***ABSTRACT***

*SHELLI PUTERI WANDARI. NPM : 160110060, Application of 5C Principles to Credit Decision Making at PT Bank Negara Indonesia KCU Djuanda Bogor. Under the guidance of Mr. Samuel Soemantri, SE., MM.*

*PT. Bank BNI KCU Djuanda Bogor, is a bank whose business is raising funds from the public and also distributing funds to the public in the form of credit. Credit is one of the biggest sources of income in a banking institution or the like. In lending, the bank expects smooth payment in the withdrawal of funds provided. However, in the case of credit disbursement it is not always smooth, often there is a noncurrent credit risk (Bad Credit).*

*The application of principle 5C to credit, is an important matter in the costomer’s assessment before giving a loan or credit. With the principle of 5C in making credit decisions, the bank can find out which customers are eligible or not given a loan. Because not a few customers are dishonest in returning loans to banks.*

*Based on the results of research conducted by the auther is the application of the 5C principle applied by BNI Bank. Where Bank BNI in decision making always analyzes through the 5C principle, namely Character, Capital, Capacity, Collateral, Condition of economic.*

*Keywords : Bank, Credit, Application.*