ABSTRAK

Penelitian ini bertujuan untuk menganalisis perbedaan rasio *Non Performing Loan (NPL)* pada sektor perbankan yang terdaftar di Bursa Efek Indonesia sebelum dan Saat pandemi Covid-19. Data yang digunakan dalam penelitian ini mencakup periode 2017 hingga 2022, dengan fokus pada perbandingan rasio *NPL* sebelum dan saat pandemi Covid-19 serta dampaknya terhadap masyarakat. Metode analisis yang digunakan adalah komparatif untuk membandingkan rasio *NPL* pada periode sebelum dan saat pandemi terjadi. Hasil Penelitian menunjukkan bahwa pandemi Covid-19 memiliki dampak signifikan terhadap rasio *NPL* di sektor perbankan. Faktor seperti kebijakan restrukturisasi yang dikeluarkan pemerintah mampu untuk mengendalikan nilai *NPL* saat melambatnya pertumbuhan ekonomi karena dampak dari Covid-19. Penelitian ini memberikan kontribusi penting dalam memahami dinamika *NPL* di sektor perbankan Indonesia selama krisis kesehatan global dan memberikan rekomendasi bagi pengambil kebijakan dan manajemen bank untuk meningkatkan ketahanan terhadap risiko kredit di masa depan.

Kata Kunci: *Non Performing Loan*, Covid-19, Restrukturisasi.

ABSTRACT

This research aims to analyze differences in Non-Performing Loan (NPL) ratios in the banking sector listed on the Indonesia Stock Exchange before and during the Covid-19 pandemic. The data used in this research covers the period 2017 to 2022, with a focus on comparing the NPL ratio before and during the Covid-19 pandemic and its impact on society. The analytical method used is comparative to compare the NPL ratio in the period before and during the pandemic. Research results show that the Covid-19 pandemic has had a significant impact on the NPL ratio in the banking sector. Factors such as the restructuring policy issued by the government were able to control the NPL value when economic growth slowed due to the impact of Covid-19. This research provides an important contribution in understanding the dynamics of NPLs in the Indonesian banking sector during the global health crisis and provides recommendations for policy makers and bank management to increase resilience to credit risk in the future.

Keywords: Non Performing Loan, Covid-19, Restructurisation.