



Analysis of Implementation of PSAK 71 at the Regional Development Bank

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Abstract. The goal of this study was to examine how Regional Development Banks used Statement of Financial Accounting Standards (PSAK) 71. (BPD). PSAK 71 will be adopted by Indonesian financial institutions no later than 2020. With the introduction of this PSAK, banks, including BPD, must take efforts to anticipate the PSAK's impact. This study employs a quantitative descriptive analysis based on bank financial statements. The financial report data of all BPDs from as many as 27 (twenty-seven) banks will be used in this research. According to the data analysis results, practically all BPDs had a rise in the value of Allowance for Impairment Losses (CKPN). The passage of PSAK 71, which measures CKPN after credit is issued, is one of the causes of the high CKPN. The researcher discovered a shift in the trend of increasing CKPN when reviewing this data, which was caused not only by the use of PSAK 71, but also by the Covid-19 outbreak. Many businesses have witnessed a decline in revenue, which affects their ability to repay bank loans, forcing them to become bad loans for banks and boosting bank CKPN. In anticipation of the Corona Virus's impact, OJK released the OJK Economic Stimulus in the Financial Services Sector, which has an influence on this study. OJK adopted this financial stimulus program to allow those in the public and financial services sectors who had been directly or indirectly affected by the coronavirus (covid-19) as of March 20, 2020 to breathe easier.

Keywords: PSAK 71 · CKPN · OJK · Financial Stimulus

1 Introduction

International accounting standards were established in 2001, impacting accounting standards all across the world. The International Financial Reporting Standard is the standard (IFRS). Almost all nations, including Indonesia, have agreed to implement this standard. Indonesia already had accounting rules that completely embraced Generally Accepted Accounting Principles at the time (GAAP). In Indonesia, accounting standards are known as Financial Accounting Standards (SAK). With the publication of IFRS, Indonesia began to embrace these international standards as well. This standard is adopted in three (three) stages: (1) the adoption phase, (2) the preparation phase, and (3) the implementation phase. From 2008 to 2012, the three phases were completed.

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With the adoption of IFRS in SAK, several Statements of Financial Accounting Standards (PSAK) were revoked, and there were also new PSAKs issued. One of the IFRSs issued was IFRS 9 concerning Financial Instruments in 2014 and became effective January 1, 2018. With the issuance of the IFRS, Indonesia must issue a new PSAK as a consequence of its full adoption. PSAK issued is PSAK 71 concerning Financial Instruments in 2017, and is effective January 1, 2019. This PSAK will replace PSAK 55.

PSAK 71 contains the recognition and presentation of financial instruments. This PSAK will be widely used by bank and non-bank financial institutions. The enactment of this PSAK must be supported by new regulations and action plans for their implementation and will have an impact on operational procedures and information systems that have been used by the company. On this basis, the Financial Accounting Standards Board (DSAK) provides concessions to companies that use PSAK 71, to postpone the implementation of implementation to January 1, 2020, and early application is allowed.

One of the companies that will greatly impact this PSAK is banking institutions. Therefore, OJK has issued letter-number S-78/PB.11/2017 dated September 8, 2018, regarding an action plan that must be prepared by providing an implementation roadmap from 2017 to go live in early 2020.

There are differences between PSAK 55 and PSAK 71, one of which is the calculation of impairment of financial assets using Expected Credit Loss (ECL) in PSAK 71, and Incurred Loss in PSAK 55. This will significantly affect banking profits, due to the formation of Allowance for Loss Impairment Value (CKPN) which is higher than the previous establishment.

In Rahayu and Ridwan's research (2019), commercial banks in Indonesia in August 2019 amounted to 111 banks, consisting of:

The Table 1 shows that the Regional Development Banks (BPD) are 27 banks, and only 3 banks have assets of more than 50 trillion rupiahs. The study also made predictions of bankruptcy for BPDs in Sumatra, and the results showed that none of the BPDs were in the healthy category using the Altman Z Score. There are also BPDs in the Sumatran region that are included in the BUKU 1 group and none are included in the BUKU 3 category. BUKU is a grouping of commercial banks based on business activities with an indicator of the amount of core capital. With this condition, BPD is quite vulnerable to

Table 1. Number of Banks in Indonesia

Number of Banks in Indonesia

Kelompok Bank	Jumlah	Aset >Rp50Triliun (Agust 2019)	%
Bank Persero	4	4	100,00
BUSN Devisa	41	16	39,02
BUSN Non Devisa	20	0	-
BPD	27	3	11,11
Bank Campuran	11	2	18,18
Bank Asing	8	3	37,50
Jumlah Bank	111	28	

Source: ojk.go.id

Table 2. Regional Development Banks in Indonesia

NO	REGION	TOTAL BPD
1	SUMATERA	8
2	JAVA AND NUSA TENGGARA	8
3	KALIMANTAN	4
4	SULAWESI ISLAND	5
5	PAPUA	1
TOTAL		27

Source: ojk.go.id

experiencing a large decline in profit due to the application of PSAK 71 which applies CKPN with ECL calculations.

