



## ABSTRACT

### *Analysis the influence of Loan Portfolio to Profitability (Case in PT. Bank Negara Indonesia (Persero) Tbk.)*

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Most of Bank operation in Indonesia was specialized in loan, so their main income was based from loan activity. To spread the risk in loan, loans were divided into several segments by a certain criteria, so that the loans were not concentrated into one group or one market segment.

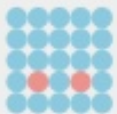
In BNI loan were divided into three-market segments, which are wholesale, middle and retail. These criteria based on use of loan, economic group, currency and so on. The management must know how far the loan portfolio can influence profitability so they can design a good and effective loan portfolio that maximizes profit.

Research method to be used in this thesis is descriptive analysis and quantitative in a case study method. Base on the purpose, this research is verification research, which is research examining the answer of problem, which are hypothetically true. This hypothesis is to be tested and verified in this research, to find out whether there is a significant correlation of independent variables to dependent variable or not. Types of test to be used in this research are correlation and multi linear statistical test, which consist of F-test and t-test.

The result of this research are (a) can identified which factor that influence the loan portfolio policies of PT. Bank Negara Indonesia (Persero) Tbk, (b) can identified the factors that influence Bank profitability and how far the factor ca influence and (c) with multi regression statistic can identified how deep the loan portfolio influence profitability.

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