

INTISARI

Sejalan dengan peraturan yang telah dikeluarkan Otoritas Jasa Keuangan Republik Indonesia, Bank ABC melakukan strategi restrukturisasi kredit untuk debitur yang terdampak pandemi *COVID-19*. Penelitian ini menggunakan data primer berupa hasil wawancara kepada responden yang dinilai mewakili bisnis jaringan segmen *Commercial* di Bank ABC, yaitu wilayah Jakarta dan Banten, Jawa Barat, Jawa Tengah, Jawa Timur, Sumatera, Kalimantan, serta Sulawesi, Maluku dan Papua.

Berdasarkan hasil wawancara tersebut, diperoleh kesimpulan bahwa sektor usaha dari debitur Bank ABC yang paling terdampak pandemi *COVID-19* berupa penurunan pendapatan usaha adalah sektor properti, automotif, eksportir, dan pariwisata. Skema keringanan yang diberikan Bank ABC untuk debitur terdampak pandemi *COVID-19* adalah penundaan angsuran pokok, penangguhan sebagian bunga, penurunan suku bunga, perpanjangan jangka waktu, dan pemberian kredit menggunakan dana Program Percepatan Pemulihan Ekonomi Nasional (PEN) dengan selektif.

PT XYZ yang bergerak dalam perdagangan produk automotif mengalami penurunan pendapatan pada saat terjadinya puncak pandemi *COVID-19* di semester pertama tahun 2020. Berdasarkan analisis terhadap data sekunder berupa laporan realisasi dan proyeksi keuangan PT XYZ, kondisi fasilitas kredit PT XYZ memenuhi syarat untuk dilakukan restrukturisasi karena mengalami kesulitan pembayaran kewajiban, namun prospek usaha masih baik karena pendapatan diproyeksikan dapat kembali pulih dan terus meningkat.

Dengan dilakukannya restrukturisasi terhadap fasilitas kredit dari seluruh bank, kondisi keuangan PT XYZ diproyeksikan menjadi membaik dan dapat memenuhi kewajiban kepada bank untuk setiap periode sampai dengan akhir masa restrukturisasi. Untuk lebih meyakini skema restrukturisasi tersebut dapat memberikan hasil yang optimal, PT XYZ harus menjalankan beberapa strategi perbaikan, antara lain menjaga efisiensi modal kerja, penjualan aset tetap tidak produktif, dan meminta dukungan dana dari pemegang saham.

Kata kunci: *COVID-19*, *Non Performing Loan*, restrukturisasi

ABSTRACT

In line with regulations issued by the Financial Services Authority of the Republic of Indonesia, Bank ABC is implementing a loan restructuring strategy for debtors affected by the COVID-19 pandemic. This study uses primary data, in the form of interviews with respondents who are considered to represent the network business segment of the Commercial Bank ABC, namely Jakarta and Banten, West Java, Central Java, East Java, Sumatra, Kalimantan, and Sulawesi, Maluku and Papua.

Based on the results of the interview, it was concluded that the business sectors of Bank ABC debtors that were most affected by the COVID-19 pandemic in the form of a decrease in business income were the property, automotive, exporters, and tourism sectors. The relief schemes provided by Bank ABC for debtors affected by the COVID-19 pandemic are postponement of loan principal installments, deferment of part of loan interest, lowering of loan interest rates, extension of loan periods, and providing loan selectively using funds from the National Economic Recovery Acceleration (PEN) Program.

PT XYZ, which is doing main business in the automotive products trading, has experienced a decline in revenue at the peak of the COVID-19 pandemic in the first half of 2020. Based on the analysis of secondary data in the form of reports on the financial realization and projections of PT XYZ, the condition of PT XYZ's loan facilities is eligible for restructuring due to difficulties in paying obligations, but business prospects are still good because revenues are projected to recover and continue to increase.

With the restructuring of the credit facilities of all banks, PT XYZ's financial condition is projected to improve and be able to fulfill its obligations to banks for each period until the end of the restructuring period. To further ensure that the restructuring scheme can provide optimal results, PT XYZ must carry out several improvement strategies, including maintaining working capital efficiency, selling non-productive fixed assets, and requesting financial support from shareholder.

Keywords: *COVID-19, Non Performing Loan, restructuring*