ABSTRACT

Okeu Koswina, "Analysis of Productive Assets In. State Bank Indonesia (Limited) Tbk. Regional Offices Bandung. Under the guidance of Windi Novianti S.E., M.M

The research was done in PT. Bank Negara Indonesia (Persero) Tbk. Regional Offices Bandung. Phenomena is the development of the productive assets that are not always stable and has increased - going down each year but did not significantly affect the performance of the bank. The purpose of this study is to determine the development of productive assets and efforts to increase earning assets at PT. Bank Negara Indonesia (Limited) Tbk.

The method used in this research is descriptive quantitative, the science and art associated with the procedure (method) data collection, data analysis, and interpretation of analytical results to obtain information for inference and decision making. The unit of analysis in this study is the sales unit that is productive ativa last 5 years in state Bank Indonesia (Limited) Tbk.

The results showed that the overall development of the productive assets are included in the criteria of good, but the infrastructure indicator criteria unfavorable showing in because of a lack of supervision and an increase in earning assets. So that bank performance less running well. BNI in earning assets and the maximum efficient enough and did not experience a decrease in each year, even in 2007, earning placement on the point of capital has increased continuously until 2011. So that in 2011 earning credit that is given greater nominal compared to other productive assets.

To anticipate the risks, the Bank is required to form reserve / provision of productive ass ets in accordance with the classification. At the end of the period, to improve the Assets, the Ban k may Bad credit is quite clear. This is done so that the bank is not a bad performance.

Keywords: Assets, Increase of productive assets.