

# Analysis Of The Implementation Of Financial Accounting Standards For Entities Without Public Accountability (SAK ETAP) In The Preparation Of Financial Reports At PT. BPR Tahap Ganda Prabumulih

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Article Info	ABSTRACT
<p><b>Keywords:</b> Implementation of BPR Financial Accounting Standards, Accounting Standards SAK ETAP,</p>	<p>Accounting aims to produce financial reports that provide accountability to internal and external parties of the company. Financial reports contain information concerning the financial position and aim to assist entities in making decisions. In making financial reports, there are also standards that must be adhered to. These standards are needed because of the many users of financial reports. If there are no standards, companies can simply present their financial reports according to their own wishes. In Indonesia, there are four types of accounting standards that are used as a reference for companies to make financial reports, one of which is the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). SAK ETAP is specifically designed for entities that do not have public accountability such as BPR. The objective to be achieved in this study is to determine whether the financial reports of BPR Tahap Ganda Prabumulih are in accordance with the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). This type of research is qualitative research. Data obtained by conducting interviews, observations, and documentation. The steps taken by the researcher are: 1) conducting direct interviews with employees to obtain research data regarding the financial reports of BPR Tahap Ganda. 2) Analyze the financial statements in 2022 of PT. BPR Tahap Ganda according to SAK ETAP to see the suitability of the presentation of financial statements based on SAK ETAP. 3) Draw conclusions about SAK ETAP in the presentation of financial statements of PT. BPR Tahap Ganda. The results of the analysis in this study indicate that the financial statements of BPR Tahap Ganda are in accordance with SAK ETAP. This can be proven that BPR Tahap Ganda has presented complete financial statements in accordance with SAK ETAP, namely the Balance Sheet, Income Statement, Cash Flow Statement, Statement of Changes in Equity, and Notes to the Financial Statements. Although there are some differences in account names in the income statement items and notes to the financial statements.</p>
<p>This is an open access article under the <a href="https://creativecommons.org/licenses/by-nc/4.0/">CC BY-NC</a> license</p> 	<p><b>Corresponding Author:</b> Dewi Sartika Universitas Bina Darma, Palembang, Indonesia <a href="mailto:dewi.sartika@binadarma.ac.id">dewi.sartika@binadarma.ac.id</a></p>

## INTRODUCTION

In today's economic development, the role of accounting is very important to ensure that in carrying out activities it does not cause losses, especially in carrying out activities and transactions in a company. For example, recording and reporting economic data in a company. Accounting functions as financial information in a company, so that it can see the financial position and changes that occur. Basically, the accounting process is to create financial reports in a company letter whose basis for making has been formulated so that it is easy to compare with financial reports from other companies or organizations. Financial reports are reports that show the current financial condition or in certain periodic letters, in general financial reports record the company's financial information in accounting periodic letters that can be used to describe the company's performance (Arirandy, 2023). In making financial reports, it is also known that there are standards that must be applied. These standards are needed because of the many users of financial reports. If there are no standards, companies can present financial reports that they are similar according to their own wishes. Of course, it will make it difficult for users to understand the existing financial reports.

In Indonesia, there are 4 types of accounting standards that are used as references by companies to create financial reports, one of which is the financial accounting standards for entities without public accountability (SAK ETAP). Financial accounting standards for entities without public accountability (SAK ETAP) are accounting standards intended for use by entities that do not have significant public accountability and produce general purpose financial statements for external users, for example owners who are not directly involved in business management, creditors, and credit rating agencies (Indonesian Institute of Accountants, 2013).

SAK ETAP was issued because the Indonesian Institute of Accountants (IAI) considered that the preparation of financial statements based on the financial accounting standards statement (PSAK) based on IFRS (International Financial Reporting Standards) was considered too complicated and would make it difficult for small and medium-sized companies. SAK ETAP was prepared by adopting IFRS for SMEs (Small Medium Enterprises) with modifications according to conditions in Indonesia and made more concise (Faridhika, Hairdar and Abur, 2022).

