



## ABSTRACT

### Credit Retail Portfolio Analysis for Credit Expansion Planning BRI Branch (Case Study at Bank Rakyat Indonesia Tangerang Branch)

*The purpose of this study was to find an efficient portfolio credit retail, that minimizes the risk for a given level of return at BRI Tangerang Branch. The data were collected from BRI Tangerang Branch, BRI Had Quarter, Bank Indonesia West Java and Banten Regional Office, BPS (Badan Pusat Statistik) and some government agencies.*

*This study calculates BRI Tangerang Branch's risk and return for the last 5 years (1998 – 2002). Portfolio risk and return theory were used to analyze the data, and Markowitz Module programming were used to optimized the credit retail portfolio.*

*The credit portfolio past experience has a portfolio return 18,90% with 1,70% standard deviation which represented portfolio risk. The portfolio comprise of industry sector 21%, services sector 15%, commercial trade sector 55% and agricultural sector 9%.*

*The result of study in any simulation showed that the optimum credit portfolio with most minimize risk would be reveal at portfolio return of 19,5% with 1,6% standard deviation. The optimum portfolio comprise of industry sector 18,22%, services sector 44,35%, commercial trade sector 26,46% and agricultural sector 10,97%. The result suggested that management of BRI Tangerang Branch focus to expansion of credit in services sector and agricultural sector to reduce overall risk.*

Hak cipta dilindungi Undang-Undang

Hak cipta milik IPB, tahun 2010



MB-IPB  
Program Pascasarjana Manajemen dan Bisnis  
Institut Pertanian Bogor

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
  - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik atau tinjauan suatu masalah.
  - b. Pengutipan tidak merugikan kepentingan yang wajar IPB.
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruhnya karya tulis ini dalam bentuk apapun tanpa izin IPB.