Analysis of Non-Performing Loans in PT. Bank Rakyat Indonesia (Persero) Tbk, Unit Lubuk Begalung 2019-2020

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Abstract: Banks in general, in carrying out their operations to obtain business results, are always faced with a risk. One of the risks experienced by a bank is the large ratio of non-performing loans or what is called Non-Performing Loans/NPLs. Based on Bank Indonesia regulations, a bank has a dangerous potential if the bank has an NPL ratio of more than 5%. This study aims to analyze the level of non-performing loans at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020. This research was conducted using quantitative methods. The data used in this study are the total number of loans (BRIGuna, KUPEDES, KUR) and the number of loans experiencing problems (BRIGuna, KUPEDES, KUR) in 2019-2020. This study uses trend analysis as a data analysis tool. From the results of a partial analysis, BRIGuna's NPL level for 2019-2020 was 0, respectively, in very healthy conditions and 15.62% in unhealthy conditions. BRIGuna's NPL increased by 156% in 2019-2020. The KUPEDES NPL level for 2019-2020 is 5.35% for unhealthy conditions and 2.15% for healthy conditions respectively. KUPEDES's NPL decreased in 2019-2020 by 59.82%. BRIGuna's NPL increased by 156% in 2019-2020. The KUR NPL rate for 2019-2020 was 4.04% each. with fairly healthy conditions and 2.07% with healthy conditions. KUR NPLs decreased in 2019-2020 by 48.74%.

Keyword: Problem Credit, Non Performing Loan (NPL)

INTRODUCTION

The legal basis governing the existence and business of Commercial Banks is the provisions in Law of the Republic of Indonesia Number 10 of 1998 concerning amendments to Law No.7 of 1992 concerning Banking. Article 1 of Law No.10 of 1998 states that a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of many people.

Banks according to Banking Law Number 10 of 1998 are business entities that collect funds from the public in the form of deposits and distribute to the public in the form of credit or other forms in order to improve the living standards of many people. Kasmir, (2016:24) defines a bank as a financial institution whose main activity is to collect funds from the

public *(funding)* and channel the funds back to the community *(lending)* and provide other bank services.

Banking activities in collecting funds from the wider community, known as the banking world, are funding activities. The definition of raising funds means collecting or seeking funds by buying from the wider community. The purchase of funds from the community is carried out by banks by using various strategies so that people want to invest their funds in the form of deposits. The types of deposits that people choose such as current accounts, savings, deposit certificates and time deposits.

After obtaining funds in the form of deposits from the public, the bank funds will be resold to the public in the form of loans or better known as *lending.* In providing credit, loan services are also charged to credit recipients *(debtors)* in the form of interest and administrative fees. Meanwhile, for shari'a banks, it can be in the form of profit sharing or capital participation.

But crediting doesn't always go as smoothly and well as expected. One day the bank had difficulty requesting installments from the debtor because of something. Therefore, the processing must be carried out professionally standardized by Bank Indonesia to measure the level of bad debts is NPL *(Non Peforming Loan).*

Management of NPL *(Non Peforming Loan) non-performing loans* it becomes very important because this has animpact on the company's performance. High NPL *(Non Peforming Loan).* can influence bank policy in disbursing its credit, namely banks become more cautious. Because banks that continue to provide credit when NPL *(Non Peforming Loan).* high means that the bank is risk taken. The maximum limit of the percentage of non-performing loans in each bank in Indonesia must refer to regulations made by Bank Indonesia which are currently taken over by the Financial Services Authority (OJK) regarding the fairness limit of NPL *(Non Peforming Loan)* levels. that is 5%. This regulation is very important so that every bank in Indonesia continues to maintain the NPL *(Non Peforming Loan) level.* (BI No. 13/24/DPNP).

METHOD

This research is a quantitative descriptive research, namely by explaining the ways of collecting quantitative data that are accurate and actual and closely related to the problem studied by Sugiyono, (2016: 13). In this study, the author used descriptive research methods by analyzing documents by means of qualitative and quantitative approaches that will be used to obtain data, test analysis and conclusions.

The sourcesused are primary data and secondary data. According to Edi Riadi (2016:48) Data sources are everything that can provide information about data. Primary data is a data source obtained directly from the original source (not through an intermediate medium). Primary data can be both individual or group opinions of subjects (people), and observations. The method used to obtain primary data is the interview and observation method. Interviews can be conducted with customers, credit departments, and observation activities which will then be processed by researchers. Secondary data is data obtained through other parties, and is not directly obtained by researchers from research subjects. Secondary data is usually in the form of documentation or report data that is already available which is in the   credit section of BRIGuna, KUPEDES and KUR at PT. PT. Bank Rakyat Indonesia (Persero), Tbk Unit Lubuk Begalung Padang in 2019-2020.