Currently, the number of BPDs in Indonesia is 27 banks, consisting of (Table 2).

The highest number of BPDs are on the island of Sumatra and the islands of Java and Nusa Tenggara, each with 8 banks, and the least in Papua with 1 bank. With the implementation of PSAK 71, the profits of all BPDs will be greatly affected. On the basis of this, this research takes the title “**Analysis of the Application of PSAK 71 in Regional Development Banks**”.

Formulation of the Problem

Based on the background of the problem above, it can be formulated the main problems of this research are:

1. How is PSAK 71 applied to Regional Development Banks?
2. Does the application of PSAK 71 affect the accounts in the financial statements of the Regional Development Bank?
3. What are the policies carried out by BPD in implementing PSAK 71?

Research Purposes

The aim of this research is:

1. To see the implementation of PSAK 71 in Regional Development Banks.
2. To see the increase and decrease in accounts in the financial statements of the Regional Development Bank for the implementation of PSAK 71.
3. To find out the policies that have been carried out by the BPD by mapping the application of PSAK 71.

2 Literature Review

International Financial Reporting Standard

International Financial Reporting Standard (IFRS) is an international accounting standard that has been published by an international body called the International Accounting Standard Board (IASB). This internationally accepted accounting standard was published on April 1, 2001. This standard contains basic standards and principles that must be adhered to by business people in recording, disclosing, and presenting company transactions in financial statements. Previously the standards used in the world varied, and varied.

Financial Accounting Standards (SAK)

Financial Accounting Standards (SAK) is a standard prepared by the Indonesian Institute of Accountants (IAI) which contains standards and principles that apply in Indonesia that must be applied. The last SAK issued was the SAK in 2019.

Statement of Financial Accounting Standards 71 (PSAK 71) Concerning Financial Instruments

PSAK 71 is the adoption of SAK on IFRS 9 regarding financial instruments. IFRS 9 was issued in 2014 and is effective January 1, 2018. As a consequence of the full adoption of IFRS, Indonesia must also develop new standards on financial instruments, and must be effective 1 year after the issuance of IFRS. Therefore, PSAK 71 was issued in 2017 and will be effective in 2019. The implementation of PSAK 71 will have an impact on many components, one of which is regulation and action plans of companies engaged in finance. Based on this, the government has taken a policy to postpone the implementation of PSAK 71 to become effective January 1, 2020. This PSAK 71 will replace PSAK 55.

Some of the important points in this PSAK, as well as what distinguishes it from PSAK 55 are:

1. PSAK 71 uses a business model in determining the classification of financial assets and liabilities, while PSAK 55 uses management intentions
2. Classification of financial assets based on PSAK 71 is grouped into: FVPL; Fair Value through Other; FVOCI; AIR CONDITIONING. While in PSAK 55 it becomes: HTM; Fair Value through Profit/Loss; LR; and AFS.
3. Reclassification of financial assets in PSAK 71 is carried out if there is a change in the company's business model, while in PSAK 55 it is allowed, under certain conditions (not subject to tainting rules).
4. PSAK 71 uses Expected Credit Loss (ECL) for the impairment approach, while PSAK 55 uses Incurred Loss.

Bank

Bank is a form of business entity that has the function to collect from deposit customers or the public in the form of Third Party Funds (DPK) in the form of savings, deposits, and demand deposits, which can then be redistributed to the public or credit customers in the form of providing loans or credit. Banks have a goal to prosper the community. In carrying out its operational activities, commercial banks can provide services for use in payment traffic. (Law No. 7 of 1992).

Banks can be grouped into several groups, one of which is based on the aspect of ownership, which consists of:

1. Government Owned Bank
Banks whose capital ownership is owned by the Government of Indonesia or the Regional Government.
2. National Private Owned Bank
Banks whose capital ownership is owned by the national private sector.
3. Cooperative Owned Bank
A bank owned by a cooperative legal entity
4. Foreign Owned Bank
Banks owned by the private sector or foreign governments, and opening branches in Indonesia.
5. Mixed-Owned Bank
Banks owned by foreign parties and the majority by national private parties.

