



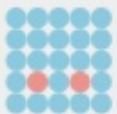
An Analysis of Credit Risk Management in Bank X Bogor Branch.

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The purpose of this thesis is to figure out the best way to manage credit risks in order to cover the risks properly. By doing so, the bank will be able to reduce problems that might get in the way in banking function as "financial intermediary". Various risk management methods have weaknesses and strengths. So far the credit risk have not been the main focus because the loss due to credit risk immediately covered by the allowance for bad debts (Penyisihan Penghapusan Aktiva Produktif) account according to the Indonesian law. Therefore, credit risk is neglected. Other than that, credit risk is covered indirectly by the government guarantee over the public deposit which is known as blanket guarantee. Credit risk management is aimed to make ensure that the loan will be collected properly where the all the proceeds will be returned to the public who owned the fund in the Bank.

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