The analytical method used in this study is a quantitative descriptive method, which explains the results of the study in the form of BRIGuna, KUPEDES and KUR credit data related to bad debts in several periods. The data analysis technique in this study is based on a regulation made by Bank Indonesia BI No. 13/24/DPNP which is currently taken over by the Financial Services Authority (OJK) regarding the fairness limit of the NPL *(Non Peforming*

Loan) level of 5%. This regulation is very important so that every bank in Indonesia continues to maintain the level of *Non-Peforming Loan (NPL).*

Measurement of Non Performing Loan (NPL) Variables

Based onRegulation B ank Indonesia BI No. 13/24/DPNP, *Non Performing Loan* (NPL) is a ratio that measures the ratio of the number of non-performing loans to total loans where:
1) Credit is credit given to third parties (excluding credit to other banks)
2) Non-performing loans are loans of less current, doubtful, and bad quality
3) Non-performing loans are calculated on a gross basis
4) Numbers are taken into account per position (not annualized)

Table 1. The NPL assessment according to BI Circular Letter No. 13/24/DPNP

Composite Predicate	Weight	Information
PK 1	<2%	Very Healthy
PK 2	2% - 3,5%	Healthy
PK 3	3,5% - 5%	Healthy Enough
PK 4	5% - 8%	Unhealthy
PK 5	>8%	Unhealthy

Source: BI Circular Letter No. 13/24/DPNP

Based on the BI SE Circular Letter No. 13/24/DPNP, the calculation of NPL can be formulated as follows:

$$Non\ Performing\ Loan\ (NPL) = \frac{Non\text{-}Performing\ Loans}{Total\ Credits} \times 100\%$$

In accordance with the title of this study is to conduct an analysis in measuring the level of bad debts or loans that experience problems in PT. PT. Bank Rakyat Indonesia (Persero), Tbk Unit Lubuk Begalung Padang in 2019-2020. Theanalysis used in this study is a quantitative descriptive method, which explains the results of the study in the form of BRIGuna, KUPEDES, and KUR credit data distributed after the amount of each of these credits that experienced problems. in some periods. The data analysis technique in this study is based on BI Circular Letter No. 13/24/DPNP in calculating the level of Non-Performing Loans (NPL).

RESULTS AND DISCUSSION

Based on the types of credit discussed in this study, the amount of credit disbursed and the number of credits that experienced problems with trend analysis at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit for 2018-2019 is:

Table 2. Amount of Credit Disbursed to PT. PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang Year 2019-2019 (Rp)

Credit	Year 2019	Year 2020	Trend	
			Percentage (%)	Nominal (Rp)
KUPEDES	15,253,660,717	7,483,528,000	(50.94) %	(7,770,132,717)
BRI Guna	1,217,000,000	2,487,000,000	104.35 %	1,270,000,000
KUR	9,425,873,125	24,507,652.420	160 %	15,081,779,294
TOTAL	**25,896,533,842**	**34.478.180.420**	**33.14%**	**8,581,655,577**

Source: PT. Bank Rakyat Indonesia (Persero), Data Processed

In this study, we analyzed the number of KUPEDES, BRI Guna and KUR that experienced problems with PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung

Padang Unit in 2019-2020 using Non-Performing Loan (NPL) performance, as for loans that experience problems as stated in the background of research problems, it is determined by the level of collectibility of deposits, collectibility is not smooth, collectibility is doubtful and collectibility is stuck.

The amount of credit that experienced problems according to the level of collectibility at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020:

Table 3. collectibility level at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang in 2019-2020

Credit	Collectibility	Year 2019	Total	Year 2020	Total
KUR	DPK	335,277,856,-	380,845,014,-	505,010,949,-	507,535,949,-
	Less Fluent	9,864,597,-		2,525,000,-	
	Doubt	-		-	
	Bad	-			
KUPEDES	DPK	806,319,816,-	815,344,381,-	160,715,300,-	160,715,300,-
	Less Fluent	-		-	
	Doubt			-	
	Bad	9,024,565,-		-	
BRI Guna	DPK	-	-	388,450,390,-	388,450,390,-
	Less Fluent	-		-	
	Doubt	-		-	
	Bad	-		-	
SUM		**815,344,381**		**1,056,701,639**	

Source: PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020, Data Processed

Analyze the Level of Non-Performing Loans Using the Non-Performing Loan (NPL) Formula at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020

Determine the level of non-performing loans using the Non-Performing Loan (NPL) formula at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang In 2019-2020, NPL is a comparison between the amount of collectibility loans that are less current, doubtful, bad and the total loans disbursed multiplied by 100%.

The level of non-performing loans based on the type of credit disbursed and the number of credits that experienced problems discussed in this study, the analysis was carried out using trend analysis at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang Year 2019-2020 from the calculation results are:

Non-Performing Loan (NPL) Rate at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang Year 2019-2020 (Rp)

Table 4. Non-Performing Loan (NPL) Rate at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang Year 2019-2020 (Rp)

Types of Credit	Non *Performing Loan* (NPL)		*Trend*
	Year 2019	Year 2020	
KUR	4.04 %	2.07 %	(48.74) %
KUPEDES	5.35 %	2.15 %	(59.82) %
BRIGuna	0 %	15.62 %	156 %

Source: Processed Author Data.

