Estimate the Impact of Loan Restructuring to PT."X" Finance Performance
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Indonesia economy crisis has impacted to corporation sector activity. Facility of PT "X" syndication investment loan equal to IDR 526,275,000,000,— or equivalent with USD 225,000,000,— (rate of 1996 is IDR 2.339,—/USD) that realized in the year 1996 using UPAS L/C term behalf of PT "X" at Singapore bank during 5 years. By the end of year 2001 where value of USD exchange rate leap as impact of economy crisis, has made problem for PT "X", because value of loan has turned into more or less 5 times from the beginning.

Debt over hang that happened to PT "X" negating the continuity of effort newly start to produce cement marked with loss equal to IDR 735,092,310,000,— in the year 2000 and loss equal IDR 305,105,000,000,— in the year 2001. From other side that position of Current Ratio Is equal to 0.10 times and Debt Equity Ratio is equal to 4.69 times, it means that not meet healthy condition.

For that reason this research is performed to solve the problem which happened at PT "X". To analysis the data utilization to response the problem faced, with this following ways;
1. Financial analysis of restructuring execution decision

With the result of reasonable projection and also principally is win-win solution hence stage to anticipate the debt restructuring policy of syndication loan to PT "X", with this following ways, are:
1. Taking care of finance condition by increasing the monitoring intensity and placing financial controller.
2. Built the optimal cash management.
3. Search new investor to obtain source the fresh fund and cheaper.
4. Do reappraise to entire company assets.
5. Do value the obligation.

Expected from the alternative entire obligation and also importance of each party, debtor and also creditor can meet the best financial solution.