

**REVIEW OF THE IMPACT OF PROBLEM CREDIT ON
PROFITABILITY AT THE KBMI III BANK FOR THE
2020-2021 PERIOD**

**By:
Dinda Olivia Nur**

ABSTRACT

Banks in carrying out their activities during the Covid-19 pandemic caused several banks included in the Bank Group Based on Core Capital (KBMI) III to experience an increase in non-performing loans caused by the declining financial condition of the debtor's business activities so that they experienced an inability to pay their obligations to the bank. For this reason, banks must maintain their NPL level by making efforts to save credit through the 3Rs, namely rescheduling, reconditioning, and restructuring. According to Bank Indonesia Regulation Number 21/12/PBI/2019, a bank can be said to be healthy when the NPL level is below 5%.

This writing aims to determine the impact of non performing loans on the level of profitability at the bank KBMI III. The data used is the annual report published through the website of each bank for the 2020-2021 period. Based on the results of this paper, it shows that there is an impact of non performing loans on profitability, the high level of lending activities carried out by banks, there is a risk of non-performing loans which will have an impact on profit (ROA).

Keywords: *Non Performing Loan, Profitability, Bank Group Based on Core Capital (KBMI) III*

**TINJAUAN DAMPAK KREDIT BERMASALAH
TERHADAP PROFITABILITAS PADA BANK KBMI III
PERIODE 2020-2021**

**By:
Dinda Olivia Nur**

ABSTRAK

Bank dalam menjalankan kegiatannya saat terjadinya pandemi Covid-19 membuat beberapa bank yang termasuk dalam Kelompok Bank Berdasarkan Modal Inti (KBMI) III mengalami meningkatnya kredit bermasalah yang disebabkan oleh menurunnya kondisi keuangan dari kegiatan usaha debitur sehingga mengalami ketidakmampuan untuk membayarkan kewajibannya kepada pihak bank. Untuk itu, bank harus tetap menjaga tingkat NPL dengan melakukan upaya penyelamatan kredit melalui 3R yaitu Penjadwalan kembali (*rescheduling*), Persyaratan kembali (*reconditioning*), dan Penataan kembali (*restructuring*). Menurut Peraturan Bank Indonesia Nomor 21/12/PBI/2019 bank dapat dikatakan sehat ketika tingkat NPL berada di bawah 5%.

Penulisan ini bertujuan untuk mengetahui dampak kredit bermasalah terhadap tingkat profitabilitas pada bank KBMI III. Data yang digunakan yaitu laporan tahunan dilansir melalui website dari setiap masing-masing bank periode 2020-2021. Berdasarkan hasil penulisan ini menunjukkan bahwa adanya dampak kredit bermasalah terhadap profitabilitas, tingginya kegiatan penyaluran kredit yang dilakukan bank terdapat munculnya risiko terjadinya kredit bermasalah yang akan berdampak pada perolehan laba (ROA).

Kata Kunci: Kredit Bermasalah, Profitabilitas, Kelompok Bank Berdasarkan Modal Inti KBMI) III.