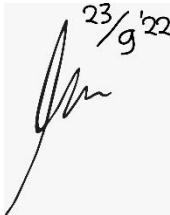# ANALISIS EFEKTIVITAS KEBIJAKAN KREDIT PADA BPR BANK BAPAS 69 MAGELANG KANTOR CABANG MUNTILAN

Indra Gading

Abstrak

Kebijakan kredit ini bertujuan untuk menganalisis efektivitas kebijakan kredit pada BPR Bank Bapas 69 cabang Muntilan. Metode penelitian yang digunakan menggunakan metode deskriptif kuantitatif. Teknik perolehan data menggunakan teknik observasi dan dokumentasi dan data sekunder berupa dokumen informasi perusahaan, data laporan neraca saldo pada BPR Bank Bapas 69 Magelang kantor cabang Muntilan berupa data laporan triwulanan periode 2021-2022. Dengan menggunakan alat analisis berupa rasio NPL *(Non Performing Loan)*, LDR *(Loan to Deposit Ratio)* dan CAR *(Capital Adequacy Ratio)*. Hasil penelitian menunjukkan bahwa nilai rasio NPL sudah dapat dikelola dengan efektif, hal tersebut ditunjukkan pada nilai NPL yang mayoritas berada di bawah 5%. Hasil dari penelitian melalui rasio LDR menunjukkan sudah dapat dikelola dengan cukup efektif, karena nilainya berada dibawah 100%. Dan hasil dari perhitungan melalui rasio CAR menunjukkan bahwa BPR Bank Bapas 69 cabang Muntilan belum mampu mengelolanya secara efektif, karena nilai CAR masih kurang dari 8%.

Kata Kunci: *Kebijakan Kredit, Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR).*

ANALYSIS OF THE EFFECTIVENESS OF CREDIT POLICY AT BPR BANK BAPAS 69 MAGELANG MUNTILAN BRANCH OFFICE

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Abstract

This credit policy aims to analysis the effectiveness of the credit policy at BPR Bank Bapas 69 Muntilan branch. The research method used is descriptive quantitative method. The data acquisition technique uses observation and documentation techniques and secondary data in the form of company information documents, balance balance report data at BPR Bank Bapas 69 Magelang Muntilan branch office in the form of quarterly report data for the period 2021-2022 by using analysis tools in the form of NPL (Non Performing Loan), LDR (Loan to Deposit Ratio) and CAR (Capital Adequacy Ratio). The results of the study indicate that the value of the NPL ratio can be managed effectively, it is shown in the NPL value which is mostly below 5%. The results of the study through the LDR ratio show that it can be managed quite effectively, because the value is below 100%. And the results of the calculation through the CAR ratio show that the BPR of Bank Bapas 69 Muntilan branch has not been able to manage it effectively, because the CAR value is still less than 8%.

Keywords*: Credit Policy, Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR).*