

## INTISARI

### ANALISIS KREDIT MACET PADA KANTOR PUSAT PD BPR BANK SLEMAN PERIODE TAHUN 2010-2017

Penelitian ini bertujuan untuk mengetahui jumlah kredit macet pada Kantor Pusat PD BPR Bank Sleman, menjelaskan penyebab terjadinya kredit macet dan menganalisis kesesuaian praktik dari kebijakan yang dilakukan Kantor Pusat PD BPR Bank Sleman dalam menangani kredit macet dengan teori *Rescheduling*, *Reconditioning*, dan *Restructuring*.

Metode yang digunakan adalah analisis deskriptif dengan menggunakan data primer berupa hasil wawancara dengan Kepala Bagian Kredit pada Kantor Pusat PD BPR Bank Sleman mengenai faktor penyebab kredit macet dan kebijakan yang dilakukan dalam menangani kredit macet serta data sekunder yang diperoleh dari laporan keuangan berupa Kualitas Kredit Menurut Jangka Waktu dan Kualitas Aset Produktif.

Berdasarkan penelitian diperoleh hasil *Non Performing Loan* Kantor Pusat PD BPR Bank Sleman selama periode 2010-2017 berada di angka 0,61%-1,63%. Berdasarkan Peraturan Bank Indonesia No 15/2/PBI/2013 nilai NPL tersebut digolongkan dalam kriteria sehat. Hal tersebut menjelaskan bahwa, permasalahan kredit macet yang dihadapi oleh Kantor Pusat PD BPR Bank Sleman berada dalam tingkat yang sehat dan tidak mengkhawatirkan. Untuk penyebab terjadinya kredit macet hanya dari pihak debitur dan pihak lain, sedangkan dari pihak intern Bank sendiri penyebab kredit macet tidak ada. Dan kebijakan yang dilakukan Kantor Pusat PD BPR Bank Sleman dalam menangani kredit macet belum sesuai dengan teori *Rescheduling*, *Reconditioning*, dan *Restructuring*.

**Kata Kunci:** Kredit Macet, *Non Performing Loan*, PD BPR Bank Sleman

## ***ABSTRACT***

### **ANALYSIS OF NON PERFORMING LOAN IN THE HEAD OFFICE OF PD BPR BANK SLEMAN IN 2010 - 2017**

This research aimed at finding out the number of non performing loan in the Head Office of PD BPR Bank Sleman, explaining the cause of non performing loan and analyzing the practice conformity of the policy implemented in the head office of PD BPR Bank Sleman in handling non performing loan with theory of Rescheduling, Reconditioning and Restructuring.

The method conducted was descriptive analysis using primary data from interview with Head of Loan Division at PD BPR Bank Sleman. The interview was about factors that causes Non Performing Loan and the policy taken in handling it. Other than interview, the analysis also uses secondary data from financial statement in the form of credit quality according to time and productive asset quality.

Based on the research result, the value of Non Performing Loan of the Head Office of PD BPR Bank Sleman during 2010 – 2017 was in 0.61% - 1.63%. Based on the Regulation of Bank Indonesia No. 15/2/PBI/2013, the value of NPL was categorized into healthy criterion. It explained that the problems of non performing loan faced by the Head Office of PD BPR Bank Sleman was in healthy and not in worrying level. The cause of non performing loan was only from the debtor and other party, while there was no factor causing non performing loan from the internal part of the Bank. In addition, the policy implemented in the Head Office of PD BPR Bank Sleman in handling non performing loan has not been in accordance with the theory of Rescheduling, Reconditioning, and Restructuring.

**Keywords:** *Non Performing Loan*, PD BPR Bank Sleman