

CHAPTER III CONCLUSIONS AND SUGGESTIONS

3.1 Conclusions

In line with the previous description, conclusion can be cited like the followings.

1. I have a lot of experience and knowledge during my field practice in PT Bank Lampung. Every day I have handle paperwork of guarantee bank and other credit. I learned a lot in there to adapt with employees and many other different people from all walks of life, especially the society of Lampung.
2. There are four kind of guarantee bank in PT Bank Lampung. They are tender bond (bid bond), advance payment bond, performance bond, and maintenance bond.
3. In the service of guarantee bank and credit channel are taking into account the liquidity factor and guided by the precautionary principle and the application of appropriate strategies, to improve the quality of credit in the efforts to achieve targets of bank.
4. Economic conditions of PT Bank Lampung is stable during the year 2010, which strongly supports the bank's operations, so that the targets have been set can be realized as well. The position of collectibility at 31 December 2010 shows a very good condition, include: Current 98.15%, but there should be

particular concern. They are conditions in the special attention to 0.65%, substandard 0.12%, doubtful 0.06% and loss 1.02%.

3.2 Suggestions

Relating to the analysis of PT Bank Lampung and by observing the condition and the data analyzing, some suggestions may be presented as below.

1. The bank should keep the balance of the total loan and the total deposits, in particular the service of guarantee bank. This effort, hopefully, can increase the profits of the company. This is true because local bank always keeps the balance of the total loan and the total deposits. PT Bank Lampung should be pay attention to credit in conditions: special attention, substandard, doubtful and loss to make good conditions. Then will create mutually beneficial relationships between banks and customers.
2. The curriculum or syllabus at Diploma III English Profession of Lampung University must be added, such as computer skill applied from first semester until last semester, after that marketing skill, and then English banking or banking knowledge. So when doing field practice at PT Bank Lampung, all skills are useful. And many institutions or companies need employees who have those skills.