

ABSTRACT

Sharia financing activities in Indonesia have experienced rapid growth, this indicates that financial institutions are very concerned about the principles of sharia in muamalah activities. The system presented by syari'ah bank and Baitul Maal can be a solution of various conditions of deterioration and weakness of the economy that is being experienced by the world today. In the principle of Islamic syari'ah, they put forward the principles of openness, honesty, fairness, openness, professional partnership, and universal. In practice, the whole principle is realized with a profit-sharing system and abolishes interest-based transactions as practiced by conventional financing. The practice of transactions in the use of funds and interest that has been practiced so far has a lot of bad impact on the economy. One form of financing products made by Islamic banking is Mudharabah Financing.

The purposes of this research are to To analyze the suitability of the application of accounting conducted by Baitul Maal with standard PSAK 105 and To find out how mudharabah financing process conducted by Baitul Maal. The analysis of this research using qualitative system using narrative explanation by the process of observing and interviewing at the BMT. The result of this research indicated The accounting treatment applied by AL MUTHIIN BMT regarding the recognition of mudharabah financing accounting is fully in accordance with PSAK No. 105. Recognition of investments, profits, loss recognition, recognition of receivables and recognition of expenses at Al Muthiin BMT are in accordance with accounting standards PSAK No.105. The accounting treatment regarding accounting measurements for mudharabah financing applied by Al Muthiin's BMT is in accordance with PSAK No. 105. The accounting treatment regarding the presentation of accounting for mudharabah financing applied by BMT Al Muthiin is in accordance with PSAK No.105. The accounting treatment regarding the disclosure of accounting for mudharabah financing applied by BMT ALmuthiin is in accordance with PSAK No. 105.

Keywords: Mudharabah, BMT, PSAK 105.