

ABSTRACT

ANALYSIS ACCOUNTING TREATMENT OF NONPERFORMING LOAN BEFORE AND AFTER PSAK NUMBER 31 IS EFFECTIVELY REPEALED

By

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This qualitative research aims to know accounting treatment of nonperforming loan at PT Bank Internasional Indonesia (Ltd,) before and after PSAK Number 31 is effectively repealed and alignment with PSAK Number 50 (revision 2010), PSAK Number 55 (revision 2011) and PSAK Number 60 (revision 2011). This research uses literature and field data. The analysis data that used is descriptive comparative analysis.

Based to results showed that after PSAK Number 31 effectively repealed on 1st of January 2010 about Banking Accounting so the treatment in instrument accounting of finance asset, equity, and liability in PT Bank Internasional Indonesia (Ltd,) uses PSAK Number 50 (revision 2010), PSAK Number 55 (revision 2011) and PSAK Number 60 (revision 2011). The practice of treatment of nonperforming loan and interest income in PT. Bank Internasional Indonesia (Ltd,) has been in accordance with PSAK Number 55 (revision 2011) and PSAK Number 60 (revision 2011). The treatment for Impairment loss allowance, restructurisation credit and conditional write-off have appropriated with PSAK Number 55 (revision 2011). Specifically to the presentation of nonperforming loan and interest income hasn't changed because not arranged in PSAK Number 50 (revision 2010) regulate equity and liability.

**Keyword : Pernyataan Standar Akuntansi Keuangan (PSAK),
Nonperforming Loan**