ABSTRAK

Credit’s Portfolio Analysis – A Case study at PT. Bank Mandiri

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The Objectives of this study was to identify environment factors that influence to portfolio setting Bank Mandiri’s credit position. In the analysis it’s used GE’s portfolio matrix approach, to formulate a portfolio strategies based on grouping of 6’s economic sector (Agriculture, Industry, Mining, Trading, Services and Others), in term of maintenance and development of effective and efficient credit management.

The Research need internal and external Bank Mandiri’s information, both financial and non financial, primary and secondary data i.e. Bank Indonesia’s website. Primary data were collected from all internal Bank Mandiri’s respondents who have competencies in related field. The Purposive Sampling Method is used to define respondent and then created by paired comparison technique with weighted, valued and scoring approach to influence’s factors.

In fact, The Porter’s approach shows that the competition level of Bank Mandiri in credit financing industry is in the middle position for all involve variables, except variable of new comer’s threat is high. The results of GE’s Portfolio Matrix analysis found a fact that in the recent (2002) all economic sectors of credit portfolio were in selective position, it means in the average position of industries. But the lending distribution to economic sector were still not appropriate to distribution of Gross Domestic Product’s portion.

In term of maximizing performance and achieving a long term goals on next five years (2007) the credit position in GE’s matrix should be allocated to selective growth’s position where majority sectors still dominated market.

Some strategies can be implemented to achieve the long term conditions. They are aggressive market development, unceasing promotion but should be selective, enhance the human resources competency by training in credit field and using a technology information’s application especially eMAS program in credit approval and maintenance process.

Finally, the recommendation that can be implemented by Bank Mandiri’s Management is setting credit’s portfolio sectors in agriculture 10%, mining 5%, industry 35%, trading 25%, services 10% and others 15%.