



ABSTRACT

RESTRUCTURING ALTERNATIVES FOR NON PERFORMING LOAN PT.PAM AT BANK "NA"

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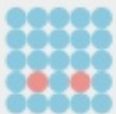
Increasing amount of non performing loan forced the bank's to reevaluate their debtor's status and performances for those who eligible will be restructured following the guide line issued by the Bank Indonesia. One of the companies is PT.PAM that suffered ballooning its credit standing because of the translation its dollar denomination credit into rupiah.

The Purpose of this study is to analyze the status and performances of PT.PAM wheter its quality for the restructuring and find the best and fit alternative following the Bank Indonesia restructuring skim. Using case study method, the ratios of liquidity, solvability, profitability, activity and projection are applied for analyzing.

The study found that the ratios were adequate to fit the bank's standards and projection of its cash flows fulfill the category of eligibility to gain the structuring status alternative that best fit for the restructuring is the R 3 method. It's lengthening the credit payment both the investment and working capital credit standing.

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