



ANALYSIS OF NON PERFORMING LOAN (NPL) AT PT. BANK PEREKONOMIAN RAKYAT CEMPAKA MITRA NAGARI

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ABSTRACT

This study aims to analyze the development and health level of the Non Performing Loan (NPL) ratio at PT. BPR Cempaka Mitra Nagari during the 2022–2025 period. The study is motivated by the increasing trend of non performing loans, which may affect the bank's financial health. The data used are secondary data obtained from the company's financial statements, including total non-performing loans and total loans disbursed. This research employs a descriptive quantitative method with an NPL ratio analysis approach based on the Financial Services Authority (OJK) regulations. The results indicate that the NPL ratio has increased significantly each year, reaching 13.3% in 2022, 14.6% in 2023, 16.4% in 2024, and 22.2% in 2025. All values exceed the maximum standard of 5% set by the regulator, indicating that the bank's condition is categorized as unhealthy. The increase in NPL is influenced by the growth of non-performing loans that surpasses loan disbursement growth, weak credit monitoring, and declining debtor repayment capacity due to economic conditions. Therefore, the bank is recommended to strengthen credit analysis, improve supervision, and optimize non-performing loan management strategies to reduce risks and enhance overall bank performance.

Keywords : Non Performing Loan (NPL), Bank Health, Credit Risk, BPR.

Submit : 24th April 2026

Acceptance : 27th April 2026

INTRODUCTION

The development of the banking sector in Indonesia demonstrates that banks play a highly strategic role in driving national economic growth, particularly through their intermediary function in collecting funds from the public and redistributing them in the form of credit. Credit is a primary source of income for banks, but it also carries significant risks, namely the risk of non-performing loans (NPL). NPL are a condition in which a debtor experiences difficulty or inability to fulfill its obligations, including principal payments, interest payments, and other fees, as stipulated in the credit agreement (Maduma, 2013). Therefore, NPL is one of the main indicators in assessing the level of bank health and the quality of its assets.

Non Performing Loan (NPL), also known in Indonesian as problem loans, are an important measure in assessing the quality of bank credit and the credit risk faced by banks. NPL arise when a debtor fails or is late in fulfilling its obligation to pay principal and/or interest within a specified period as originally agreed, resulting in the loan no longer generating cash flow for the bank. NPL are measured by comparing the number of problem loans to the total amount of credit disbursed, thus reflecting the soundness of a banking institution's credit assets.

The Non Performing Loan (NPL) ratio is a fundamental indicator in evaluating banking performance because a high NPL ratio indicates poor asset quality, increases credit risk, suppresses profitability, and can impact stability and public confidence in financial institutions. In the context of Indonesian banking regulations, a bank is considered healthy if its NPL ratio is below the maximum limit set by the regulator, which is generally below a certain percentage as stipulated by Bank Indonesia. Furthermore, NPL analysis is also used to assess the effectiveness of credit risk management and non-performing loan mitigation strategies implemented by banks in an effort to sustainably maintain the quality of their credit portfolios and support the financial intermediation function in the economy. (Priatna, 2017)

According to Kasmir (2013), Non Performing Loan is a problematic credit or bad credit in which there are obstacles caused by two elements, namely from the banking side in analyzing it and from the customer who intentionally or unintentionally does not make payments in his obligations. The issue of non performing loan (NPL) is becoming increasingly important in the context of Rural Banks (BPR), given the operational characteristics of BPR, which focus more on financing the micro, small, and medium enterprise (UMKM) sector. This segment is relatively vulnerable to changes in economic conditions, potentially increasing the risk of default. Non-performing loans in BPR generally arise from delays or inability of customers to repay loans in accordance with applicable regulations, thus requiring stricter monitoring and ongoing credit evaluation (Fitri & Anita, 2024). This shows that suboptimal credit management can have a direct impact on increasing the NPL ratio.

High NPL levels not only reduce bank profitability but can also impact liquidity and undermine public trust in banking institutions. In the long term, this situation could even disrupt financial system stability, particularly at the regional level. The NPL plays a crucial role in assessing a bank's health, as the higher the NPL ratio, the greater the risk of loss the bank must bear. A high NPL indicates a weak credit analysis, oversight, and risk management system, while a low NPL indicates effective and prudent credit management (Faradila et al., n.d.). Furthermore, a higher NPL ratio results in poorer credit quality and a higher number of non-performing loan, which can increase the likelihood of a bank experiencing problems. Consequently, a higher NPL ratio lowers a bank's profitability (Afriyeni, 2018).

(Pastika & Nopiyani, 2025). Therefore, credit risk control is very important in maintaining the sustainability of bank operations. Bank Indonesia (BI) regulations stipulate that a healthy NPL ratio is below 5% of total disbursed credit. However, in practice, many rural banks (BPR) still face difficulties in maintaining a stable ratio. This is due to various factors, both internal and external. Internal factors include weak credit analysis, suboptimal monitoring systems, and ineffective risk



management. Meanwhile, external factors include macroeconomic conditions such as interest rates, economic growth, and debtor repayment capacity, which are affected by fluctuating business conditions (Silvester, 2023).

