ABSTRAK

Karya tulis ini bertujuan untuk menganalisis sistem pengendalian internal terhadap restrukturisasi kredit di PT BPR Insumo Sumberarto serta menjelaskan bagaimana pengaruh restrukturisasi kredit terhadap likuiditas dan rasio *nonperforming loan* (NPL). Karya tulis ini menggunakan teknik gabungan dengan metode wawancara dan studi kepustakaan. Hasil penelitian menunjukkan bahwa sistem pengendalian internal di PT BPR Insumo telah dilaksanakan dengan cukup baik karena telah melaksanakan seluruh komponen pengendalian internal yang dicanangkan oleh COSO (*Committee of Sponsorship Organizations*). Berdasarkan hasil analisisi kualitatif, pemberian restrukturisasi kredit berpengaruh negatif terhadap likuiditas dan berpengaruh positif terhadap *nonperforming loan* (NPL).

Kata kunci: BPR, Restrukturisasi kredit, Sistem Pengendalian Internal, Likuiditas, *Nonperforming Loan*

ABSTRACT

This paper is intended to analyze the internal control system for credit restructuring at PT BPR Insumo Sumberarto and explains how credit restructuring affects liquidity and the ratio of non-performing loans (NPL). This paper uses a combined technique with interview methods and literature study. The results showed that the internal control system at PT BPR Insumo had been implemented quite well because it had implemented all the internal control components announced by COSO (Committee of Sponsorship Organizations). Based on the results of qualitative analysis, the provision of credit restructuring has a negative effect on liquidity and a positive effect on non-performing loans (NPL).

***Keywords*:** BPR, *Credit restructuring, Internal Control System, Liquidity, Nonperforming Loan*