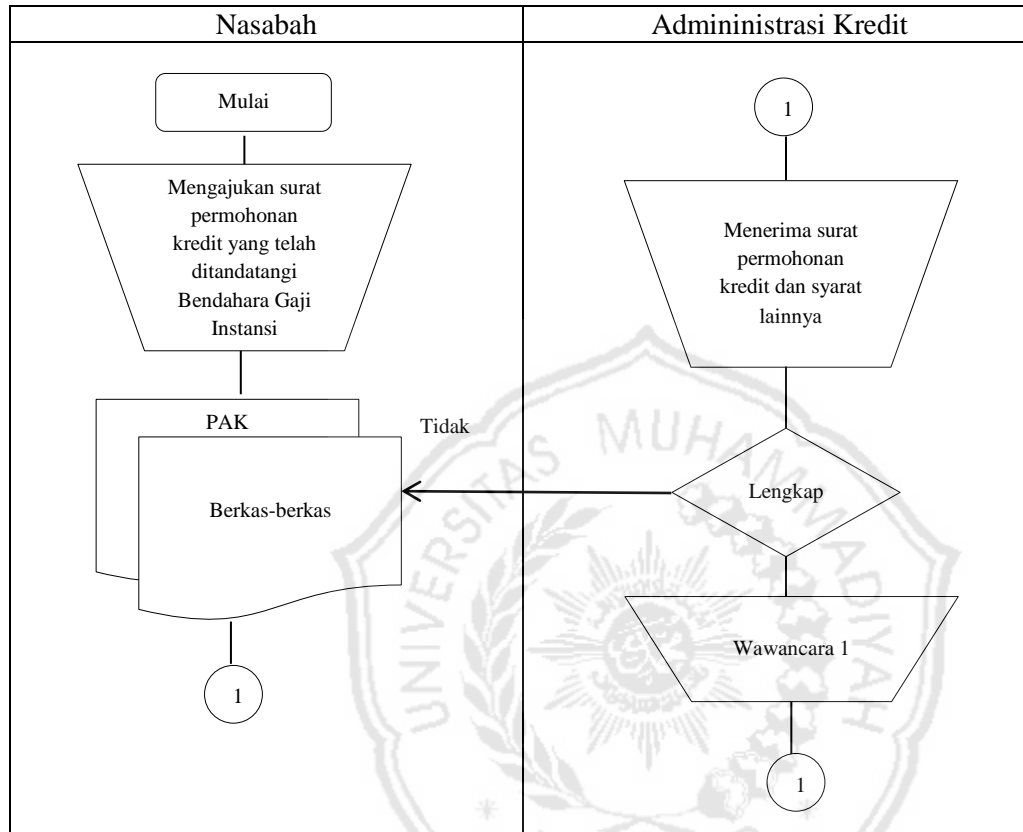


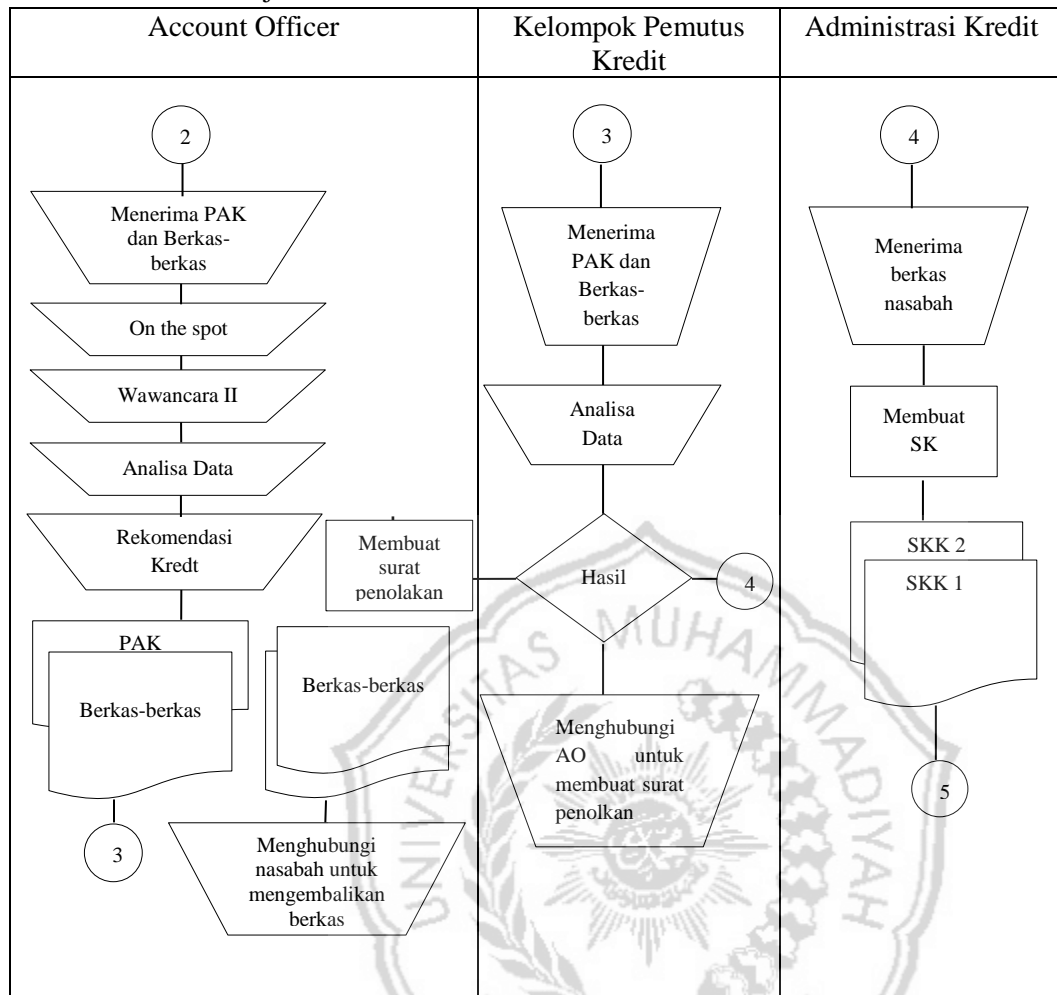
Lampiran 1. Nilai NPL Bank Jatim Cabang Situbondo selama tahun 2018

CABANG-KUD TTD PC														
Keterangan	RealDes'18	% GROWTH	JAN	FEB	MRT	APRL	MEI	JUNI	JULI	AGST	SEPT	OKT	NOV	Target 2019
1 KREDIT	439.097	10,42%	441.136	444.042	446.949	451.301	455.654	460.007	464.690	469.372	474.055	477.657	481.259	484.861
a Ritel, Mikro, Program	23.275	14,35%	23.289	23.304	23.318	23.730	24.142	24.555	24.967	25.379	25.791	26.066	26.341	26.616
b Konsumer	335.647	8,04%	336.915	338.753	340.590	343.347	346.104	348.861	351.158	353.455	355.752	358.049	360.347	362.644
c KMKS	80.175	19,24%	80.932	81.986	83.040	84.224	85.408	86.592	88.565	90.539	92.512	93.541	94.571	95.601
2 TOTAL DPK	318.669	10,14%	321.908	341.569	354.864	370.187	381.436	388.004	377.435	387.368	401.968	397.319	383.076	350.995
a. GIRO	78.901	10,17%	147.292	190.256	181.395	208.750	233.508	241.485	142.237	166.062	196.818	119.763	119.822	86.924