Several previous studies have also shown that macroeconomic variables and bank financial ratios significantly influence NPL levels. High interest rates can increase borrowers' credit burdens, while slowing economic growth can reduce repayment capacity, contributing to increased non-performing loans. Furthermore, the Loan to Deposit Ratio (LDR) also impacts a bank's liquidity level, which ultimately impacts the quality of credit distribution (Risna, 2020). This confirms that credit risk management does not only depend on the bank's internal policies, but is also influenced by overall economic conditions.

The benefits of non-performing loan are Non Performing Loan (NPL) play a crucial role in banking as an indicator of credit quality and bank health. NPLs are used to measure credit quality, with the lower the NPL ratio, the better the bank's credit standing (Yanuarmawan, 2017). In addition, NPL functions as a credit risk indicator that helps banks identify and control potential defaults (Anita, 2015). NPL is also used as a basis for evaluating financial performance because high NPL can reduce bank profitability (Fazri, 2023). and serve as a reference in making credit policies and handling problem credits (Wahidah et al., 2025). In addition, NPL reflects banking stability, because its increase can disrupt the bank's liquidity and solvency (Made, 2024).

Based on this phenomenon, NPL have become a crucial issue in the banking industry, particularly in rural banks (BPR), as they have direct implications for the bank's financial health, asset quality, and operational sustainability. The gap between ideal conditions (an NPL ratio below 5%) and actual conditions in the field demonstrates the need for a more in-depth analysis of the underlying factors and effective management strategies.

According to banking literature, NPL also reflect a bank's ability to manage credit risk, maintain liquidity, and maintain financial stability. Bank Indonesia and the Financial Services Authority (OJK) stipulate that a healthy NPL ratio is below 5%. Therefore, banks are required to maintain this ratio within safe limits to ensure business continuity and maintain public trust. Therefore, this study aims to analyze the level of Non Performing Loan (NPL) at PT. BPR Cempaka Mitra Nagari, identify the factors that cause non-performing loans, and formulate strategies that can be implemented to reduce the NPL level. The results of this study are expected to provide academic and practical contributions, particularly in improving the quality of credit management, strengthening risk management, and maintaining banking stability and health, particularly in the BPR sector.

RESEARCH METHODS

Method Of Collecting Data

Library research was conducted by gathering various theoretical sources related to credit, credit risk, and non performing loan (NPL) from books, scientific journals, articles, and financial reports.

This method aims to obtain a theoretical foundation and understand bank health indicators and NPL calculations as a basis for analysis.

Field research was conducted by collecting data directly from PT. BPR Cempaka Mitra Nagari through interviews with relevant parties and financial report documentation. The data collected included total non-performing loans and total credit from 2022 to 2025. Total credit was assessed from the balance sheet and total non-performing loans from the productive asset quality report. This data was used to calculate and analyze the development of the Non Performing Loan (NPL) ratio.

Data Analysis Methods

This study uses quantitative descriptive analysis by calculating the Non Performing Loan (NPL) ratio based on non performing loan data and total credit as stipulated by the Financial Services Authority (OJK). The calculation results are then compared with regulatory standards and analyzed to identify factors influencing NPL changes.

Formula Non Performing Loan (NPL)

$$\text{NPL} = \frac{\text{Total Non Performing Loan}}{\text{Total Credit}} \times 100\%$$

Non Performing Loan (NPL) Assessment Criteria Matrix

Table 1 assessment criteria matrix Non Performing Loan (NPL)

No	criteria	NPL
1	Very Healthy	< 2%
2	Healthy	$2\% \leq \text{NPL} < 5\%$
3	Fairly Healthy	$5\% \leq \text{NPL} < 8\%$
4	Not Healthy	$8\% \leq \text{NPL} < 12\%$
5	Not Healthy	$\geq 12\%$

Source : Bank Indonesia

Based on the table, it can be seen that the criteria for assessing the level of NPL health are said to be healthy if the NPL ratio is less than 2% as determined by Bank Indonesia and are said to be unhealthy if the NPL ratio value is greater than 12%.

ANALYSIS AND DISCUSSION

Credit Classification According to Collectibility

According to (Maulana et al., 2023) Non performing loans are classified into five categories based on their collectibility level: current loans, special mention loans (DPK), substandard loans, doubtful



loans, and bad loans. This classification is based on the level of accuracy of principal and interest payments and the length of arrears, ranging from loans with no arrears to loans with a delay of more than 270 days, which are potentially uncollectible.

Causes of Non Performing Loan (NPL)

According to (Nursyahriana et al., 2017) The main causes of Non Performing Loan (NPL) include the debtor's character, ability to repay, economic conditions, and collateral. Nonperforming loan can arise from a debtor's poor faith and discipline, inability to manage finances, and the influence of unstable economic conditions. Furthermore, inadequate collateral also increases the risk of non-performing loans.