Financial Services Authority

The Financial Services Authority (OJK) was established based on Law no. 21 of 2011 concerning the Financial Services Authority. OJK was formed with the aim of carrying out supervision over financial service activities. OJK is an institution established independently to replace the duties and functions of Bank Indonesia in supervising financial institutions, including banks, insurance, financing, and others.

Application of PSAK 71 in Banking

The application of PSAK 71 for financial institutions, including banking is carried out under the supervision of the OJK. Therefore, OJK has taken strategic steps to implement the PSAK, including:

1. Establish a PSAK discussion forum.
2. The results of the forum discussion are in the form of Conclusions on Discussion Results on the Implementation Issues of PSAK 71 regarding Financial Instruments in 2018.
3. The results of the forum's conclusions are conveyed to all Conventional Commercial Banks, representatives of KAP as bank auditors, IAPI and IAI as professional associations, as well as related work units at OJK.
4. OJK issued a letter numbered S-78/PB.11/2017, September 8, 2018. The letter contains the bank's obligation to prepare a roadmap and action plan for the implementation of PSAK 71, with the following roadmap:



Fig. 1. PSAK 71 Roadmap and Action Plan

5. Go Live Application of PSAK 71.
6. The implementation of PSAK 71 will be disclosed in the 2019 annual report, and will begin to increase the number of bank CKPN since January 2020, and will be seen in the bank's monthly and quarterly published reports. This application will also have an impact on credit provided by banks (Fig. 1).

Research Related to PSAK 71

Several studies have been conducted related to the application of PSAK 71, including:

- a. Sulistyowati and Astuti (2017), this research is a qualitative descriptive study with triangulation technique. The results of the study indicate that the application of IFRS provides benefits for the company because the information presented is complete and more informative, so it is hoped that there will be no mistakes in making decisions on the basis of the company's financial statements.
- b. Lie and Sumirat (2018), this study is a study of changes in banking regulations from IAS 9 to IFRS 9. This study shows a high gap in value decline based on IAS 39 with PSAK 71.
- c. Widjaksono (2017a, b), this research is a descriptive study. The results of the study conclude that there is no significant effect on the credit recognition of Banks and Rural Banks for the issuance of ED PSAK 71. A significant impact is seen in the recognition and presentation of financial instruments in the financial statements.
- d. Suroso (2017), this research is a qualitative research to see the effect of applying PSAK 71. The results show that the application of PSAK 71 has a positive effect because it can provide more complete information for interested parties in financial statements. The implementation of PSAK 71 also has a negative impact because it causes an increase in CKPN and decreases CAR.

3 Research Method

Object of Research

The object of this research is the Regional Development Bank (BPD). BPD is a bank whose capital ownership is owned by the Regional Government.

Population and Sample

The population in this study were all 27 (twenty seven) Regional Development Banks (BPD), namely:

NO.	NAMA BPD
1	PT. BPD JAWA BARAT DAN BANTEN, Tbk
2	PT. BPD DKI
3	PT. BPD DAERAH ISTIMEWA YOGYAKARTA
4	PT. BPD JAWA TENGAH
5	PT. BPD JAWA TIMUR, Tbk
6	PT. BPD JAMBI
7	PT. BANK ACEH SYARIAH
8	PT. BPD SUMATERA UTARA
9	PT. BPD SUMATERA BARAT
10	PT. BPD RIAU KEPRI
11	PT. BPD SUMATERA SELATAN DAN BANGKA BELITUNG
12	PT. BPD LAMPUNG
13	PT. BPD KALIMANTAN SELATAN
14	PT. BPD KALIMANTAN BARAT
15	PT. BPD KALIMANTAN TIMUR DAN KALIMANTAN UTARA
16	PT. BPD KALIMANTAN TENGAH
17	PT. BPD SULAWESI SELATAN DAN SULAWESI BARAT
18	PT. BPD SULAWESI UTARA DAN GORONTALO
19	PT BANK NTB SYARIAH
20	PT. BPD BALI
21	PT. BPD NUSA TENGGARA TIMUR
22	PT. BPD MALUKU DAN MALUKU UTARA
23	PT. BPD PAPUA
24	PT. BPD BENGKULU
25	PT. BPD SULAWESI TENGAH
26	PT. BPD SULAWESI TENGGARA
27	PT BPD BANTEN, Tbk

- The research sample was taken using purposive sampling method with criteria, BPD applying PSAK 71.
- DSAS IAI confirms that PSAK 71 is generally not applied to sharia-based transactions, in particular the regulation regarding the impairment methodology. The sharia-based transactions are transactions using sharia contracts as regulated in PSAK 59 and PSAK 102-109. DSAS IAI will prepare a separate PSAK regarding impairment of assets arising from sharia-based transactions.
- Based on the above provisions, Sharia BPDs are not included in the research sample, so the number of samples is 25 (twenty five) BPDs.
- The BPDs that were not included in the research sample were BPD Aceh Syariah and BPD NTB Syariah.