- Penda	42.128	10,24%	125.638	170.028	159.252	188.413	202.390	214.968	114.080	139.049	165.368	95.839	65.100	46.442
- Umum	36.773	10,09%	21.654	20.228	22.143	20.337	31.118	26.517	28.157	27.013	31.450	23.924	54.722	40.483
b. TABUNGAN	149.945	10,12%	104.064	91.376	91.625	85.004	79.156	78.880	100.604	93.962	86.823	101.554	111.952	165.124
c. DEPOSITO	89.823	10,16%	70.552	59.938	81.844	76.434	68.773	67.639	134.594	127.344	118.327	176.002	151.302	98.947
- Penda	40.000	10,24%	38.595	34.253	55.707	51.577	46.853	46.214	108.109	101.365	94.321	147.469	124.431	44.096
- Umum	49.823	10,09%	31.957	25.685	26.137	24.857	21.920	21.425	26.485	25.979	24.006	28.533	26.871	54.851
3 LABA / RUGI	30.710	6,24%	2.978	5.956	8.934	11.785	14.637	17.488	19.887	22.286	24.686	27.333	29.980	32.627
4 EXTRACOM	-	29,11%	158	317	475	633	792	950	1.108	1.267	1.430	1.583	1.742	1.900
5 NPL	3,15%	-19,25%	3,13%	3,07%	3,10%	3,15%	3,09%	3,18%	3,19%	3,19%	3,18%	3,17%	3,17%	3,15%

