



SUMMARY

RESTI NURIANINGSIH, Correlation Factors on Lending of Credit with Financial Performance In Non-Bank Financial Institution (Case Studies in PT XYZ Jakarta Branch). Supervised by HERMANTO SIREGAR and HENDRO SASONGKO.

Non Performing Loan (NPL) is one of indicator to show quality of credit portfolio by evaluating financial performance of a financial institution. The high of NPL indicates credit risk level that is borne by financial institution and it will increase the risk premium that contributes to the high lending rates. Therefore, prior to the lending process, a financial institution needs to consider 5C's criteria such as character, capacity, capital, collateral, and condition. 5C's criteria is used to determine the feasibility assessment of a prospective borrower to understand their revenue or income in order a financial institution would be able to optimally suppress or avoid Non Performing Loan to bad loans.

PT XYZ is a non-Bank financial institution assigned by Bank Indonesia based on Bank Indonesia Regulation No.2/3/PBI/2000 to implement credit lending from KLBI installment payment (relending) to KMK-BPR/PMK-BPRS KPKM-BPR/PPKM-BPRS. So, PT XYZ has a lot of information on any cases related to credit lending implementation. Objectives of this research are (1) to describe the factors of lending the credits (2) to analyze correlation between factors of 5C's criteria and financial performance (3) to formulate implication managerial actions by an institution in the relationship with credit lending.

This research was conducted in PT XYZ with 35 unit LUM from Januari to Juli 2013. It used correlation approach between 5C's criteria and financial performance analysis. The data collection was performed by questionnaires using Likert scale, interviews and literature studies. Data analysis was conducted using correlation rank spearman and SPSS for windows (Statistical Product and Service Solution) to verify the validity and reability of questionnaires. This is used to compute the correlation between 5C's criteria in lend of credit with financial performance using CAMEL analysis.

The result is that the closeness level of relationship between 5C criteria with financial performance has correlation coefficient as 0.487 and significant to $\alpha = 5\%$, so it can be concluded that the degree of correlation between 5C's criteria with the financial performance using CAMEL analysis is "moderate". The result from appraisal of response perception in lend of credit is character, capacity, collateral, capital dan condition of economy. It has difference statement from result of rank spearman analysis is capacity, condition of economy, collateral, character and capital.

They have differences results between responden perception and analysis in process of prudent or quality micro credit. The assessment of respondent perception is before the fact or has preventif applied to individual, then the assessment of rank spearman analyst is further illustrate "result" or "after the fact" after lending credit process and dynamic process in expansion credit. Criteria which rank spearman resulted from normative policy internalized by credit analyst and organized by manager. It cause the condition cant controlled by company and reporting by top management, the capitals are not prioritized in the micro sector, and collateral in the second way. Financial performance report

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showed by capacity, condition, collateral, character dan capital, beside that capacity and condition more affected by condition of industry (competition) micro credit and condition of economy.

Key words: credit lending, 5C's criteria, CAMEL,

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