NO.	POPULASI PENELITIAN	SAMPel PENELITIAN
1	PT. BPD JAWA BARAT DAN BANTEN, Tbk	PT. BPD JAWA BARAT DAN BANTEN, Tbk
2	PT. BPD DKI	PT. BPD DKI
3	PT. BPD DAERAH ISTIMEWA YOGYAKARTA	PT. BPD DAERAH ISTIMEWA YOGYAKARTA
4	PT. BPD JAWA TENGAH	PT. BPD JAWA TENGAH
5	PT. BPD JAWA TIMUR, Tbk	PT. BPD JAWA TIMUR, Tbk
6	PT. BPD JAMBI	PT. BPD JAMBI
7	PT. BANK ACEH SYARIAH	
8	PT. BPD SUMATERA UTARA	PT. BPD SUMATERA UTARA
9	PT. BPD SUMATERA BARAT	PT. BPD SUMATERA BARAT
10	PT. BPD RIAU KEPRI	PT. BPD RIAU KEPRI
11	PT. BPD SUMATERA SELATAN DAN BANGKA BELITUNG	PT. BPD SUMATERA SELATAN DAN BANGKA BELITUNG
12	PT. BPD LAMPUNG	PT. BPD LAMPUNG
13	PT. BPD KALIMANTAN SELATAN	PT. BPD KALIMANTAN SELATAN
14	PT. BPD KALIMANTAN BARAT	PT. BPD KALIMANTAN BARAT
15	PT. BPD KALIMANTAN TIMUR DAN KALIMANTAN UTARA	PT. BPD KALIMANTAN TIMUR DAN KALIMANTAN UTARA
16	PT. BPD KALIMANTAN TENGAH	PT. BPD KALIMANTAN TENGAH
17	PT. BPD SULAWESI SELATAN DAN SULAWESI BARAT	PT. BPD SULAWESI SELATAN DAN SULAWESI BARAT
18	PT. BPD SULAWESI UTARA DAN GORONTALO	PT. BPD SULAWESI UTARA DAN GORONTALO
19	PT BANK NTB SYARIAH	
20	PT. BPD BALI	PT. BPD BALI
21	PT. BPD NUSA TENGGARA TIMUR	PT. BPD NUSA TENGGARA TIMUR
22	PT. BPD MALUKU DAN MALUKU UTARA	PT. BPD MALUKU DAN MALUKU UTARA
23	PT. BPD PAPUA	PT. BPD PAPUA
24	PT. BPD BENGKULU	PT. BPD BENGKULU
25	PT. BPD SULAWESI TENGAH	PT. BPD SULAWESI TENGAH
26	PT. BPD SULAWESI TENGGARA	PT. BPD SULAWESI TENGGARA
27	PT BPD BANTEN, Tbk	PT BPD BANTEN, Tbk

Method of Collecting Data

The data used in this study is secondary data in the form of audited bank financial statements for the 2019 period and published reports for the 1st and 2nd quarters of 2020. The data is collected from the bank's annual report which is published annually through the official website of each bank.

Data Analysis Method

To analyze the research data, the steps to be taken are:

1. Obtain information about BPD's (audited) financial statements for 2019.
2. Obtaining information on published reports for the 1st and 2nd quarters of 2020.
3. To tabulate data based on the BPD financial report, with the following details:
 - a. The number of credits granted for the positions of December 31, 2019 (Audited), March 31, 2020 (Unaudited), and June 30, 2020 (Unaudited).
 - b. Allowance for Impairment Losses (CKPN) for the positions of December 31, 2019 (Audited), March 31, 2020 (Unaudited), and June 30, 2020 (Unaudited).
 - c. Calculates the credit growth rate for the period December 31, 2019 (Audited), March 31, 2020 (Unaudited), and June 30, 2020 (Unaudited).
 - d. Calculating the growth rate of loan CKPN for the period December 31, 2019 (Audited), March 31, 2020 (Unaudited), and June 30, 2020 (Unaudited).
 - e. Comparing the credit growth rate and CKPN for the period 31 December 2019 (Audited), 31 March 2020 (Unaudited), and 30 June 2020 (Unaudited).
 - f. Calculates the percentage of CKPN to Total Loans for the period 31 December 2019 (Audited), 31 March 2020 (Unaudited), and 30 June 2020 (Unaudited).
 - g. Comparing the percentage of CKPN to Total Loans for the period 31 December 2019 (Audited), 31 March 2020 (Unaudited), and 30 June 2020 (Unaudited).
 - h. Analyze the impact of PSAK 71 on loans and CKPN.

