

ABSTRACT

COMPARATIVE ANALYSIS OF THE FINANCIAL PERFORMANCE OF BANK PERKREDITAN RAKYAT BEFORE AND AFTER IMPLEMENTATION SAK ETAP IN BANDAR LAMPUNG

By

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In preparing the financial statement Bank Perkreditan Rakyat have accepted accounting standards to measure the financial activities of banks that have been set out and defined by banking regulators. Previous accounting standard for Bank Perkreditan Rakyat in preparing the financial statements is PSAK 31 (PAPI), but accounting standards are deemed not appropriate for Bank Perkreditan Rakyat because the transaction is not distinguished from the activity of commercial banks and require a very large cost compared to the benefit gained. Bank Indonesia may be looking SAK ETAP reference accounting standards for Bank Perkreditan Rakyat because it is considered appropriate to the needs of Bank Perkreditan Rakyat, in connection with the Bank Indonesia regulatory function of the Bank Perkreditan Rakyat. Through circular BI No.11/37/DKBU SAK ETAP designated as Bank Perkreditan Rakyat accounting standards.

This study aims to analyze the accounting treatment before and after the implementation of SAK ETAP financial performance against levels of Bank Perkreditan Rakyat located in the Bandar Lampung. The research was conducted by analyzing financial ratios before and after the implementation of SAK ETAP which reflect the performance of the bank, the variables used in this study consisted of the ratio capital adequacy ratio (CAR), ratio Non Performing Loan (NPL), ratio Return On Asset (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO) and ratio Loan Deposit Ratio (LDR).

The results showed that the average ratio NPL and Ratio BOPO has a significant difference before and after implementation SAK ETAP while the average CAR, ROA and LDR did not show any significant difference

Keyword : financial performance, Bank, implementation SAK ETAP