

## ***ABSTRACT***

*The purpose of this study is to identify the causes of the debtor's inability to fulfill obligations to Bank X, analyze the request for a reduction in credit interest rates on behalf of Sidiq, and find the best alternative in an effort to save his credit. The research method used is descriptive qualitative analysis, examining the phenomena that cause bad loans. Analyzing the 5C concept in credit restructuring analysis. After that the selection of the best restructuring scenario. The results obtained are that the debtor's problem is the debtor's inability to fulfill his obligations to the Bank, resulting in arrears in principal and interest installments. The cause of the problem is the decline in the average level of sales as a result of the influence of Covid-19. Based on the 5 scenarios that have been made, scenario 3 is the scenario that gets the largest weight with a weight of 28. The restructuring scheme is that R/C working capital loans are converted into term loan KMK (a decrease in principal) in installments from July 2021 to June 2024, the time period The loan is extended until June 2024, the interest rate is lowered to an interest rate of 6%, arrears on interest, fines and fees are placed in the PPH account and the debtor is paid in installments from July 2022 to June 2024 with nominal installments gradually increasing, and the current interest is paid according to schedule.*

***Keywords:*** Credit restructuring, Covid19, building materials trading industry