

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui penerapan prinsip 5C (*Character, Capital, Capacity, Collateral, Condition of economy*), 5P (*Personallity, Purpose, Payment, Prospect, dan Profitability*), dan 3R (*Return, Repayment, Risk bearing activity*), dalam pemberian kredit untuk mencegah terjadinya kredit macet yang diukur dengan Resiko kredit (NPL) dan permodalan (CAR). Populasi dalam penelitian ini adalah PT Bank Mega Syariah periode 2014-2017. Penelitian ini menggunakan deskriptif kualitatif. Hasil penelitian ini menunjukkan bahwa metode prinsip 5C, 5P dan 3R berpengaruh signifikan terhadap prosedur pemberian kredit di PT Bank Mega Syariah. Nilai NPL yang dihasilkan pada periode 2014 sampai 2017 adalah 3,89%, 2,26%, 1,61%, 1,91%. Nilai CAR yang dihasilkan pada periode 2014 sampai 2017 adalah 19,26%, 18,72%, 23,53%, 22,19%. Dan jumlah kredit macet yang terjadi selama tahun 2014 sampai 2017 adalah 4.204.885, 1.629.159, 7.592038, dan 4.020.175

Kata kunci : 5C, 5P, 3R, NPL, CAR dan Kredit Macet

## ABSTRACT

*This study aims to determine the application of the 5C principles (Character, Capital, Capacity, Collateral, Condition of economy), 5P (Personallity, Purpose, Payment, Prospect, and Profitability), and 3R (Return, Repayment, Risk bearing activity), in giving credit to prevent bad credit as measured by credit risk (NPL) and capital (CAR). The population in this study was PT Bank Mega Syariah 2014-2017. This study uses descriptive qualitative. The results of this study indicate that the principle method of 5C, 5P and 3R has a significant effect on the procedure of granting credit in PT Bank Mega Syariah. The NPL value generated in the period 2014 to 2017 was 3.89%, 2.26%, 1.61%, 1.91%. The CAR value generated in the period 2014 to 2017 was 19.26%, 18.72%, 23.53%, 22.19%. And the number of bad loans that occurred during 2014 to 2017 was 4,204,885, 1,629,159, 7.592038 and 4,020,175*

*Keywords: 5C, 5P, 3R, NPL, CAR and Bad Credit*