public as of savings and distributes it to the community in the form of credit and or other forms in order to improve the standard of public living. Credit is the provision of money or bills that can be likened to it, based on a loan agreement or agreement between the bank and another part by requiring the borrower to repay the debt after a certain period of time along with, reward or profit sharing. Credit analysis is an analysis used to assess the properness of a credit disbursed by the bank. Productive assets are the provision of bank's funds to generate income, in the form of credit, securities, interbank fund placements, acceptance receivables, claims on reverse repurchase agreements, derivative

receivables, inclusion, off-balance sheet transactions or other forms that equivalent [5] Nonperforming loans are loans disbursed by banks, and customers cannot make payments or make instalments based on agreements signed by banks and customers [6].

III. RESEARCH METHODS

A. Operational definition

To clarify the issues that will be discussed, it is necessary to provide an operational definition, which consists of:

- Debtor or Customer
- Financial Statements
- Definition Credit
- Credit quality assessment
- Non-Performing Loans (NPL)
- Amount of credit granted
- Types of Non-Performing Loan (NPL)
- Criterion of customers whose have credit problem
- Non-performing Loan (NPL) Ratio

B. Details of Required Data

In order to reach the purpose of the analysis data needed follows:

- General description of PT. Bank X (Persero) Tbk Branch Office of Samarinda.
- The financial statements of PT. Bank X (Persero) Tbk Branch Office of Samarinda, consisting of statement of financial position as of December 31, 2014 and 2015, profit and loss for the year ended December 31, 2014 and 2015.
- Credit classification report by its collectability in 2014 and 2015.
- Report on the total recapitulation of loans granted (expansion) in 2014 and 2015.
- Non-performing credit report by economic sector in 2014 and 2015.

C. Research Limitation

In order to prevent this study became too widespread so the authors set the research range of problem loans that occurred at PT. Bank X (Persero) Tbk Branch Office of Samarinda for 2014 and 2015.

D. Data Collection Methods

Data collection methods used in this study are:

- 1) *Literature Method:* Literature method is done by reading books, references, newspapers and so forth to obtain knowledge about the studied, so it can solve research problems quickly and precisely. In this library method, the data taken by the author comes from

journals related to the title of the thesis studied by the author, literature books, and similar research.

2) *Field Research*: In this way the authors directly plunge into the field or object of research *to see the near location and condition of the bank with the method*:

- Interview, where the authors collect data through direct interviews with bank employees who know the object of research.
- Documentation, the authors collect data by collecting documents relating to research conducted.

E. Data Analysis Method

To analyze and conduct the discussion, the authors use banking financial ratio analysis tool according to Bank Indonesia guideline No.3/30/DPNP2001.

According to the regulation of Bank Indonesia Number 15/2 / PBI / 2013, the maximum percentage ratio of Non Performing Loan (NPL) is 5%, if the NPL ratio exceeds the limit given, the quality of the NPL is said to be unhealthy. The criteria of health rating of NPL ratio can be seen in the table below:

TABLE 3.1
CRITERIA OF QUALITY NPL RATIO ASSESSMENT

Ratio	Predicate
$NPL \leq 5\%$	Healthy
$NPL \geq 5\%$	Not Healthy

Source : Bank Indonesia

For bank health rating criteria based on NPL ratio in accordance with attachment to Bank Indonesia Regulation no. 13

TABLE 3.2 :
CRITERIA OF BANK SOUNDNESS ASSESSMENT BY NPL RATIO

No	Ratio NPL	Predicate
1	$NPL < 2\%$	Very good
2	$2\% \leq NPL < 5\%$	Good
3	$5\% \leq NPL < 8\%$	Pretty Good
4	$8\% \leq NPL < 12\%$	Bad
5	$NPL \geq 12\%$	Very Bad

Source : Bank Indonesia

IV. RESEARCH RESULTS

A. Analysis

The purpose of research is to analyze the soundness of PT. Bank X (Persero) Tbk Branch Office of Samarinda seen from the ratio of nonperforming loans in 2014 and 2015. In order to achieve these objectives, it is necessary to calculate the ratio of Non-Performing Loan / NPL. In order to calculate the NPL ratio, it is necessary to obtain

the total data of total loans and problem loans for 2014 and 2015.

