ABSTRACT


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The purpose of this study is to describe the application of credit management that run PT. BPR XXX Singosari Malang, describing the efforts applied by PT. BPR XXX Singosari Malang in improving profitability through credit management and credit management describes affective from credit analysis and performance ratios profitability.

The method used in this research is descriptive qualitative analysis. The data collected are primary and secondary data, with interview techniques and documentation. In analyzing the use of three stages: analyzing credit management applied to the PT. BPR XXX Singosari Malang, analyze the efforts made by management to improve profitability and analyze financial statements.

Results obtained by analysis of the data that credit management is implemented BPR in managing credit is credit Planning, Procedures Lending, Credit Analysis and Credit Monitoring. The efforts made in improving profitability BPR is to spur lending to customers, give responsibility to each AO, held 6C analysis of prospective customers. Analysis shows that BPR performance of credit to meet the customers credit is well above the standard of > 20%. Profitability ratios in generating increased profits from the year 2009-2011 (5.4%, 6.1%, 6.2%) but decreased in 2012 (5.7%). While the profitability ratio of equity to generate earnings continued to increase over the years 2009-2012 (45%, 52%, 53%, 55%).