ABSTRACT

Zaky Aljosha title "Analysis Of Credit Financing and Risk With Mudharabah Principles in PT Bank Syariah Mandiri Bandung Period 2008-2011 ". Under the guidance of Faculty Oman Sukirman S.E,. M.M

This research was conducted at PT Bank Syariah Mandiri Bandung. Phenomenon that occurs is a lack of public knowledge about financing, especially Islamic banking and credit risks mudharabah credit financing with the principle of mudharabah, Islamic banking in Indonesia in the last decade continue to show rapid growth. This is evident from the growth and development of Islamic banking industry in the country. Development of business activities of Islamic banks is characterized by significant growth in the number of indicators such as number of bank, office networks, third-party funding and financing provided for the financing of which is composed of mudharabah.

The method used in this study using quantitative descriptive where the author explains how to share the profit sharing ratio for people who are interested in using credit financing with the principle of mudaraba.

The calculation of the profit sharing ratio with the principle of Mudaraba at Bank Syariah Mandiri Bank relies on Revenue Target revenue compared with the target customer.

Based on survey results revealed that the calculation for the BSM applied on mudharabah is referring to the profit sharing. In determining the distribution of profit sharing ratio in accordance with the agreement between the BSM with the customer concerned. On the principle of Mudaraba fund is all borne by the BSM so many customers who are interested to do the principle of mudaraba credit financing.

Keywords: Risk Mudharabah, Mudharabah Analysis