

# Implikasi Dikeluarkannya Kebijakan Countercyclical Oleh Otoritas Jasa Keuangan dan Burden Sharing oleh Bank Indonesia dan Menteri Keuangan Terhadap Tingkat Persentase Pinjaman Bermasalah = Implications of The Issuing of a Countercyclical Policy By Financial Services Authority and Burden Sharing By Bank of Indonesia and Minister of Finance Towards Non Performing Loans Percentage Levels

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## Abstrak

Dampak pandemi COVID 19 menyebabkan memicu terjadinya peningkatan kredit macet atau rasio non performing loan. Melihat tingkat non performing loan yang semakin hari semakin naik, Otoritas Jasa Keuangan mengeluarkan POJK No. 11/POJK.03/2020 tentang Stimulus Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019. Tidak hanya Otoritas Jasa Keuangan, Bank Indonesia bersama dengan Kementerian Keuangan juga menyepakati adanya skema burden sharing untuk menambal defisit negara karena COVID-19. Burden sharing adalah skema menanggung beban bersama antara pemerintah yakni Menteri Keuangan sebagai otoritas fiskal dan Bank Indonesia sebagai otoritas moneter guna memenuhi kebutuhan pembiayaan untuk mempercepat pemulihan ekonomi nasional karena dampak COVID 19. Metode penelitian yang digunakan adalah metode penelitian yuridis-normatif yaitu penelitian yang menekankan dalam penggunaan norma-norma hukum secara tertulis. Penelitian yang dilakukan adalah penelitian hukum normatif dengan mengkaji penerapan kebijakan yang diambil pemerintah dalam pandemi COVID 19 untuk tetap menjaga pertumbuhan ekonomi. Dengan menggunakan metode penelitian tersebut, diambil kesimpulan bahwa tingkat non performing loan terus mengalami kenaikan dan baru mengalami penurunan pada bulan September 2020. Walaupun penurunan tingkat non performing loan ini tidak terlalu bersifat signifikan tetapi hal ini sudah baik mengingat sudah mengalami suatu penurunan karena mengingat risiko dari non performing loan ini terlalu tinggi ditengah resesi yang dihadapi di Indonesia.

.....The impact of the COVID 19 pandemic has triggered an increase in bad loans or the ratio of non performing loans. Seeing that level of non performing loans is increasing day by day, the Financial Services Authority has issued POJK No. 11/POJK.03/2020 concerning the Stimulus of Countercyclical Policy Impact of the Spread of Coronavirus Disease 2019. Not only the Financial Services Authority, Bank Indonesia together with the Ministry of Finance also agreed on a burden sharing scheme to patch the country's deficit due to COVID-19. Burden sharing is a joint scheme between the Minister of Finance as the fiscal authority and Bank Indonesia as the monetary authority to meet financing needs to accelerate national economic recovery due to the impact of COVID 19. The research method used is the juridical-normative research, a research that emphasizes the use of legal norms in writing. The research conducted is normative legal research by examining the implementation of policies taken by the government in the COVID 19 pandemic to maintain economic growth. By using this research method, it is concluded that the level of non performing loans continues to increase and only decreased in September 2020. Although the decrease in the level of non performing loans is not very significant, it is good considering that it has experienced a decrease because of the risk of this non performing loan is too high amidst the recession in Indonesia