

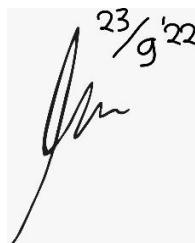
ANALISIS KREDIT BERMASALAH DILIHAT DARI STANDAR NON PERFORMING LOAN (NPL) PADA PT BPR BALI DANANIAGA

Ida Ayu Mas Margarani

Abstrak

Kredit macet merupakan suatu kondisi saat debitur perorangan maupun badan usaha tidak mampu membayar kembali pinjaman atau hutang yang dimilikinya kepada pemberi pinjaman dengan tepatwaktu. Penelitian ini bertujuan untuk menganalisis kondisi kredit bermasalah pada PT BPR Bali Dananiaga menggunakan standar non performing loan. Metode penelitian yang digunakan pada penelitian ini adalah analisis statistik deskriptif dengan pendekatan kuantitatif. Metode perolehan data pada penelitian dilakukan dengan dokumentasi data realisasi dan tunggakan kredit periode 2019, 2020, 2021 dan melakukan wawancara. Hasil penelitian menunjukkan bahwa nilai rata-rata NPL pada PT BPR Bali Dananiaga sebesar Rp 21.067.718.675 dengan rata-rata rasio NPL 19,77%. Standar Non Performing Loan dengan kriteria Sehat adalah <5%, sehingga menunjukkan kondisi kredit bermasalah pada PT BPR Bali Dananiaga periode tersebut tidak baik atau kondisi kinerja perusahaan sedang tidak sehat.

Kata Kunci: *Kredit Macet, Standar Non Performing Loan (NPL)*



***ANALYSIS OF NON-PERFORMING LOANS SEEN FROM THE
STANDARD OF NON-PERFORMING LOANS (NPL)
AT PT BPR BALI DANANIAGA***

Ida Ayu Mas Margarani

Abstract

Bad credit is a condition when individual debtors or business entities are unable to repay their loans or debts to lenders on time. This study aims to analyze the condition of non-performing loans at PT BPR Bali Dananiaga using non-performing loan standards. The research method used in this study is descriptive statistical analysis with a quantitative approach. The data acquisition method in this study was carried out by documenting realization data and credit arrears for the period 2019, 2020, 2021 and conducting interviews. The results showed that the average NPL value at PT BPR Bali Dananiaga was Rp. 21,067,718,675 with an average NPL ratio of 19.77%. The Non-Performing Loan standard with Healthy criteria is <5%, which indicates the condition of non-performing loans at PT BPR Bali Dananiaga in that period was not good or the company's performance condition was not healthy.

Keywords: *Bad Credit, Standard Non Performing Loan (NPL)*