TABLE OF CONTENS

TITLE OF COVER	
ADMITED	
APROVAL	iii
CURICULUM VITAE	iv
MOTTO	
DEDICATION	vi
ACKNOWLEDMENT	vii
CONTENTS	viii

CHAPTER 1 INTRODUCTION

1.1	PT Bank Lampung	1
	1.1.1 The History of PT Bank Lampung	
	1.1.2 Organization Structure	
	1.1.3 The Vision and Mission of PT Bank Lampung	9
	1.1.4 The Product and Service of PT Bank Lampung.	10
	1.2 Job Description	
	-	

CHAPTER II DISCUSSION AND ANALYSIS OF PROBLEM 2.1 Relation and Norm of the Office of PT Bank Lampung

2.1 Relation and Norm of the Office of PT Bank Lampung	
2.1.1 Relation with the Staff of PT Bank Lampung	14
2.1.2 Relation with Facilities	14
2.1.3 Relation with Client	15
2.1.4 Norm	15
2.1.5 Skill	17
2.1.6 The Activities of Field Practice in Relation with the Curriculum of D3	
English Program University of Lampung	18
2.2 Analysis of Problem	20

CHAPTER III CONCLUSSION AND SUGGESTION

3.1 Conclusion	
3.2 Suggestion	
REFERENCE	 36

LIST OF TABLE

Table 1	
Realization volume of Lending and Number of Debtor Overall	
PT Bank Lampung Year 2008-2010	20
Table 2	
Bad Debts rate fluctuations PT Bank Lampung in 2008-2010	21
Table 3	
Number of Credit Recipients Deptor at	
PT Bank Lampung Year 2008-2010	22

CURRICULUM VITAE

The name of the writer is Yulia Prihandini Gumelar. She is the first child of Mr. S Joko Santoso's and Mrs. Supriyani's two children. She has one brother. She was born on Jully 21th, 1990 in Sekampung, East Lampung.

She graduated from Elementary School of SDN 02 Gunung Madu Plantation (GMP), Central Lampung in 2002, then she continued to Junior High School of SLTP Satya Dharma Sudjana GMP from 2002 to 2005. She continued her study to Senior High School of SMA Yos Sudarso Metro from 2005 to 2008. In the 2008 she enrolled to Diploma III English Profession, the Faculty of Teacher Training and Education of Lampung University.

DEDICATION

This paper is dedicated to :

- My beloved parent, Mr. S Joko Santoso and Mrs. Supriyani, who usually give a support moral, material, and pray for me patiently days and nights .
- My beloved brother Galang Prihandika Gumelar. Thanks for attentions to support my study.
- Someone who would be there for ups and downs in my life.
- My beloved almamater.

ACKNOWLEDGMENTS

Alhamdulillahhi robbil 'alamin, the writer expresses deepest thanks and gratitude to Allah Almighty. Finally, she was able to accomplish her report entitle "FACTORS INFLUENCING CREDIT STAGNATIONS AND ITS SOLUTION AT PT BANK LAMPUNG" as well as possible.

The writer realized that she might not be able to complete this report without any help from her advisor, lecturers and others who given a great support to her. That is way, in this occasion, the writer would like to expres her gratitude to :

- 1. Drs. Huzairin, M.Pd. as her first advisor, without his unstinted assistance this report would never finished.
- 2. Budi Kadaryanto, S.Pd., M.A. as the examiner who has given the writer a lot of solution and your time in making the field practice report.
- Dr. Mulyanto Widodo, M.Pd. as Deputy Dean I of the University of Lampung.
- 4. Mr. Lihan A Husin, as the Branch Leader of PT Bank Lampung centre.
- Drs. Imam Redjana, M.Si. as the Head of Language and Arts Department and also as the Head of English Department of Teacher Training and Education, Lampung University.
- Mr. Ahmad Zedri and Mr. Gatot Herwanto as Supervisor of Financial Controlling Division and Electronic Main Data.

- All the staff in Financial Controlling Division and Electronic Main Data Mr. Pebriansyah CP, Mr. Adhis Arifan, and Mr. Aferdi Ruzin. Thank a lot for teaching her everything.
- 8. All the lecturers and staffs of FKIP Lampung University, thanks for being such good lecturers.
- 9. Mr. A.Deny Apriyan thanks for supporting to solve problem and help during this report.
- 10. Her beloved boyfriend, Muhamad Zulkarnain, thanks for giving your time to listen her problems. Thanks for understanding and the most important thing you want to understand and you are willing to understand.
- 11. Her best friend forever Meliza Rika, Ajeng Ersa, Herlinda, Yoanita, Anik Mukaromah and all of class A and B English Department '08. Thanks for your prayed, advice, suggest and spirit.
- 12. Her beloved friend in boarding house Astutik, Rosma, Yunia, Ani, Destri, Fitri, Eka, Indah, Wira, Duik, Sri, Meta, Tory, Desti, Refy, and Santi. Thanks for everything.

The writer is aware of limitation of this report in spite of her effort to make it as comprehensive as the resources available, she would, therefore, be grateful if reader would supply her with any correction or comment that might make a later edition more useful and accurate.

Bandar Lampung, July 2011

The writer

Yulia Prihandini Gumelar

FACTORS INFLUENCING CREDIT STAGNATIONS AND ITS SOLUTION AT PT BANK LAMPUNG

(A Field Practice Report)

By

Yulia Prihandini Gumelar



LAMPUNG UNIVERSITY BANDAR LAMPUNG 2011

FACTORS INFLUENCING CREDIT STAGNATIONS AND ITS SOLUTION AT PT BANK LAMPUNG

By

Yulia Prihandini Gumelar

A Field Practice Report

Submitted in a Partial Fulfillment of The Requirment for Diploma III

In

The Language and Arts Department of The Faculty of Teacher Training and Education



LAMPUNG UNIVERSITY BANDAR LAMPUNG 2011

Title	:FACTORS INFLUENCING CREDIT STAGNATIONS AND ITS SOLUTION AT PT BANK LAMPUNG
Name	: YULIA PRIHANDINI GUMELAR
Student Number	: 0803091060
Department	: Language and Arts
Program	: Diploma III in English Program
Faculty	: Teacher Training and Education

ADMITTED BY

Head of Department of Language and Art /Advisor,Head of Diploma III English Profession,Advisor,

Drs. Imam Rejana, M.Si. NIP 19480421 197803 1 004 Drs. Huzairin, M.Pd. NIP 19580704 1985503 1 006

APPROVAL

Examiner Team

Examiner I	: Budi Kadaryanto, S.Pd., M.A.	
Examiner II	: Drs. Huzairin, M.Pd.	

VERIFIED BY

Dean of Teacher Training and Education Faculty Deputy Dean I,

Dr. Mulyanto Widodo, M.Pd. NIP 19620203 198811 1 001

Date of Graduation :October 24th, 2011