4 Results and Analysis

Research Result

The implementation of PSAK 71 will have an impact on several accounts in the banking financial statements, one of which is the Allowance for Impairment Losses (CKPN). The CKPN value is a reserve that arises in the bank's financial statements as a result of banking activities to invest funds in productive assets. One of the productive assets that is the main function of the bank is to channel funds to loan customers in the form of loans. This discussion explains the impact of applying PSAK 71 on credit accounts and CPKN.

BPD Grouping by Book

Based on the category of BUKU (Commercial Bank for Business Activities), Regional Development Banks (BPD) can be grouped as shown in the table below:

NO.	NAMA BPD	(Dalam Rupiah)	
		JUMLAH MODAL	KATEGORI
1	PT. BPD BANTEN, Tbk	549.533.000.000	BUKU I
2	PT. BPD BENGKULU	857.717.876.032	BUKU I
3	PT. BPD LAMPUNG	906.146.410.159	BUKU I
4	PT. BPD SULAWESI TENGAH	1.021.438.616.710	BUKU II
5	PT. BPD SULAWESI TENGGARA	1.233.413.563.726	BUKU II
6	PT. BPD MALUKU DAN MALUKU UTARA	1.235.725.267.366	BUKU II
7	BPD KALIMANTAN TENGAH	1.555.004.363.529	BUKU II
8	BPD SULAWESI UTARA DAN GORONTALO	1.618.351.125.521	BUKU II
9	PT. BPD JAMBI	1.624.340.756.683	BUKU II
10	BPD KALIMANTAN SELATAN	1.894.847.292.175	BUKU II
11	BPD NUSA TENGGARA TIMUR	1.993.351.443.745	BUKU II
12	BPD DAERAH ISTIMEWA YOGYAKARTA	2.279.614.205.347	BUKU II
13	PT. BPD KALIMANTAN BARAT	2.884.262.387.000	BUKU II
14	PT. BPD RIAU KEPRI	2.985.292.894.381	BUKU II
15	BPD SUMATERA BARAT	3.149.765.615.122	BUKU II
16	PT. BPD PAPUA	3.438.146.802.142	BUKU II
17	BPD SULAWESI SELATAN DAN SULAWESI BARAT	3.443.747.672.230	BUKU II
18	BPD SUMATERA UTARA	3.501.065.481.000	BUKU II
19	BPD SUMATERA SELATAN DAN BANGKA BELITUNG	3.501.603.848.271	BUKU II
20	BPD BALI	3.501.719.826.667	BUKU II
21	BPD KALIMANTAN TIMUR DAN KALIMANTAN UTARA	3.995.155.156.734	BUKU II
22	PT. BPD JAWA TENGAH	7.856.823.949.000	BUKU III
23	PT. BPD JAWA TIMUR, Tbk	9.185.652.000.000	BUKU III
24	PT. BPD DKI	9.292.406.000.000	BUKU III
25	PT. BPD JAWA BARAT DAN BANTEN, Tbk	12.942.625.000.000	BUKU III

Of the 25 BPDs that were sampled in this study, there are BPDs that fall into the BUKU I, II, and III categories. However, none has yet been included in the BOOK IV category. The data used for this grouping is data on total bank equity in 2019. In total, the number of BPDs based on this book group are:

1. BOOK I = 3 BPD
2. BOOK II = 18 BPD
3. BOOK III = 4 BPD

The BPD with the highest capital was BPD in West Java and Banten, and the BPD with the lowest capital was BPD in Banten. Bank Banten is the youngest BPD that was just established in 2016 based on The approval of the Ministry of Law and Human Rights is contained in the Decree No. AHU-0012108.AH.01.02 concerning Approval of the Articles of Association of PT Bank Pembangunan Daerah Banten Tbk.