The Financial Accounting Standards Board – Indonesian Institute of Accountants (DSAK-IAI) in addition to issuing PSAK 50 and PSAK 55 also issued Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). (DSAK-IAI) in SAK ETAP states that SAK ETAP can be applied to entities that do not have significant public accountability, as long as the competent authority regulates the use of the SAK ETAP in question. Based on this, the financial accounting standards for BPR use SAK ETAP (Bank Indonesia, 2009).

People's Credit Banks, commonly called BPR, are one type of bank known to serve micro, small and medium entrepreneurs, where they are located close to the people who need them. People's Credit Banks are financial institutions that accept deposits only in the form of time deposits, savings and distribute funds as BPR businesses. As a business entity that

manages from the community, BPRs have a responsibility to the public and are responsible for presenting quality financial reports, which are one of the important sources of information in decision making and as the manager's accountability for the activities that have been carried out within a certain period of time (Tirm Perdoman Akuntansi Bank Perkreditan Rakyat, 2010).

The implementation of PA-BPR is regulated in SE Bank Indonesia Number 12/14/DKBU, 2010 concerning the implementation of accounting guidelines for rural credit banks. This regulation was issued with Bank Indonesia Regulation No. 08/20/PBI, 2006 on October 5, 2006 concerning transparency of the financial condition of Rural Credit Banks and BI Circular No. 11/37 DKBU on December 31, 2009 concerning the determination of the use of Financial Accounting Standards for Rural Credit Banks (Indonesian Institute of Accountants, 2016).

In order to become a superior BPR in the community, BPR must be able to maintain the trust of the community which will later have an impact on the development of BPR business activities in the future. By presenting actual financial reports on the company's financial condition and implementing SAK ETAP in accordance with applicable provisions. As for research on the conformity of SAK ETAP in the preparation of BPR financial reports, such as that conducted by (Surkma Maharani, 2020). The results of his research show that BPR Bank Berbers has implemented SAK ETAP. However, it is hoped that it can continue to prepare equity change reports so that they are easier to understand even though BPR has presented journals related to the equity change report. Another study was also conducted by (Jovan R. Tamon, 2016), concluding that in the presentation of financial reports at PT. BPR Cipta Cemerlang Indonesia there are still many inconsistencies with SAK ETAP (2009). Meanwhile, research (Dayana Anggraini Sitrihandono, 2012), the results of the analysis showed that PT. BPR Wirjaya Murlya Santosa has implemented SAK ETAP and has made complete financial reports in accordance with SAK ETAP. Research (Anirsah, 2012), BPR BKK Mojolaban has implemented SAK ETAP in its financial reports, but there are still items whose presentation is not in accordance with the provisions contained in the balance sheet. In research (Frirsirlira, 2016) PT. BPR Cipta Cemerlang Indonesia through KAP has implemented SAK ETAP and requires complete financial reports. However, it has not fully complied with SAK ETAP because there is no disclosure of reclassification in the notes to the financial statements. While research (Dyah Karisma, 2016) on the financial statements of BPR Bank Sleman has been in accordance as a whole in presenting financial reports using the fixed rules of SAK ETAP. When presenting financial reports there are obstacles, but the category of obstacles does not interfere too much with the company in implementing SAK ETAP. And research (Aprirliranir, 2018), in general, that PT. BPRS Purdurarta Insani has implemented SAK ETAP but is expected to continue to comply with Bank Indonesia regulations in implementing SAK ETAP as a guideline for financial reports in presenting transparent financial reports. In the study (Sarir and Azana, 2017) found that BPR Ganto Nagari 1954 has implemented its financial reports in accordance with SAK ETAP. Based on the results of the study (Yuriza and

Yurnawati, 2018) it can be concluded that BPRs in the city of Pasir Pengairan have cheated in understanding the implementation of SAK ETAP at Bank Perkereditan Rakyat.