B. Discussion

The granting of credit to the customer or the company should be carried out an appropriate analysis covering the background of the customer or the company, its business prospects and the guarantee made by the customers to ensure that the credit they provide to the customer is completely secure, because if the bank miscalculate will result in bad credit which will harm the bank. Every bank will definitely have problem loans, no bank can avoid the problem loans. Therefore, non-performing loans should be overcome as much as possible at least minimized in order not to become bad credit, if the credit has become stuck, then this bad credit can worsen the image of the bank. This can be seen from the ratio of Non-Performing Loan from a bank, the lower this ratio indicates that the bank can manage the credit disbursement well and have a healthy quality of NPL. From the results of research shows that the ratio NPL Bank X Branch Samarinda is below the maximum limit based on Bank Indonesia Regulation Number 15/2 / PBI /2013 is 5%. This is indicated by the decline in NPL ratio in 2014 and 2015 where the ratio of NPLs Bank X Branch Samarinda 2014 amounted to 3.84% and decreased by 0.15% to 3.69% in 2015. This decrease is due to an increase in the number of problem loans amounting to Rp 13,209,504,510.69 but due to increased credit granted or disbursed larger ie Rp 419.688.972.736,72 so that the ratio NPL Bank X Branch Samarinda decreased. Based on the results of this study can be seen that the quality ratio NPL Bank X Branch Samarinda 2014 and 2015 have the predicate "healthy" because it is below the maximum limit of the NPL ratio of 5%. The NPL ratio is calculated based on the percentage rate by comparing the credit with the credit given. Based on the Bank's health rating criteria seen from the ratio of Nonperforming Loan (NPL) in accordance with the attachment of Bank Indonesia Regulation Number 13/1 / PBI / 2011 for 2014 and 2015 health Bank X Branch Samarinda is ranked second with "Good" NPL of 3.84% and 3.69% more than 2% and less than 5%. Reduction of Non-Performing Loan / NPL Ratio is inseparable from

the precautionary principle and accuracy held firmly by Bank X Branch Samarinda which is indicated by the analyst or Account Officer (AO) who is very concerned and follows all procedures in lending to customers or debtor. Although analysts or account officers (AOs) have followed all procedures in lending to clients or borrowers, whose names of nonperforming loans are bound to occur, no bank can escape problem loans. The most important thing is that each bank should give special attention to the credit problems in order to be minimized so that does not happen until the bad credit.

V. ACKNOWLEDGMENT

A. Conclusion

Based on the results of the analysis and discussion, then the conclusion of this study as follows:

- Based on the results of the research, it can be seen that the quality ratio of Non-Performing Loan / NPL of Bank X Branch Samarinda in 2014 and 2015 has a "Good" rating because it is below the maximum limit in accordance with Bank Indonesia Regulation Number 15/2 / PBI / 2013 which is 5%. This is evidenced through the calculation of NPL ratio in 2014 and 2015 where the ratio of NPLs Bank X Branch Samarinda 2014 amounted to 3.84% and decreased by 0.15% to 3.69% in 2015.
- Based on the Bank's health rating criteria seen from the ratio of Non-Performing Loan / NPL in accordance with the attachment of Bank Indonesia Regulation Number 13/1 / PBI / 2011 for 2014 and 2015 health Bank X Branch Samarinda is ranked second with "Good" NPL ratio of 3.84% and 3.69% more than 2% and less than 5%.

B. Suggestion

Based on the results of research that has been done, the author want to give some suggestions that can be used as material considerations and input, among others:

- For the management of Bank X Branch Samarinda to be able to further reduce the percentage number of problem loans by

seeking more selective in giving the credit, in this case in some economic sectors especially mining sector thus the percentage of problem loans can be minimized and maximizing the income.

- Management of Bank X Branch Samarinda must improve the prudential banking principle and carefulness in giving credit / credit distribution so that the percentage of problem loans can be minimized and that the bank's soundness can be improved to the "very good" predicate.

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