BPD Preparation and Policy in the Implementation of PSAK 71 (Based on the Information Disclosed in the 2019-Audited Bank Annual Report)

The implementation of PSAK 71 in 2020 has an effect on bank operational activities. Banks must prepare all tools to be able to implement the PSAK. Calculations that are different from PSAK 50 and 55 have an impact on the use of applications that are already owned by banks. Therefore, based on the disclosures in the bank's 2019 annual report, almost all BPDs did the following to prepare for the implementation of PSAK 71 of 2020, namely:

- Conduct training or involve the Board of Commissioners, Board of Directors, Committees, and Banking Staff in Activities to increase knowledge about PSAK 71.
- Make improvements to the Core Banking System for the implementation of PSAK 71.
- Disclosure of policies regarding PSAK 71 in the 2019-Audited Financial Statements.

PSAK 71 Disclosures in the 2019 Annual Report

The implementation of PSAK 71 in 2020 will have an impact on high losses on receivables and will reduce profit for the year. To anticipate this, BPD takes strategic policies to reduce these impacts, including:

1. The allocation for retained earnings that has been determined for 2018 amounting to Rp651,648 is determined as strengthening the allowance for impairment losses in accordance with PSAK 71.
2. Reclassify the balance of General Reserves into the Company’s special reserve posts amounting to Rp.143,416,468,015, - (one hundred and forty-three billion four hundred and sixteen million four hundred and sixty-eight thousand and fifteen Rupiah); and
3. Using the Company’s Special Reserves post of Rp. 831,702,000,000,- (eight hundred thirty one billion seven hundred two million Rupiah) as an addition to the CKPN balance during the implementation of PSAK 71.
4. In the context of implementing PSAK 71, the additional formation of the required amount of CKPN will be sourced from the use of purposeful reserves that have been approved by the Shareholders.

BPD Credit Growth in December 2019, Quarter I (March) and Quarter II (June) 2020

The application of PSAK 71 in Indonesia will be effective in 2020. All banks are required to apply this PSAK since January 1, 2020. In the early years of this application, credit distribution became an important thing that researchers wanted to look at. The number and growth of loans granted by BPD can be seen in the table below:

NO.	NAMA BPD	KREDIT	KREDIT	KREDIT	PERTUMBUHAN KREDIT
		DES 2019	MARET 2020	JUNY 2020	
1	PT BPD BANTEN, Tbk	5.337.724	5.426.072	5.729.810	81,138
2	PT BPD BENGKULU	3.305.001	3.474.828	3.570.379	81,202
3	PT BPD BANGKALAYUKAN	1.173.815	1.281.227	1.322.875	107,732
4	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
5	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
6	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
7	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
8	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
9	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
10	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
11	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
12	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
13	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
14	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
15	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
16	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
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20	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
21	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
22	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
23	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
24	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
25	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
26	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
27	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
28	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
29	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
30	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
31	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
32	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
33	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
34	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
35	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
36	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
37	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
38	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
39	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
40	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
41	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
42	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
43	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
44	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
45	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
46	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
47	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
48	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
49	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
50	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
51	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
52	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
53	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
54	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
55	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
56	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
57	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
58	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
59	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
60	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
61	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
62	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
63	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
64	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
65	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
66	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
67	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
68	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
69	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
70	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
71	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
72	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
73	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
74	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
75	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
76	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
77	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
78	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
79	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
80	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
81	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
82	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
83	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
84	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
85	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
86	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
87	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
88	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
89	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
90	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
91	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
92	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
93	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
94	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
95	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
96	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
97	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
98	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
99	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000
100	PT BPD BANGKALAYUKAN (PERS) Tbk	1.117.024	1.117.024	1.117.024	0,000

The table above compares the distribution of BPD credit in December 2019, with March 2020, and June 2020.

The table above shows that there is no significant pattern of lending to BPD. A detailed explanation of the table above is:

1. Credit growth marked in red is credit growth which has decreased from the previous period.
2. Credit growth from December 2019 to March 2020 shows that there are BPDs that have increased or decreased credit. Not all BPD has increased or decreased only. Figures show the diversity of conditions.
3. BPD DKI experienced a very large credit decline. This can be explored further regarding the causes of the decline.
4. The highest increase in credit was achieved by BPD in West Java and Banten.
5. BPD DKI and BPD West Java and Banten are BPD that are included in the BUKU III category.
6. The same pattern is also shown in the growth of Dec 2019-June 2020, and March-June 2020. Overall increases and decreases were not experienced by all BPDs. There are BPDs that have increased, and there are also BPDs that have decreased.

