Bibliography

Abdelali, Z., Mustapha, H., & Abdelwahed, N. (2019). Investigating the use of random forest in software effort estimation. *Procedia Computer Science*, *148*, 343–352. https://doi.org/10.1016/j.procs.2019.01.042

Abdillah, W. A., & Nurfauzan, M. I. (2022). Pengaruh Risiko Kredit, Tingkat Kecukupan Modal dan Ukuran Perusahaan Terhadap Return on Assets (ROA) Bank yang Terindeks Infobank15. *Jurnal Bisnis Strategi*, *31*(1), 29–39.

Admati, A. R., DeMarzo, P. M., Hellwig, M. F., & Pfleiderer, P. C. (2013). Fallacies, Irrelevant Facts, and Myths in the Discussion of Capital Regulation: Why Bank Equity is Not Socially Expensive. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.2349739

Almazari, A. A. (2013). Capital Adequacy, Cost Income Ratio and the Performance of Saudi Banks (2007-2011). *International Journal of Academic Research in Accounting, Finance and Management Sciences*, *3*, 284–293. http://dx.doi.org/10.6007/IJARAFMS/v3-i4/21

Al-Sharkas, A. A., & Al-Sharkas, T. A. (2022). The impact on bank profitability: Testing for capital adequacy ratio, cost-income ratio and non-performing loans in emerging markets. *Journal of Governance and Regulation*, *11*(1, special issue), 231–243. https://doi.org/10.22495/jgrv11i1siart4

Altunbas, Y., Carbo, S., Gardener, E. P. M., & Molyneux, P. (2007). Examining the Relationships between Capital, Risk and Efficiency in European Banking. *European Financial Management*, *13*(1), 49–70. https://doi.org/10.1111/j.1468-036X.2006.00285.x

AlZoubi, M. (2021). Bank Capital Adequacy: The Impact of Fundamental and Regulatory Factors In A Developing Country. *Journal of Applied Business Research (JABR)*, *37*(6), 205–216. https://doi.org/10.19030/jabr.v37i6.10395

Ayinuola, T. F., & Gumel, B. I. (2023). The Impact of Cost-to-Income Ratio on Bank Performance in Nigeria. *International Journal of Multidisciplinary and Current Educational Research*, *5*(2), 125–137.

Bank Indonesia. (2013). *Peraturan Bank Indonesia: Penetapan Status dan Tindak Lanjut Pengawasan Bank Umum Konvensional. NO 15/2/PBI/2013*.

Bartz, E., Bartz-Beielstein, T., Zaefferer, M., & Mersmann, O. (Eds.). (2023). *Hyperparameter Tuning for Machine and Deep Learning with R: A Practical Guide*. Springer Nature Singapore. https://doi.org/10.1007/978-981-19-5170-1

Berger, A. N., & Bouwman, C. H. S. (2013). How Does Capital Affect Bank Performance During Financial Crises? *Journal of Financial Economics*, *109*(1), 146–176. https://doi.org/10.1016/j.jfineco.2013.02.008

BIS. (2011). Basel III: A Global Regulatory Framework for More Resilient Banks and Banking System. *Basel Committee on Banking Supervision*.

BIS. (2016). Prudential treatment of problem assets—Definitions of non-performing exposures and forbearance. *Basel Committee on Banking Supervision*.

Brealey, R. A., Myers, S. C., & Allen, F. (2014). *Principles of Corporate Finance* (11th ed.). McGraw-hill.

Breiman, L. (2001). Random Forests. *Machine Learning, Kluwer Academic Publishers*, *45*, 5–32.

CFI. (2024). *Debt to Equity Ratio*. Corporate Finance Institute. https://corporatefinanceinstitute.com/resources/commercial-lending/debt-to-equity-ratio-formula/

Chen, T., & Guestrin, C. (2016). XGBoost: A Scalable Tree Boosting System. *Proceedings of the 22nd ACM SIGKDD International Conference on Knowledge Discovery and Data Mining*, 785–794. https://doi.org/10.1145/2939672.2939785

Croissant, Y., & Millo, G. (2018). *Panel data econometrics with R* (First edition). John Wiley & Sons.

