

## Resiko dalam pemberian Kredit Perbankan

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### Abstrak

Credit facilities given by the banks often pose problems to the banks and its officers due to the changing of economics environment and the changing of debtor's attitude. These conditions of course are beyond the control of bank officers. The law concerning the bank system also can not keep up with these changing of environments. The law, which is a specialist law, often only gives a very vague guidance and composed in very general terms while in fact the nature of banking business is very complicated business. This article is written due to give contribution in approaching some problems in balancing the risk of giving credit facilities and the necessity to have funds in doing economics activities at a time of economics development.