

ABSTRAK

CADANGAN KERUGIAN PENURUNAN NILAI MENURUT PSAK 71 PADA KREDIT MULTI GUNA BANK X

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Salah satu PSAK yang paling berpengaruh pada kondisi Bank adalah PSAK 55 yang diadopsi dari *International Accounting Standard* (IAS) 39. Pada saat ini, *International Accounting Standards Board* (IASB) telah menetapkan dan mengesahkan *International Financial Reporting Standards* (IFRS) 9 sebagai pengganti IAS 39 yang berlaku efektif 1 Januari 2018. Di Indonesia, Dewan Standar Akuntansi Keuangan (DSAK) telah menyusun PSAK 71 yang merupakan adopsi dari IFRS 9 dan akan berlaku secara efektif pada 1 Januari 2020.

Mengingat transaksi di Bank X sebagian besar adalah kredit, maka Bank X akan terkena dampak perubahan PSAK 71. Untuk mengetahui besarnya dampak yang ditimbulkan akibat perubahan PSAK tersebut, penelitian cadangan kerugian penurunan nilai menurut psak 71 pada kredit multi guna bank x dilakukan untuk menganalisis dampak penerapan PSAK 71 di Bank X terhadap Cadangan Kerugian Penurunan Nilai (CKPN) dan dampaknya terhadap laba.

Atas analisis yang telah dilakukan, diperoleh kesimpulan bahwa estimasi atas dampak penerapan PSAK 71 pada pencadangan kerugian penurunan nilai Kredit Multi Guna Bank X periode Desember 2017 cukup besar dengan kenaikan sebesar 37,7% . Selisih kekurangan cadangan akibat penerapan PSAK 71 untuk Kredit Multi Guna dapat menggunakan proporsi dari laba ditahan (*retained earnings*). Dengan peningkatan CKPN tersebut laba ditahan Bank X akan mengalami penurunan untuk menutupi selisih kekurangan atas penerapan PSAK 71 segmen KMG pada Bank X.

Dampak penerapan PSAK 71 ini juga berimplikasi terhadap keseluruhan kredit Bank tidak hanya Kredit Multi Guna Penerapan PSAK 71 pada total portofolio kredit Bank X berdampak sangat besar dengan peningkatan CKPN sebesar 115%. Penerapan PSAK 71 juga berpotensi mengurangi CAR (*Capital Adequacy Ratio*) dan laba ditahan Bank X pun akan mengalami penurunan untuk menutupi kekurangan cadangan atas dampak penerapan PSAK 71.

Kata kunci: PSAK 50, PSAK 55, PSAK 71, Instrumen Keuangan

ABSTRACT

ALLOWANCE FOR IMPAIRMENT LOSSES ACCORDING ON MULTI PURPOSE CREDIT BANK X

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The most influence PSAK on the condition of a bank is PSAK 55 which was adopted from the International Accounting Standards (IAS) 39. At this time, the International Accounting Standards Board (IASB) has established and ratified the International Financial Reporting Standards (IFRS) 9 as a substitute for IAS 39 effective January 1, 2018. In Indonesia, the Financial Accounting Standards Board (DSAK) has prepared PSAK 71 which is the adoption of IFRS 9 and will be effective on January 1, 2020.

Considering that most of the transactions at Bank X are credit, Bank X will be affected by the change in PSAK 71. To determine the magnitude of the impact resulting from the changes in PSAK, a study of allowance for impairment losses according to article 71 on multi-use credit bank x is conducted to analyze the impact of the implementation. PSAK 71 in Bank X on Allowance for Impairment Losses (CKPN) and its impact on profits.

Based on the analysis that has been done, it is concluded that the estimation of the impact of the application of PSAK 71 on the allowance for impairment losses on Multi Purpose Credit Bank X for the period December 2017 is quite large with an increase of 37.7%. The difference in the shortage of reserves due to the application of PSAK 71 for Multi-Purpose Loans can use the proportion of retained earnings. With the increase in CKPN, Bank X's retained earnings will decrease to cover the shortfall in the application of PSAK 71 for the KMG segment to Bank X.

The impact of the application of PSAK 71 also has implications for the overall bank credit, not only Multi-Purpose Loans. The application of PSAK 71 on the total loan portfolio of Bank X had a very large impact with an increase in CKPN by 115%. The application of PSAK 71 also has the potential to reduce CAR (Capital Adequacy Ratio) and Bank X's retained earnings will also decrease to cover the shortage of reserves due to the impact of the application of PSAK 71.

Keywords: PSAK 50, PSAK 55, PSAK 71, Financial Instruments