Deutsche Bundesbank. (2018). The importance of bank profitability and bank capital for monetary policy. *Deutsche Bundesbank*. https://www.bundesbank.de/resource/blob/667588/bf422c75deafad8185444765bf3f722e/mL/2018-01-importance-of-bank-data.pdf

Dewi, N. K. C., & Badjra, I. B. (2020). The Effect of NPL, LDR, and Operational Cost of Operational Income on ROA. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, *4*(7), 171–178.

Diamond, D. W., & Rajan, R. G. (1999). A Theory of Bank Capital. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.166409

Dietrich, A., & Wanzenried, G. (2010). Determinants of bank profitability before and during the crisis: Evidence from Switzerland. *SSRN Electronic Journal*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1370245

Driscoll, J. C., & Kraay, A. C. (1998). Consistent Covariance Matrix Estimation with Spatially Dependent Panel Data. *Review of Economics and Statistics*, *80*(4), 549–560. https://doi.org/10.1162/003465398557825

Gržeta, I., Žiković, S., & Tomas Žiković, I. (2023). Size matters: Analyzing bank profitability and efficiency under the Basel III framework. *Financial Innovation*, *9*(1), 43. https://doi.org/10.1186/s40854-022-00412-y

Gudmundsson, R., Ngoka-Kisinguh, K., & Odongo, M. T. (2013). The Role of Capital Requirements on Bank Competition and Stability: The Case of the Kenyan Banking Industry. *KBA Centre for Research on Financial Markets and Policy*, *5*.

Haldane, A. G. (2012). Andrew G Haldane: The dog and the frisbee. *Federal Reserve Bank of Kansas City*.

Hersugondo, H., ANJANI, N., & PAMUNGKAS, I. D. (2021). The Role of Non-Performing Asset, Capital, Adequacy and Insolvency Risk on Bank Performance: A Case Study in Indonesia. *The Journal of Asian Finance, Economics and Business*, *8*(3), 319–329. https://doi.org/10.13106/JAFEB.2021.VOL8.NO3.0319

Hill, R. C., Griffiths, W. E., & Lim, G. C. (2018). *Principles of econometrics*. Wiley.

Hoenig, T. M. (2013). *Basel III Capital: A Well-Intended Illusion*. International Association of Deposit Insurers 2013 Research Conference in Basel, Switzerland. https://archive.fdic.gov/view/fdic/1826/fdic_1826_DS1.pdf

Hsiao, C. (2014). *Analysis of Panel Data* (Third Edition). Cambridge University Press.

Jensen, M. C., & Meckling, W. H. (1976). *Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure*.

Jigeer, S., & Koroleva, E. (2023). The Determinants of Profitability in the City Commercial Banks: Case of China. *Risks*, *11*(3), 53. https://doi.org/10.3390/risks11030053

Klein, P.-O., & Weill, L. (2018). Bank profitability and economic growth. *BOFIT Discussion Papers*, *15*. https://nbn-resolving.de/urn:nbn:fi:bof-201807031683

Kohlsheen, E., Murcia, A., & Contreras, J. (2018). Determinants of bank profitability in emerging markets. *Bank for International Settlement*, *686*.

Larojan, C. (2020). Capital Adequacy Requirements and Profitability: An Empirical Study on Banking Industry in Sri Lanka. *Journal of Economics and Business*, *3*(2). https://doi.org/10.31014/aior.1992.03.02.223

Lotto, J. (2019). Evaluation of factors influencing bank operating efficiency in Tanzanian banking sector. *Cogent Economics & Finance*, *7*(1), 1664192. https://doi.org/10.1080/23322039.2019.1664192

Marshall, D. H., McManus, W. W., & Viele, D. F. (2023). *Accounting: What the numbers mean* (Thirteenth edition). McGraw Hill.

Meng, W. J., & Ugut, G. S. (2022). Analysis of the Commercial Bank Performance in Indonesia and China. KINERJA, *26*(1), 47–64. https://doi.org/10.24002/kinerja.v26i1.4983

Menteri Keuangan Republik Indonesia. (2015). *Peraturan Menteri Keuangan Republik Indonesia: Penentuan Besarnya Perbandingan Antara Utang dan Modal Perusahaan Untuk Keperluan Penghitungan Pajak Penghasilan*.

Modigliani, F., & Miller, M. H. (1958). The Cost of Capital, Corporation Finance and the Theory of Investment. *The American Economic Review*, *48*(3), 261–297.

