



The Analysis of Fund Allocation For Reaching Earning Assets Portfolio at PT. Bank Mandiri (Persero), Tbk

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The purpose of this research is to find out whether of an earning assets portfolio from Bank Mandiri LTD is a shape of an efficient portfolio which can be seen from the returning expectations and the risk degree. An earning assets portfolio which has been analyzed included (a) The replacement on other banks, (b) Marketable securities, and (c) Lending. With the approaching from Markowitz's optimal model and portfolio simulation by doing the diversification through proportion every the productivity assets.

From this analysis, we have foundout that an earning assets portfolio's Bank Mandiri LTD during the year 2002 and 2003 has shown portfolio shape which is not efficient, because this is under the efficient frontier line so that there is still an alternative to make a diversification to the proportion from an assets productivity, so that the returning that we gain could be maximum with the minimum risk.

By using the Markowitz's optimal model above we could gain a model of productivity assets with an efficient condition, if the exist fund (excluded the Government Obligation) to be allocated for replacement on another bank with the presentation of 7.8 %, Marketable Securities 18.0 % and Lending 74.2 % with the expected return which can be gained around 1.9 % and the risk is 0.5 %.

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