In this study is a descriptive study conducted at PT. BPR Tahap Ganda Prabumulih, an entity engaged in banking, and obtained permission from the Financial Services Authority (OJK) to use SAK ETAP in financial reporting. And in this study to find out in depth about the financial reports at PT. BPR Tahap Ganda whether it is in accordance with SAK ETAP in its financial reporting.

## METHOD

The object of this research is at PT. BPR Tahap Ganda Prabumulih. This research uses a qualitative descriptive method. Qualitative research is a type of research whose findings are not obtained through quantitative procedures, statistical calculations, and other methods that use numerical calculations. Qualitative research is a research procedure letter that uses descriptive data in the form of narrative words or oral forms that come from people and observed behavior. The reason for using qualitative research methods in this study is because this method allows researchers to ask questions directly and make direct observations at PT. BPR Tahap Ganda Prabumulih, to observe and explore information and obtain valid data about BPR as a whole regarding matters relating to the financial statements of PT. BPR Tahap Ganda and compliance with SAK ETAP.

The types and sources of data in this study are a general description of BPR Tahap Ganda, organizational structure, and financial reports of BPR Tahap Ganda in 2022. Related to data collection using primary data sources and secondary data sources. Primary data is data obtained directly from the original source or the place where the research object is carried out. Related to data collection to obtain the data, namely by interview. An interview is a meeting of two or more people to exchange information and ideas through questions and answers, so that meaning can be constructed in a letter on a certain topic. The number of respondents in this study was 1 employee in the accounting department at PT. BPR Tahap Ganda Prabumulih. Secondary data is data in the form of financial reports of PT. BPR Tahap Ganda in 2022.

Related to data analysis includes the process of systematically searching and compiling data obtained from interview results, field notes, and documents as supporting data to increase the credibility of the interview results. Furthermore, the data obtained by the study were discussed with the informants, namely employees of PT. BPR Tahap Ganda, using an interpretative approach, where researchers interpret the collected data.

## RESULTS AND DISCUSSION

### Research result

From the results of data processing through interviews to find out the reports implemented by PT. BPR Tahap Ganda Prabumulih, so that researchers conducted direct research on employees in the collection section at PT. BPR Tahap Ganda. The following is an interview conducted by researchers with one of the employees at PT. BPR Tahap Ganda Prabumulih,

namely Mr. Chairul with a position in the collection section (accounting). The interview was conducted by asking the informant directly and obtained:

**Table 1.** Interview Result Data

No	Interview Description Contents	Answer
1	Who is responsible for recording transactions and preparing financial reports?	Accounting Department at PT. BPR Tahap Ganda
2	What accounting standards does BPR Tahap Ganda apply in preparing financial reports?	The accounting standards applied by BPR Tahap Ganda are the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP)
3	What do you know about SAK ETAP?	Financial reporting standards applied by entities without public accountability, especially for small and medium-sized companies only
4	Did you receive training on SAK ETAP?	I have received training on SAK ETAP but not to its full potential.
5	Has BPR Tahap Ganda implemented SAK ETAP in its financial reports?	BPR Tahap Ganda has implemented SAK ETAP in its financial reports in accordance with the implementation of PA-BPR as regulated in Bank Indonesia circular letter No. 12/13/DKBU dated June 1, 2010 concerning the implementation of accounting guidelines for rural credit banks.
6	When did BPR Tahap Ganda start using SAK ETAP as the standard for preparing financial reports?	BPR Tahap Ganda started using SAK ETAP as the standard for preparing financial reports since 2011.
7	What are the components of the BPR Tahap Ganda financial report?	The components of the annual report consist of: balance sheet, profit and loss statement, cash flow statement, statement of changes in equity, and notes to the financial statements.
8	What do you know about Balance Sheet?	The balance sheet or financial position report is part of the financial report presented in the accounting accountability report which reflects the financial position (assets, liabilities and capital) at the end of the period.
9	What do you know about profit and loss statements?	The income statement is the final part of the financial report, an accounting accountability report that outlines the elements of the company's income and expenses, resulting in a net profit statement.
10	What do you know about Cash Flow Statements?	The cash flow statement records cash inflows and cash outflows providing insight into the financial health and to know the condition of the company's money and losses.
11	What do you know about Statement of Changes in Equity?	The statement of changes in equity is a type of report presented by companies to describe the increase or