The amount of NPL (Non Performing Loan) KUR at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019 based on BI Circular Letter No. 13/24/DPNP is in a fairly healthy condition with Composite Predicate 3 which is 4.04%. Meanwhile, the amount of NPL (Non Performing Loan) KUR at PT. Bank Rakyat Indonesia

(Persero) Tbk Lubuk Begalung Padang Unit in 2020 experienced an increase in composites at Composite Level 2 with healthy NPL conditions with a value of 2.07%. The large growth rate of NPL (Non Performing Loan) KUR at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 experienced a decrease of 48.74% which shows the condition of NPL (Non Performing Loan) KUR at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 is getting better with a composite level from PK 3 in 2019 to PK 2 in 2020 in this case the NPL condition from healthy enough to healthy.

The amount of NPL (Non Performing Loan) KUPEDES at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019 based on BI Circular Letter No. 13/24/DPNP is in an unsanitary condition with Composite Predicate 4 which is 5.35%, while the amount of NPL (Non Performing Loan) KUPEDES at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang in 2020 was valued at 2.15% with a composite rating of 2 in healthy condition. The large growth rate of KUPEDES NPL (Non Performing Loan) at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 experienced a decrease of 59.82% which shows the condition of KUPEDES's NPL (Non Performing Loan) at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 is getting better with a composite level from PK 5 in 2019 to PK 2 in 2020 in this case the NPL condition from healthy enough to healthy.

The amount of NPL (Non Performing Loan) BRIGuna at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019 based on BI Circular Letter No. 13/24/DPNP is in a very healthy condition, where the NPL value is 0%. Here it can be seen that from the amount of BRIGuna credit disbursed amounting to Rp. 1,217,000,000,- to PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang in 2019 no one experienced problems and all categories of current loans. Meanwhile, the amount of NPL (Non Performing Loan) BRIGuna at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Lubuk Begalung Padang in 2020 was valued at 15.62%, with a composite rating of 5 in unsanitary conditions. The large growth rate of BRIGuna's NPL (Non Performing Loan) at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 experienced an increase of 156% which shows the condition of BRIGuna's NPL (Non Performing Loan) at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 is getting worse with the composite level from PK 1 in 2019 to PK 5 in 2020 in this case the NPL condition from quite very healthy to unhealthy.

CONCLUSION

Based on the calculation of the credit rate of return that has problems with PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020, it can be concluded that:

1. Total credit disbursed by PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit has increased from 2019 to 2020 is the total KUR distributed at Rp. 9,425,873,125,- and in 2020 it is Rp. 24,507,652,419,-. Total KUR disbursed increased by Rp.15,081,779,294,-. with a percentage change of 5.87%. At BRIGuna which is distributed to PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019 also multiplied the increase to 2020 with a nominal value of Rp.1,270,000,000,-. Or an increase of 104.35%.

   The amount of credit disbursed by PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 which experienced a decline was KUPEDES with a nominal decrease of Rp.7,770,132,717,- or a decrease of 50.94%.

2. NPL (Non Performing Loan) KUR level at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019 based on BI Circular Letter No. 13/24/DPNP is in a fairly healthy condition with Composite Predicate 3 which is 4.04%. Meanwhile, the NPL

(Non Performing Loan) KUR level at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2020 is at Composite Level 2 with a healthy NPL condition with a value of 2.07%. The growth rate of NPL (Non Performing Loan) KUR in PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 experienced a decrease of 48.76% with a change in the composite rate decrease from PK 3 in 2019 to PK 2 in 2020 in this case the NPL condition from healthy enough to healthy.

3. Kupedes NPL (Non Performing Loan) level at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019 based on BI Circular Letter No. 13/24/DPNP is in an unhealthy condition with Composite Predicate 5 which is 5.35%. Meanwhile, kupedes NPL (Non Performing Loan) level at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2020 is at composite level 2 with a healthy NPL condition with a value of 2.15%. The growth rate of KUPEDES's NPL (Non Performing Loan) at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 experienced a decrease of 59.81% with a change in the composite rate decrease from PK 3 in 2019 to PK 2 in 2020 in this case the NPL condition from unhealthy to healthy.

4. BRIGuna NPL (Non Performing Loan) level at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019 based on BI Circular Letter No. 13/24/DPNP is in a very healthy condition with Composite Predicate 1 which is 0%. Meanwhile, BRIGuna's NPL (Non Performing Loan) level at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2020 is at composite level 5 with unhealthy NPL conditions with a value of 15.62%. BRIGuna's NPL (Non Performing Loan) growth rate at PT. Bank Rakyat Indonesia (Persero) Tbk Lubuk Begalung Padang Unit in 2019-2020 experienced an increase of 156% with a change in the composite rate from PK 0 in 2019 to PK 5 in 2020 in this case the NPL condition from healthy to unhealthy.

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