**DAFTAR ISI**

**ABSTRAK** ...............................................................................................................................i

**KATA PENGANTAR** ...........................................................................................................ii

**DAFTAR ISI** ..........................................................................................................................v

**DAFTAR GAMBAR** ..........................................................................................................viii

**DAFTAR TABEL** .................................................................................................................ix

**DAFTAR DIAGRAM** ...........................................................................................................x

**DAFTAR LAMPIRAN** ........................................................................................................xi

**BAB I PENDAHULUAN**

1.1 Latar Belakang Penelitian .....................................................................................1

1.2 Identifikasi Masalah ..............................................................................................4

1.3 Maksud dan Tujuan Penelitian ..............................................................................4

1.4 Kegunaan Penelitian ..............................................................................................4

1.5 Metode Penelitian ..................................................................................................5

1.6 Lokasi dan Waktu Penelitian .................................................................................6

**BAB II LANDASAN TEORI**

2.1 Ruang Lingkup Bank .............................................................................................7

2.1.1 Pengertian Bank ..........................................................................................7

2.1.2 Jenis-jenis Bank ...........................................................................................8

2.1.3 Fungsi-fungsi Bank ...................................................................................10

2.1.4 Kegiatan Usaha Bank ................................................................................11

2.2 Tinjauan Tentang Kredit Perbankan ....................................................................12

2.2.1 Pengertian Kredit .......................................................................................12

2.2.2 Unsur-unsur Kredit ....................................................................................13

2.2.3 Tujuan dan Fungsi Pemberian Kredit.........................................................14

2.2.4 Jenis-jenis Kredit .......................................................................................14

2.2.5 Prinsip-prinsip Pemberian Kredit ..............................................................16

2.2.6 Sebab-sebab Terjadinya Kredit Bermasalah Serta Penyelesaiannya.........................................................................................19

2.2.7 Kolektibilitas Kredit ..................................................................................21

2.2.8 Pengertian Analisis Dan Prosedur Pemberian Kredit Secara Umum ........................................................................................................23

**BAB III DATA DAN ANALISIS**

3.1 Data .....................................................................................................................27

3.1.1 Sejarah Singkat PT Bank Perkreditan Rakyat (BPR)

Mitra Parahyangan Bandung .....................................................................27

3.1.2 Visi dan Misi PT Bank Perkreditan Rakyat (BPR)

Mitra Parahyangan Bandung ....................................................................28

3.1.3 Struktur Organisasi PT Bank Perkreditan Rakyat (BPR)

Mitra Parahyangan Bandung ....................................................................29

3.1.4 Strategi dan Kebijakan PT Bank Perkreditan Rakyat (BPR) Mitra Parahyangan Bandung ...............................................................................39

3.1.5 Jaringan Kerja Sama dan Lokasi PT Bank Perkreditan Rakyat (BPR) Mitra Parahyangan Bandung ...............................................................................41

3.2 Hasil Pembahasan ................................................................................................42

3.2.1 Prosedur Pemberian Dan Perkembangan Kredit Yang Diberikan Oleh PT Bank Perkreditan Rakyat (BPR) Mitra Parahyangan Bandung ................................................................................................... 42

3.2.2 Penyebab Terjadinya Kredit Bermasalah pada

PT Bank Perkreditan Rakyat (BPR) Mitra Parahyangan Bandung ....................................................................................................58

3.2.3 Cara Penyelesaian Kredit Bermasalah PT Bank Perkreditan Rakyat (BPR) Mitra Parahyangan

Bandung ....................................................................................................61

**BAB IV KESIMPULAN DAN SARAN**

4.1 Kesimpulan ..........................................................................................................75

4.2 Saran ....................................................................................................................76

**DAFTAR PUSTAKA**

**LAMPIRAN**