

ABSTRAK

RISIKO KREDIT DITINDAK DARI TINGKAT SUKU BUNGA KREDIT DAN JAMINAN KREDIT STUDI KASUS PADA PT. BANK RAKAT INDONESIA (PERSERO) CABANG BRIGJEND KATAMSO, YOGYAKARTA

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Penelitian ini bertujuan untuk mengetahui ada atau tidaknya perbedaan risiko kredit di PT. Bank Rakyat Indonesia (Persero), Cabang Brigjend Katamso, Yogyakarta yang disebabkan oleh perbedaan tingkat suku bunga kredit dan jaminan kredit. Teknik pengumpulan data yang dipergunakan adalah dengan wawancara dan dokumentasi.

Teknik analisis data menggunakan analisis perbedaan dua rata-rata untuk menjawab permasalahan pertama. Sedangkan untuk menjawab permasalahan kedua menggunakan analisis *Variance*.

Berdasarkan hasil analisis data yang dilakukan dapat diambil kesimpulan bahwa (1) terdapat perbedaan risiko kredit dilihat dari tingkat suku bunga kredit dan (2) tidak terdapat perbedaan risiko kredit dilihat dari jenis jaminan kredit pada PT. Bank Rakyat Indonesia (Persero), Cabang Brigjend Katamso, Yogyakarta.

ABSTRACT

**CREDIT RISK SEEN FROM
CREDIT INTEREST RATES AND COLLATERAL SECURITY
A CASE STUDY AT PT. BANK RAKYAT INDONESIA (PERSERO),
BRANCH OFFICE BRIGJEND KATAMSO, YOGYAKARTA**

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The research aimed to know if there were or there weren't credit risk differences at PT. Bank Rakyat Indonesia (Persero), Branch Office Brigjend Katamso, Yogyakarta which was caused by interest rates differences and collateral security. The data gathering technique used was interview and documentation on notes.

Data analysis technique used was the differences between two averages analysis to answer the first problem. Meanwhile, the data analysis technique used to answer the second problem used was Variance analysis.

Based on data analysis result can concluded that (1) there were credit risk differences seen from different credit interest rates and (2) there were not found any credit risk differences seen from credit collateral security types at PT. Bank Rakyat Indonesia (Persero) Branch Office Brigjend Katamso, Yogyakarta.