Molyneux, P., & Thornton, J. (1992). Determinants of European bank profitability: A note. *Journal of Banking & Finance*, *16*(6), 1173–1178. https://doi.org/10.1016/0378-4266(92)90065-8

Myers, S. C. (1976). Determinants of Corporate Borrowing. *Sloan School of Management Massachusetts Institute of Technology*.

Myers, S. C., & Majluf, N. S. (1984). Corporate Financing and Investment Decisions When Firms Have Information The Investors Do Not Have. *Journal of Financial Economics*, *13*(2), 187–221. https://doi.org/10.1016/0304-405X(84)90023-0

Nugrahanti, P., Tanuatmodjo, H., & Purnamasari, I. (2018). Pengaruh Kecukupan Modal Terhadap Profitabilitas Pada Bank Umum Syariah. *Journal of Business Management Education (JBME)*, *3*(3), 136–144. https://doi.org/10.17509/jbme.v3i3.14317

OJK. (2020). *Surat Edaran Otoritas Jasa Keuangan: Transparansi dan Publikasi Laporan Bank Umum Konvensional*.

OJK. (2021). *Peraturan Otoritas Jasa Keuangan: Tentang Bank Umum*.

Olson, M. (1987). Diseconomies of Scale and Development. *Cato Journal*, *7*, 77.

Pervez, A., Naveenan, R. V., Alyamoor, A. H., Bansal, R., Gupta, A., & Titus, T. J. (2023). *Impact of capital adequacy and risk on bank performance: An empirical study*. 050023. https://doi.org/10.1063/5.0150407

Praja, N. B. A., & Hartono, U. (2019). Pengaruh Ukuran Perusahaan, Capital Adequacy Ratio, Loan to Deposit Ratio, dan Non Performing Loan Terhadap Profitabilitas Bank Umum Swasta Nasional Devisa yang Terdaftar di Indonesia Periode 2012—2016. *Jurnal Ilmu Manajemen*, *7*.

Prawira, R., & Wiryono, S. K. (2020). Determinants of non-performing loans in state-owned banks. *Jurnal Akuntansi & Auditing Indonesia*, *24*(2), 159–166. https://doi.org/10.20885/jaai.vol24.iss2.art9

Qin, R. (2022). The Construction of Corporate Financial Management Risk Model Based on XGBoost Algorithm. *Journal of Mathematics*, *2022*(1), 2043369. https://doi.org/10.1155/2022/2043369

Rahadian, R., & Permana, D. (2021). The Impact of Non-Performing Loans, Return on Assets, Return on Equity, and Loan to Deposit Ratios on Minimum Capital Adequacy Requirement Based on Commercial Banks for Business Activities (BUKU) I 2015-2020. *European Journal of Business and Management Research*, *6*(6), 42–46. https://doi.org/10.24018/ejbmr.2021.6.6.1084

Regehr, K., & Sengupta, R. (2016). Has the Relationship between Bank Size and Profitability Changed? *Federal Reserve Bank of Kansas City*.

Scornet, E. (2017). Tuning parameters in random forests. *ESAIM: Proceedings and Surveys*, *60*, 144–162. https://doi.org/10.1051/proc/201760144

Supsermpol, P., Huynh, V. N., Thajchayapong, S., & Chiadamrong, N. (2023). Predicting financial performance for listed companies in Thailand during the transition period: A class-based approach using logistic regression and random forest algorithm. *Journal of Open Innovation: Technology, Market, and Complexity*, *9*(3), 100130. https://doi.org/10.1016/j.joitmc.2023.100130

Utama, S., Purnomo, B. B., Malini, H., Mustarudin, & Wendy. (2023). The influence of debt equity ratio and times interest earned ratio through return on assets on banking companies' share price. *International Journal of Applied Finance and Business Studies*.

Wooldridge, J. M. (2010). *Econometric Analysis of Cross Section and Panel Data* (2nd ed.). Massachusetts Institute of Technology.

Xu, T., Hu, K., & Das, U. S. (2019). Bank Profitability and Financial Stability. *International Monetary Fund*.

Yuan, D., Gazi, Md. A. I., Harymawan, I., Dhar, B. K., & Hossain, A. I. (2022). Profitability determining factors of banking sector: Panel data analysis of commercial banks in South Asian countries. *Frontiers in Psychology*, *13*, 1000412. https://doi.org/10.3389/fpsyg.2022.1000412