

# Evaluasi Efektivitas Penanganan Kredit Kualitas Rendah (Loan at Risk) Dalam Rangka Perbaikan Kualitas Portofolio Kredit (Studi Kasus : Segmen Korporasi Bank XYZ) = Evaluation of Effectiveness to Manage low-quality credit (Loan at Risk) For Improvement of Loan Portfolio Quality (Case Study : Corporate Banking Bank XYZ)

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## Abstrak

Tulisan ini bertujuan mengevaluasi efektivitas manajemen risiko dan dampak stimulus covid pada pengelolaan portofolio LaR dengan menggunakan kerangka COSO ERM 2017. Data yang digunakan adalah data primer berupa wawancara yang diperoleh dari pihak-pihak yang terlibat langsung dalam pengelolaan LaR dan data sekunder yaitu berupa data / informasi internal terkait pengelolaan LaR. Hasil evaluasi efektivitas manajemen risiko terkait pengelolaan LaR menunjukkan bahwa strategi telah dijalankan mengikuti komponen pada kerangka COSO ERM 2017 dan komponen tersebut efektif mendukung strategi pengelolaan LaR di segmen korporasi bank XYZ. Sedangkan hasil evaluasi dampak stimulus covid dalam pengelolaan LaR menunjukkan bahwa stimulus covid dapat mempertahankan dan memperbaiki portofolio debitur LaR khususnya pada debitur yang memperoleh stimulus covid sehingga menyebabkan jumlah debitur dan outstanding kredit mengalami perbaikan.

.....This paper aims to evaluate the effectiveness of risk management and the impact of the Covid stimulus on LaR portfolio management using the COSO ERM 2017 framework. The data used are primary data in the form of interviews obtained from parties directly involved in LaR management and secondary data in the form of internal data / information related with LaR management. The results of the evaluation of the effectiveness of risk management related with LaR management show that the strategy has been implemented following the components in the COSO ERM 2017 framework and these components are effective in supporting the LaR management strategy in the corporate segment of Bank XYZ. Meanwhile, the results of the evaluation of the impact of the Covid stimulus in the management of LaR showed that the Covid stimulus could maintain and improve the LaR debtor portfolio, especially for debtors who received the Covid stimulus, causing the number of debtors and outstanding credit has been improved.