		describe net assets and wealth during a certain period.
12	What do you know about the Notes to the Financial Statements at BPR Tahap Ganda?	Notes to the financial statements are an integral part of the financial statements which present information for the purpose of adequate disclosure.
13	Is there a conformity of financial reports in the Balance Sheet items based on SAK ETAP?	The BPR Tahap Ganda Balance Sheet report is in accordance with the preparation reference based on SAK ETAP.
14	Is there a conformity of financial statements in the Profit and Loss Report post based on SAK ETAP?	In the BPR Tahap Ganda Profit and Loss report, it is in accordance with the preparation reference based on SAK ETAP. Although there are differences in account names.
15	Is there a conformity of financial statements in the Cash Flow Report post based on SAK ETAP?	The BPR Tahap Ganda Cash Flow Report is in accordance with the preparation reference based on SAK ETAP.
16	Is there a conformity of financial statements in the Equity Changes Report post based on SAK ETAP?	The BPR Tahap Ganda Equity Change Report is in accordance with the preparation reference based on SAK ETAP.
17	Is there a conformity of the financial statements in the Notes to the Financial Statements based on SAK ETAP?	In the Notes to the Financial Statements of BPR Tahap Ganda, it is in accordance with the preparation reference based on SAK ETAP. Although there are differences in account names.
18	While using SAK ETAP as a guideline for preparing financial reports, are there any obstacles/difficulties in implementing SAK ETAP?	The obstacles faced due to the lack of human resources at PT. BPR Tahap Ganda so that there are difficulties in making reports in the accounting department. And affect the certainty of the time of financial reporting.

Sumber : Data In2024 exercise

In the interview results in this study, the informant gave several answers to the researcher regarding the questions from the interview. It can be concluded that the one who records transactions and makes financial reports at PT. BPR Tahap Ganda is the accounting department. The informant also explained about SAK ETAP and has received training in implementing SAK ETAP, although not fully maximized. BPR Tahap Ganda has implemented SAK ETAP in its financial reports in accordance with the implementation of PA-BPR which is regulated in Bank Indonesia circular No. 12/14/DKBU dated June 1, 2010 concerning the implementation of accounting guidelines for rural credit banks. The implementation of SAK ETAP as a standard for PT. BPR Tahap Ganda's financial reports began in 2011. The components of the financial reports consist of: balance sheet, profit and loss statement, cash flow statement, statement of changes in equity, and notes to the financial statements.

In the interview, the accounting department of BPR Tahap Ganda concluded that the balance sheet or financial position report is part of the financial statements presented at the end of the accounting period, which shows the financial position (assets, liabilities, and capital) at the end of the period. In the statement regarding profit and loss, it was found that

the profit and loss report is part of the report on the company's income and expenses, resulting in the profit and loss of BPR Tahap Ganda. While the statement regarding cash flow, it was concluded that the cash flow report is useful for tracking cash inflows and outflows for a clearer understanding. Notes to the financial statements are an inseparable part of the financial statements that present information for adequate disclosure.

For all components of the financial report, BPR Tahap Ganda has implemented the reference for preparation based on SAK ETAP. There are differences in account names in the income statement, which are disclosed in the notes to the financial statements. During the implementation of SAK ETAP as a guideline for preparing financial reports at BPR Tahap Ganda, difficulties occurred due to lack of human resources or lack of employees in the accounting department, which affected the timeliness of financial reporting.

