

Intisari

Penelitian ini bertujuan untuk mengetahui pertumbuhan kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan bank umum konvensional, tingkat kredit yang diberikan bank umum konvensional sebelum dan setelah pandemi Covid-19, serta penerapan manajemen risiko kredit bank umum konvensional di masa pandemi Covid-19 di Indonesia. Penelitian ini menggunakan metode campuran (*mixed method*): (1) pendekatan kuantitatif menggunakan statistik deskriptif (2) pendekatan kualitatif dengan melakukan telaah dokumen. Data diperoleh dari *website* resmi BEI atau *website* masing-masing bank umum konvensional yang menjadi sampel penelitian. Hasil penelitian menunjukkan bahwa (1) pertumbuhan kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan bank umum konvensional menunjukkan hasil yang cukup bervariasi: beberapa diantaranya cenderung meningkat, fluktuatif, dan beberapa lainnya menurun (2) kredit yang diberikan neto di masa pandemi lebih besar dibanding non-krisis pandemi, tetapi dengan selisih yang tidak begitu signifikan (berkisar 0,14%) (3) setiap bank telah menerapkan manajemen risiko kredit di masa pandemi Covid-19 yang sesuai dengan POJK tentang penerapan manajemen risiko pada bank umum dan POJK stimulus Covid-19. Penerapan manajemen risiko yang baik memungkinkan kualitas kredit, tingkat NPL, dan profil risikonya tetap terjaga di tengah kondisi pandemi. Secara keseluruhan manajemen risiko kredit telah diterapkan dengan baik, terbukti dengan tingkat NPL masing-masing bank tetap terjaga di bawah batasan yang dapat diterima kecuali Bank Bukopin (NPL *gross*: 10,16%) dan profil risiko tetap terkendali pada peringkat *low to moderate* dan/atau *moderate*.

Kata Kunci: Kredit Yang Diberikan, Pinjaman, Manajemen Risiko Kredit, Pandemi Covid-19

Abstract

This study aims to find out the growth of credit provided and impairment loss reserves on credit provided by conventional commercial banks, the level of credit provided by conventional commercial banks before and after the Covid-19 pandemic, and the application of credit risk management for conventional commercial banks during the Covid-19 pandemic in Indonesia. This study uses mixed methods: (1) quantitative approaches using descriptive statistics (2) qualitative approaches by conducting document review. The data was obtained from the official website of IDX or the website of each conventional commercial bank that became the research sample. The results showed that (1) the growth of credit provided and impairment loss reserves on credit provided by conventional commercial banks showed quite varied results: some of them tended to increase, fluctuate, and some decreased (2) net credit during the pandemic is greater than the non-pandemic crisis, but with a not-so-significant margin (0.14%) (3) each bank has implemented credit risk management during the Covid-19 pandemic in accordance with POJK regarding the application of risk management in commercial banks and POJK stimulates Covid-19. The implementation of good risk management allows credit quality, NPL level, and risk profile to be maintained in the midst of pandemic conditions. Overall credit risk management has been well implemented, as evidenced by each bank's NPL level remaining below acceptable limits except Bank Bukopin (gross NPL: 10.16%) and the risk profile remains under control at low to moderate and/or moderate ratings.

Keywords: Credit Provided, Loans, Credit Risk Management, Covid-19 Pandemic