

## **ABSTRACT**

**Yunia Azhari 26219767**

**ANALYSIS OF THE APPLICATION OF PSAK 71 AND ITS IMPACT  
ON THE CALCULATION OF ALLOWANCE FOR IMPAIRMENT  
LOSSES PT. BANK RAKYAT INDONESIA, TBK**

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Keywords: CKPN, Restructurisation, Credit, NPL.

(xiii + 46 + Attachment)

Analysis of the Application of the Statement of Financial Accounting Standards (PSAK) 71 aims to analyze the application and its impact on the calculation of impairment loss reserves of PT Bank Rakyat Indoneisa, Tbk. The research method used is descriptive method with qualitative and quantitative approaches. The data used is secondary data in the form of financial statements, income statements and reports on the company's financial records. The object of research for the period 2020 to 2022. Data analysis uses PSAK 71 as a reference in analyzing the calculation of impairment loss reserves and their impact on PT Bank Rakyat Indonesia Tbk. The results showed that the formation of impairment loss reserves of PT Bank Rakyat Indonesia Tbk in 2020 to 2022 has implemented PSAK 71 accounting policies, using the Expected Credit Loss (ECL) method. PT Bank Rakyat Indonesia Tbk categorizes its financial instruments into 3 stages with their respective staging characteristics. The impact of the application of PSAK 71 on the calculation of CKPN at PT. Bank Rakyat Indonesia, Tbk is an increase in the amount of CKPN on loans. due to accounts in the financial statements, namely financing receivables. Further impact, there is a decrease in the value of restructuring receivables during 2020 to 2022.

Bibliography (2013-2023).