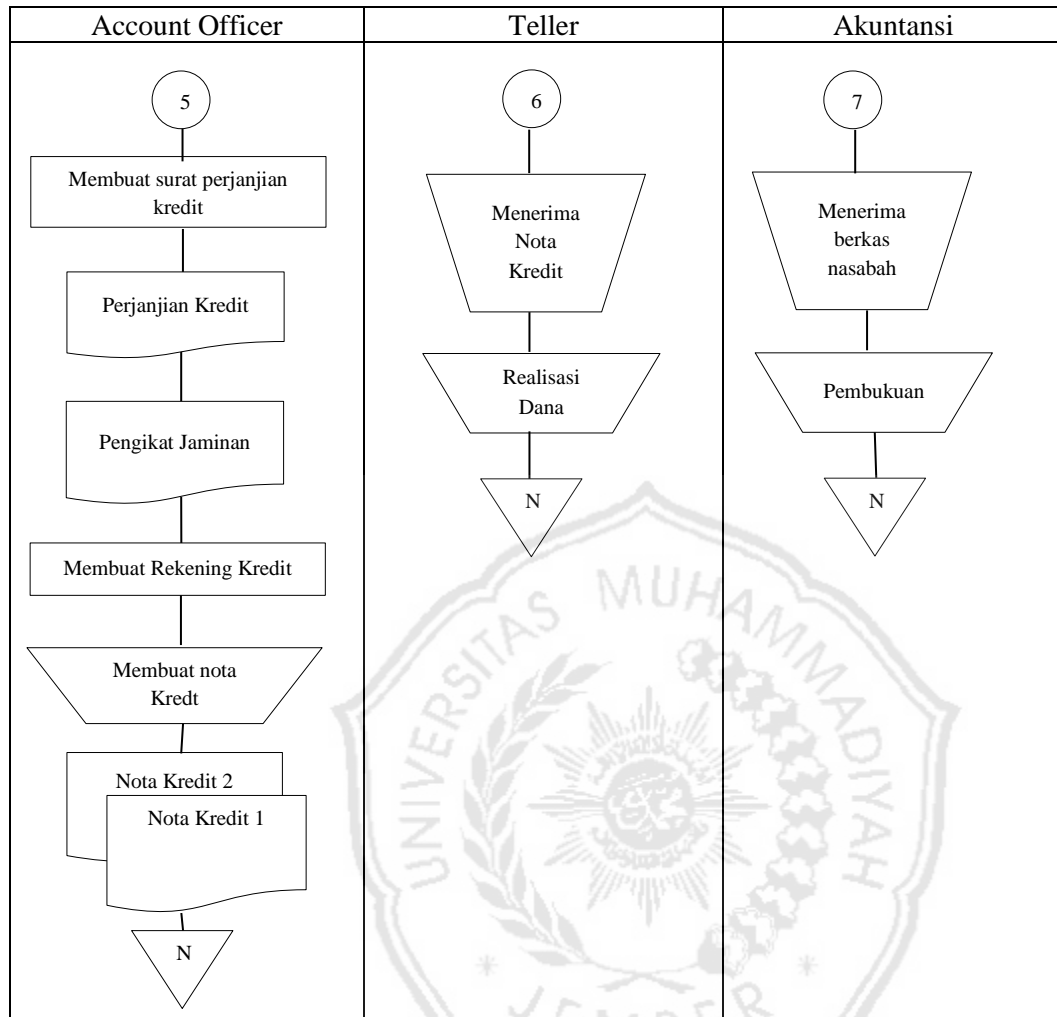
Lampiran 3. Flowchart Prosedur Pemberian Kredit Bank Jatim Cabang Situbondo
 Permohonan Kredit