Non Performing Loan (NPL) Settlement Techniques

According to (Firmanto et al., 2019) There are several primary techniques used by banks to resolve non-performing loans (NPL). One common approach is rescheduling, which involves changing the repayment schedule, such as extending the loan term or reducing the installment amount, allowing the debtor to better meet their obligations. Furthermore, there is reconditioning, which involves changing some or all of the terms of the credit agreement, such as lowering the interest rate, eliminating late fees, or changing the payment terms. Another technique is credit restructuring, which involves completely restructuring the credit agreement, encompassing changes to the principal, interest rate, term, and possibly adding new credit facilities to support the debtor's business continuity. If these restructuring efforts are unsuccessful, banks can resort to foreclosure and auctioning of collateral to cover the debtor's obligations. Furthermore, if all non-litigation efforts are ineffective, non-litigation credit can be resolved through legal channels, such as through the courts or the State Receivables Affairs Committee (PUPN).

Results and Discussion of Non-Performing Loans (NPL)

**Table 2 Data *Non Performing Loan* (NPL) on
PT. Bank Perekonomian Rakyat Cempaka Mitra Nagari
period 2022 - 2025**

No	Year	Total Non Performing Loan	Total Credit
1	2022	500.660	3.754.113
2	2023	915.453	6.252.468
3	2024	1.706.630	10.370.663
4	2025	2.628.508	11.837.120

Source : PT. BPR Cempaka Mitra Nagari.

Based on the table above, the number of non performing loans shows a consistent upward trend from year to year, in line with the growth in bank lending. In 2022, non performing loan were recorded at IDR 500,660 out of a total loan of IDR 3,754,113. Furthermore, in 2023, the number of

non performing loan increased to IDR 915,453, in line with the increase in total loans disbursed to IDR 6,252,468.

This increase continued in 2024, when non performing loan experienced a significant increase to IDR 1,706,630, with a total loan of IDR 10,370,663. This condition indicates that the greater the loan disbursement, the greater the potential risk of non performing loan. In 2025, non performing loans reached a peak of IDR 2,628,508, while total loans disbursed also increased to IDR 11,837,120.

Overall, the data indicates that rapid credit growth has not been matched by optimal credit risk management, resulting in an annual increase in non performing loan. This issue requires banks to address and improve the quality of credit analysis and debtor oversight to minimize non performing loan risk.

**Table 3 Analysis Results *Non Performing Loan* (NPL)
PT. BPR Cempaka Mitra Nagari
Period 2022 – 2025**

No	Year	Results	Criteria
1	2022	13,3%	Not Healthy
2	2023	14,6%	Not Healthy
3	2024	16,4%	Not Healthy
4	2025	22,2%	Not Healthy

Source : PT. BPR Cempaka Mitra Nagari

The Non Performing Loan (NPL) ratio from 2022 to 2025 shows a significant upward trend, with all banks exceeding the 5% maximum limit set by the Financial Services Authority (OJK), categorizing the bank as unhealthy. In 2022, the NPL was recorded at 13.3%, reflecting a high proportion of non performing loan compared to total loans disbursed. This indicates that borrowers' ability to meet their payment obligations remains relatively low.

In 2023, the NPL increased to 14.6%, remaining in the unhealthy category. This increase occurred in line with increased lending that was not matched by adequate credit analysis, resulting in a higher risk of default. Furthermore, in 2024, the NPL rose again to 16.4%. This indicates that non performing loan grew faster than the growth in loans disbursed, indicating weak credit risk control and suboptimal oversight of disbursed loans.

The peak increase occurred in 2025, when the NPL reached 22.2%, reflecting a very unhealthy condition. This high ratio indicates a growing proportion of non performing loan and a growing number of borrowers experiencing difficulties in meeting their obligations. Overall, this increasing NPL trend indicates that credit risk management is ineffective, necessitating improvements in the credit analysis, disbursement, and monitoring processes to minimize potential losses for banks.



CONCLUSION

The analysis shows that PT. BPR Cempaka Mitra Nagari Non Performing Loan (NPL) ratio increased significantly from year to year during the 2022–2025 period. NPL were recorded at 13.3% in 2022, then increased to 14.6% in 2023, then rose again to 16.4% in 2024, and reached 22.2% in 2025. All of these values were well above the 5% maximum limit set by Bank Indonesia, categorizing the bank's credit health during this period as unhealthy.

This high NPL ratio indicates problems with suboptimal credit quality management. The increase in non performing loan is influenced by various factors, both internal, such as a lack of thorough creditworthiness analysis and weak oversight of disbursed loans, and external, such as a decline in debtors' repayment capacity due to economic instability. The impact of high NPLs on bank performance is quite serious, including declining interest income, increasing provisioning for losses, and potentially reducing public trust in banks. Overall, this situation emphasizes the need for enhanced credit risk management through improvements in credit analysis, distribution, and oversight to ensure financial stability and bank business continuity in the future.

ACKNOWLEDMENTS

The author would like to express his gratitude to :Mrs. Feronika as Director PT. BPR Cempaka Mitra Nagari who has given the author the opportunity to conduct research. And Mrs Maidarnis as supervisor and employess who have helped during this research period.

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