### Discussion

In this study, the researcher stated that PT. BPR Tahap Ganda has implemented SAK ETAP in its financial statements based on PA-BPR as regulated in Bank Indonesia circular letter No. 12/14/DKBU dated June 1, 2010 concerning the implementation of accounting guidelines for rural credit banks. BPR Tahap Ganda has started implementing Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) as a standard for preparing financial statements since 2011. The components of financial statements at BPR Tahap Ganda consist of balance sheets, income statements, cash flow statements, equity change statements, and notes to financial statements.

In conducting data analysis, researchers took financial report data at PT. BPR Tahap Ganda which is located at Jl. Jenderal Sudirman No. 20 Kerl. Murara Dura Kec. Prabumulih Timur Prabumulih City. This study understands several ways of implementing financial accounting standards for entities without public accountability (SAK ETAP) by analyzing the information presented in each financial report contained. The elements contained in the financial report of BPR Tahap Ganda will be described, and then compared with the elements guided by the financial report based on SAK ETAP. The basis of this study uses primary data, namely the financial report of BPR Tahap Ganda in 2022. The financial report consists of a balance sheet, income statement, cash flow statement, statement of changes in equity, and notes to the financial statements. This data will be analyzed in depth with the rules of the items contained in SAK ETAP so that the relationship between the application of SAK ETAP and the presentation of BPR Tahap Ganda financial reports and SAK ETAP financial reports can be understood, namely:

### Balance Sheet

**Table 2.** Adjustments to SAK ETAP items guided by BPR on the balance sheet

No	Financial statements	SAK ETAP	BPR Double Stage SAK	Analysis Results
a.	Balance Sheet			
1	Basics of Recording	The basis for recording balance sheets uses the accrual basis	The basis for recording balance sheets uses the accrual basis	Similar

2	Asset	Minimum assets present the following items: 1. Cash and cash equivalents 2. Cash in foreign currency 3. Bank Indonesia Certificate 4. Interest income to be received 5. Receivables from other banks 6. Credit 7. Credit taken over 8. Fixed assets and inventory 9. Other assets	Posts that will be presented by BPR: 1. Cash 2. Cash in foreign currency 3. Participation in other banks 4. Receivables given 5. Receivables received 6. Collateral taken over 7. Fixed assets and inventory 8. Intangible assets	Similar
3	Obligation	The minimum requirement is to present the following items: 1. Immediate obligation 2. Interest debt 3. Tax debt 4. Savings 5. Deposits from other banks 6. Subordinated loans 7. Other obligations	Liability items presented by BPR: 1. Immediate obligation 2. Savings 3. Deposits from other banks 4. Loan received 5. Capital deposit funds 6. Loan capital 7. Other obligations	Similar
4	Equity	Equity presents the following items, amounts, and subtotals: 1. Capital 2. Capital deposit funds 3. Unrealized profit and loss 4. Asset revaluation surplus 5. Retained earnings	Equity items presented by BPR: 1. Capital 2. Capital deposit funds 3. Unrealized profit/loss 4. Fixed asset revaluation surplus 5. Retained earnings	Similar
5	Classification of Assets and Liabilities	Equity should present current assets and non-current assets, short-term liabilities and long-term liabilities, as separate classification letters in the balance sheet,	BPR SAK presents current assets and non-current assets, short-term and long-term liabilities as non-separate classification letters in the balance sheet.	Similar

6	Information presented in the balance sheet or notes to the financial statements	Equity presents in the balance sheet or notes to the financial statements subclassifications of the items presented: 1. Fixed asset group 2. Employee benefit obligations and other estimated obligations 3. Equity groups include paid-in capital, additional paid-in capital, and retained earnings.	Equity presents the subclassifications or items presented, namely: 1. Fixed assets 2. Other estimated liabilities 3. Equity groups include paid-in capital, additional paid-in capital, retained earnings.	Similar
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Sumber : Data in 2024 exercise

The table above shows that BPR Tahap Ganda has listed 8 out of 10 items in the asset balance sheet. In the liability table, there are 7 out of 11 items, and in the equity table there are 5 out of 5 items on the balance sheet because no transactions have occurred that cause these items to arise. The items presented are those required by Bank Indonesia, where the reference for their preparation is based on SAK ETAP and laws and regulations relevant to BPR.

