**Halaman Pengesahan**

**ANALISIS HUKUM PENERAPAN PRINSIP MANAJEMEN RISIKO**

**PADA BANK SYARIAH**

**(Studi di Bank Muamalat Indonesia Cabang Unit Pelayanan Syariah Taliwang)**

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**Oleh :**

**AINUL YAQIN**

**D1A 011 023**

Menyetujui

Pembimbing Pertama

**Dr. Muhammad Sood, SH.,M.H**

**NIP. 19581007 198603 1 002**

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**Nama : Ainul Yaqin**

**NIM : D1A 011 023**

**FAKULTAS HUKUM**

**UNIVERSITAS MATARAM**

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaturan hukum dan penerapan manajemen risiko kredit pada Bank Muamalat Indonesia Cabang UPS Taliwang. Manfaat penelitian terdiri atas: manfaat akademik, manfaat teoritis, serta manfaat praktis. Jenis penelitian ini adalah penelitian yuridis empiris. Hasil penelitian ini ialah, Pertama, pengaturan hukum manajemen risiko pada Bank Syariah di Indonesia diatur melalui PBI No. 5/8/PBI/2003. Perbedaan prinsip antara Bank Konvensional dan Bank Syariah menjadi dasar dikeluarkannya PBI No. 13/23/PBI/2011. Kedua, penerapan manajemen risiko kredit pada Bank Muamalat Indonesia Cabang UPS Taliwang dilakukan dengan menerapkan prinsip kehati-hatian yang implementasinya antara lain dalam bentuk: prinsip mengenal nasabah, pemenuhan ketentuan berlaku, analisis penanaman dana, sistem antisipasi dini, dan diversivikasi risiko. Proses penerapan manajemen risiko Kredit pada Bank Muamalat Indonesia Cabang UPS Taliwang terdiri atas proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit.

Kata kunci: Manajemen risiko, Bank Syariah

**Law Analysis of applicating Risk Management Principal at Islamic Bank (Case Study: Muamalat Bank - UPS. Taliwang Branch Office)**

**ABSTRACT**

The aim of this study is to know how the regulation and application of risk management at Islamic Bank in Indonesia and especially at Muamalat Bank UPS Taliwang. The advantegous of this research are academic benefit, teoritical benefit, and practical benefit. The methods of this research is normative empiric. The results of research are, first, the regulation about risk management principal at Islamic Bank in Indonesia was regulated in PBI No. 5/8/PBI/2003. The different between Conventional Bank and Islamic Bank was the reason of PBI issued No. 13/23/PBI/2011. Second, The application of loan risk management at Muamalat Bank UPS Taliwang has done with circumspection principal that describe as implementation of some principal. The principal are recognize the customer, compliance with provision, analysis of capital investment, early anticipation system, and risk diversification. The application process of loan risk management at Muamalat Bank UPS Taliwang consist of identification process, measurement, monitoring, and loan risk control.

Key words: Risk Management, Islamic Bank