Growth in Allowance for Impairment Losses (CKPN) of BPD in December 2019, Quarter I (March) and Quarter II (June) 2020

No.	NAMA BPD	CKPN			PERTUMBUHAN CKPN		
		DES2019	2020	JUNI 2020	DES19-MAR20	DES19-JUN20	MAR20-JUN20
1	PT BPD BANTEN, Tbk	4.212	4.212	4.212			
2	PT BPD BANGSA	1.212	1.212	1.212			
3	PT BPD BARABANG	37.241	46.252	46.252	24,52%	0,00%	0,00%
4	PT BPD BAWAN	31.241	46.252	46.252	48,33%	0,00%	0,00%
5	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
6	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
7	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
8	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
9	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
10	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
11	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
12	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
13	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
14	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
15	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
16	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
17	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
18	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
19	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
20	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
21	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
22	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
23	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
24	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
25	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
26	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
27	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
28	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
29	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
30	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
31	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
32	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
33	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
34	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
35	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
36	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
37	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
38	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
39	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
40	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
41	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
42	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
43	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
44	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
45	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
46	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
47	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
48	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
49	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
50	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
51	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
52	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
53	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
54	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
55	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
56	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
57	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
58	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
59	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
60	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
61	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
62	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
63	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
64	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
65	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
66	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
67	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
68	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
69	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
70	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
71	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
72	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
73	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
74	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
75	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
76	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
77	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
78	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
79	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
80	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
81	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
82	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
83	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
84	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
85	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
86	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
87	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
88	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
89	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
90	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
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93	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
94	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
95	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
96	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
97	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
98	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
99	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%
100	PT BPD BAWAN PRINGSA	31.241	46.252	46.252	48,33%	0,00%	0,00%

Based on the table above, it can be concluded:

1. The average CKPN growth in the Dec2019-March2020 period experienced an increase, as did Dec 2019-Jun2020. However, when compared to the period Mar20-Jun20, there is a decrease.
2. There was a significant increase in CKPN experienced by BPD West Java Banten; Central Java BPD, and DKI BPD. The three banks are included in the category of BUKU III Banks.

Comparison of Credit Growth and Allowance for Impairment Losses (CKPN) of BPD in December 2019, Quarter I (March) and Quarter II (June) 2020

NO.	NAMA BPD	KREDIT		CKPN		KREDIT		CKPN	
		DESEMBER 2019	DESEMBER 2019	MARET 2020	MARET 2020	JUNI 2020	JUNI 2020		
1	PT BPD BANTEN, Tbk	5.137.722	1.472	5.425.077	3.471	4.792.018	1.471		
2	PT BPD BANGKA	3.976.261	17.074	4.054.807	26.041	4.351.276	18.320		
3	PT BPD SIAWESI TEGAYAR	4.024.524	41.543	3.881.897	48.427	3.774.871	58.320		
4	PT BPD SIAWESI TEGAYAR	4.024.524	41.543	3.881.897	48.427	3.774.871	58.320		
5	PT BPD SIAWESI TEGAYAR	4.024.524	41.543	3.881.897	48.427	3.774.871	58.320		
6	PT BPD MALINDI DAN MALINDI UTARA	4.720.551	238.301	4.396.151	242.217	4.739.820	331.663		
7	PT BPD KALIMANTAN TEGAYAR	4.226.719	12.049	4.762.500	14.214	4.928.920	10.920		
8	PT BPD SIAWESI UTARA DAN GORONTALO	14.140.917	131.380	14.145.301	131.380	14.149.450	131.614		
9	PT BPD JAWA	4.282.161	48.402	4.080.894	48.480	4.038.921	47.643		
10	PT BPD KALIMANTAN SELATAN	6.513.910	428.801	6.522.436	338.001	6.508.268	136.151		
11	PT BPD NUSA TENGGARA TIMUR	14.942.810	108.074	14.940.284	111.814	14.941.812	109.263		
12	PT BPD DAMBAI UTARA PUSKASAKABATA	7.745.333	203.440	7.720.807	203.378	7.728.029	203.338		
13	PT BPD KALIMANTAN BARAT	11.111.400	149.508	10.727.007	147.313	11.111.400	147.313		
14	PT BPD BANGKA	4.048.050	488.458	3.845.433	432.488	4.153.245	484.542		
15	PT BPD SIAWESI TEGAYAR	13.422.070	82.814	14.041.801	144.041	13.741.411	82.814		
16	PT BPD JAWA	8.806.610	388.871	8.108.884	388.871	8.108.884	388.871		
17	PT BPD SIAWESI SELATAN DAN SIAWESI BARAT	13.571.307	89.374	13.484.454	104.609	13.624.872	104.620		
18	PT BPD SIAWESI TEGAYAR	13.571.307	89.374	13.484.454	104.609	13.624.872	104.620		
19	PT BPD BAHASA SELATAN DAN BANGSA BELITUNG	14.728.311	148.374	14.406.844	148.374	14.728.311	148.374		
20	PT BPD BANGKA	14.640.411	158.489	14.312.500	158.489	14.640.411	158.489		
21	PT BPD KALIMANTAN TIMUR DAN KALIMANTAN UTARA	13.203.813	506.870	13.045.707	517.500	13.000.212	604.700		
22	PT BPD JAWA TEGAYAR	40.840.810	1.409.274	40.543.407	1.414.014	40.840.810	1.420.700		
23	PT BPD JAWA TIMUR, Tbk	36.500.468	980.124	37.011.116	1.017.430	37.428.102	1.041.749		
24	PT BPD DKI	31.702.289	448.749	31.974.000	448.749	31.974.000	448.749		
25	PT BPD JAWA BARAT DAN BANTEN, Tbk	81.541.653	679.864	80.321.407	1.001.001	80.567.829	1.281.740		