### Profit and loss

**Table 3.** Adjustments to SAK ETAP items as guided by BPR in the Profit and Loss Statement

No	Financial statements	SAK ETAP	BPR Double Stage SAK	Analysis Results
a.	Income statement			
1	Information presented	The income statement presents at least the following items: 1. Income 2. Loss burden 3. Profit or loss share of investment	Items in the BPR profit and loss report: 1. Operating income 2. Operational expenses 3. Non-operational income 4. Non-operational expenses	Similar There are differences in account names, namely loss expense becomes operational expense and non-operational expense and tax expense becomes estimates.
2	Information presented	Equity should present other items, titles and sub-amounts in the income statement if such presentation is relevant to understanding the entity's financial performance.	BPR SAK presents other items, titles and sub-amounts in the income statement, including interest income items with the sub-titles of contractual interest,	Similar

			provisions and transaction costs.	
3	Information presented	Equity should present items, titles and other amounts in the income statement if such presentation is relevant to understanding the entity's financial performance.	BPR SAK presents other items, titles and sub-amounts in the income statement, including interest income items with the sub-titles of contractual interest, provisions and transaction costs.	Similar

Sumber : Data In2024 exercise

In the table above, there are all the items required by SAK ETAP in the BPR Tahap Ganda income statement. There is a conformity that shows the difference in account names, namely loss expenses become operational expenses and non-operational expenses, and tax expenses become estimates. There are transactions that cause the emergence of all items required by Bank Indonesia, where the reference for its preparation is SAK ETAP.

#### Cash Flow Statement

**Table 4.** Adjustments to SAK ETAP items as guided by BPR in the cash flow report

No	Financial statements	SAK ETAP	BPR Double Stage SAK	Analysis Results
a. Cash Flow Statement				
1	Pneyajian Aru Reports Cash	Elatermy bagservingis the new reports cash that mereport arus cash uyouk uoneperiodeand meclassificationfithanksmenorut actviope bagconstellation, activbag investationand actvipe bagfunding	BPR meservingis the new reports cash that menonjuwill younorifood and drinkngeyoucash flowlong time periodeyourteyouwhich intogroup in actviope bagconstellation, activbag investationand actvipe bagfunding	as per
2	ActviOpe bagconstellation	Posts on the new reports active cashviope bagconstellation: 1.Profitto 2. Peyupsasst tetap 3. PenyitheHan Aset productktif 4. Penyithehan pedeletesan 5.Peyupsthis is itlai 6. Profit penjuAlan Aset tetap	Posts in Dual Stage BPR: 1.Profitto 2.Peyupsasst tetap 3.PenyitheHan Aset productktif 4.Penyithehan pedeleteSan Piupliers 5.Penoruthis is itlai 6.Profit penjuAlan Aset tetap	as per

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3	Actvibag Investation	New report postss cash on actvibag investation: 1. Pembelian/penjuAlan Aset tetap and inventaris 2. Pembelian/penjuAlan Aset tinoperwujud 3. Pembelian/penjuAlan SeRTIfiat Bank Indonethea	BPR Tahap Ganda meservingcan the posts belikeberimyt : 1. PeroleHan Aset tetap 2. Penorishare capital 3. Resultsl penjuAlan Aset tetap	Seesaiand youthere is no post officenjualan/pembelian seRTIfiat Bank Indonethea currythereno transactionthe onebecomethat meyeschapter timotherthese are the postsrsema'amt
4	ActviPe bagfunding	New report postss cash on actviPe bagfunding : 1. Penorifood/foodpayment forembroideryrice 2. Penorifood/foodpi capital paymentloan 3. Pepayment byviwithn	BPR Tahap Ganda meservingis the new reports cash selikeberimyt : 1.Reserve uyouurm 2.Pembeyoucan reserve 3.Peshareandviwithn	as per

