

ABSTRACT

Syariah Rural Bank are the bank that manage its business activity based on syariah principle. One of its business activity is giving credit or loan to debtor. Credit management for motivating the real sector, the problem (the credit risk) will show up and must be minimized so there will be no lost in the future.

The method used to help BPRS management in measuring the credit risk is Credit Risk+Portfolio (CRP) Analysis. This is a method for measuring credit risk which focus to default level as a continuous variable with a probability. CRP Analysis is used in credit with portfolio and the change of data in long term period, minimally one month.

This system is built for measuring potential loss that will be carried on by the institution should bear at the certain period and know the economic sector which cause the loss, so that the worst possibility could be anticipated beforehand. The data that be input for this system is debtor credit data during one month period. Testing of system output using Backtesting VaR Model and deviation of potential loss result of BPRS in this case less than 5%, so this system can be used for measuring potential loss for BPRS.

Keywords: *CRP analysis, backtesting VaR model, potential loss.*