NO.	NAMA BPD	%KREDIT/CKPN		%KREDIT/CKPN		PERTUBUHANAN CKPN/KREDIT	
		2019	2020	2019	2020	DESEMBER MARET	MARET JUNI
1	PT BPD BANTEN, Tbk	0,02%	0,02%	0,02%	0,02%	0,01%	0,01%
2	PT BPD BANGKA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
3	PT BPD SIAWESI TEGAYAR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
4	PT BPD SIAWESI TEGAYAR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
5	PT BPD SIAWESI TEGAYAR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
6	PT BPD MALINDI DAN MALINDI UTARA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
7	PT BPD KALIMANTAN TEGAYAR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
8	PT BPD SIAWESI UTARA DAN GORONTALO	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
9	PT BPD JAWA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
10	PT BPD KALIMANTAN SELATAN	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
11	PT BPD NUSA TENGGARA TIMUR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
12	PT BPD DAMBAI UTARA PUSKASAKABATA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
13	PT BPD KALIMANTAN BARAT	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
14	PT BPD BANGKA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
15	PT BPD SIAWESI TEGAYAR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
16	PT BPD JAWA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
17	PT BPD SIAWESI SELATAN DAN SIAWESI BARAT	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
18	PT BPD SIAWESI TEGAYAR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
19	PT BPD BAHASA SELATAN DAN BANGSA BELITUNG	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
20	PT BPD BANGKA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
21	PT BPD KALIMANTAN TIMUR DAN KALIMANTAN UTARA	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
22	PT BPD JAWA TEGAYAR	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
23	PT BPD JAWA TIMUR, Tbk	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
24	PT BPD DKI	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
25	PT BPD JAWA BARAT DAN BANTEN, Tbk	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%

Analysis of the Application of PSAK 71 on BPD

1. BPD has disclosed the implementation of PSAK 71 in the 2019 annual report, and stated that in order to minimize the impact of the increase in CKPN, the retained earnings were used in the purposeful reserve fund.
2. Impact of PSAK 71 on bank financial accounts:

1. CAR in some BPD decreased, but not all.
2. Profits at some BPDs decreased, but not all.
3. The credit scores of some BPDs have decreased, but not all.
4. The CKPN value experienced a fairly large increase in March 2020, but increased again in June 2020

This is caused by:

- BPD has made early preparations for the implementation of PSAK 71, one of which is lending based on prudential principles.
- The Covid-19 pandemic caused several bank operational activities to be unable to be carried out, one of which was the cost of official travel which ultimately resulted in savings in bank operational costs, and had an impact on bank profits which did not experience a significant decline in the implementation of PSAK 71 in 2020.
- The value of CKPN in June 2020 decreased compared to March 2020, due to the stimulus policy issued by OJK related to credit restructuring due to the impact of the Covid-19 Pandemic as shown in the image below:



5 Conclusions and Suggestions

5.1 Conclusions

The conclusions of this study are:

1. BPD has disclosed the implementation of PSAK 71 in the 2019 annual report, and stated that in order to minimize the impact of the increase in CKPN, the retained earnings were used in the purposeful reserve fund.
2. Impact of PSAK 71 on bank financial accounts:
 1. CAR in some BPD decreased, but not all.
 2. Profits at some BPDs decreased, but not all.
 3. The credit scores of some BPDs have decreased, but not all.
 4. The CKPN value experienced a fairly large increase in March 2020, but increased again in June 2020

5.2 Suggestions

Suggestions from this research are:

1. It is hoped that further research can continue to use audited BPD data.
2. Banks must pay attention to the impact caused by the application of PSAK 71 and take strategic steps if there is a significant impact on the bank's financial statements.

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