Sumber : Data In2024 exercise

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### Statement of Changes in Equity

**Table 5.** Adjustments to SAK ETAP items guided by BPR Tahap Ganda in the financial report on changes in equity

No	Financial statements	SAK ETAP	BPR Double Stage SAK	Analysis Results
b.	Statement of Changes in Equity			
1	Information presented	An entity shall present a statement of changes in equity that shows: 1. Profit or loss for the period 2. Revenue and expenses presented directly in equity 3. Amount of investment, dividends, etc.	Posts on BPR: 1. Profit or loss for the period 2. Revenue and expenses are presented directly in equity, including 3. Distribution of dividends, addition of reserves, and retained earnings	Similar

Based on the equity change report table, it shows that equity changes are listed in 3 of the 3 BPR Tahap Ganda posts required by Bank Indonesia, where the reference for its preparation is SAK ETAP.

### Notes to the Financial Statements

**Table 6.** Adjustments to SAK ETAP items by Dual Stage BPRs in the Notes to the Financial Statements

No	Financial statements	SAK ETAP	BPR Double Stage SAK	Research result
b.	Notes to the Financial Statements			
1	Structure	Normally the order of presentation of notes on a loss report is: 1. Summary of applied accounting work 2. Information supporting the loss report items, in accordance with the order of presentation of each loss report component. 3. Other disclosures	The order presented in the notes to the BPR loss report: 1. Overview of BPR 2. Summary of accounting work 3. Explanation of the items contained in the loss report and other important information	There is a difference in the summary of accounting work being replaced with a summary of accounting work, and information supporting the balance sheet and profit and loss items and other disclosures is presented in the appendix.
2	Accounting Job Disclosure	In the summary of significant accounting work it should be stated:	In the framework of the summary of accounting work, the basis for measuring the loss report is presented, namely based on historical costs and the basis for preparing using the accrual basis. Accounting work is not limited to the basic concepts of measurement, credit given, cash and cash equivalents, and others.	

Sumber : Data In2024 exercise

Based on the table of notes on the BPR Tahap Ganda loss report, it includes all matters required in the notes, including a summary of accounting work which has been replaced with a summary of accounting work and information supporting the balance sheet and profit and loss items and disclosures presented in the appendix.

## CONCLUSION

The person responsible for making loss reports at BPR Tahap Ganda is the Accounting department. Training on SAK ETAP at BPR Tahap Ganda has been carried out, but it has not been optimally implemented. The obstacles faced during the use of SAK ETAP at BPR Tahap Ganda are due to the lack of human resources, resulting in delays in making reports in the accounting department and affecting the timeliness of loss reporting. BPR Tahap Ganda has implemented SAK ETAP since 2011 in its loss reports in accordance with the loss reports regulated in Bank Indonesia circular No. 12/14/DKBU dated June 1, 2010 concerning the implementation of accounting guidelines for Rural Credit Banks. The components of the BPR Tahap Ganda loss report are in accordance with SAK ETAP, namely: Balance Sheet, Profit and Loss Statement, Cash Flow Statement, Statement of Changes in Equity, and Notes to the Loss Report. The preparation of the BPR Tahap Ganda loss report items is based on the preparation reference based on SAK ETAP: In the Balance Sheet post, BPR Tahap Ganda is in accordance with the preparation reference based on SAK ETAP. The BPR Tahap Ganda Profit and Loss Report is in accordance with SAK ETAP, although there are differences in account names, such as loss expenses becoming operational expenses and non-operational expenses and tax expenses becoming estimated income tax. The BPR Tahap Ganda cash flow report is in accordance with the preparation reference based on SAK ETAP. The Equity Change Report is in accordance with SAK ETAP. The Notes to the loss report are in accordance, including a summary of accounting work being changed to a summary of accounting work, and information supporting the loss report items is explained in the explanation of the balance sheet and profit and loss items and other disclosures are presented in the appendix.

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