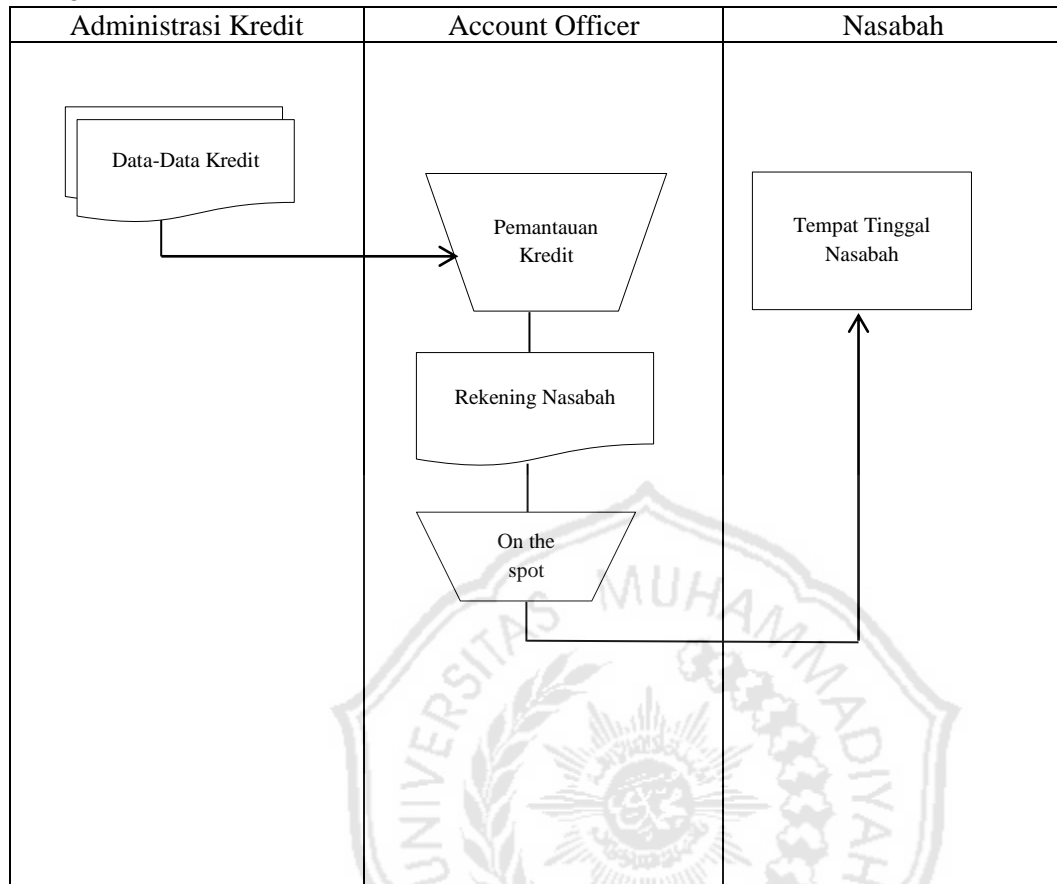
Analisis dan Perserujuan Kredit



Pencairan Kredit



Pengawasan Kredit



Lampiran 4. Dokumentasi

