

Audit atas estimasi cadangan kerugian penurunan nilai kredit yang diberikan Bank XYZ = Audit on estimation of allowance for impairment losses on loans provided by Bank XYZ / Cendikiani Ayu Pambudi

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Abstrak

[ABSTRAK

Dalam melakukan estimasi cadangan kerugian penurunan nilai kredit, terdapat berbagai macam asumsi dan pendapat manajemen sehingga risiko kesalahan atas nilai cadangan sangat tinggi. Oleh sebab itu, diperlukan proses audit untuk memastikan kewajaran dari nilai cadangan tersebut. Laporan magang ini menjelaskan tentang proses audit atas estimasi cadangan kerugian penurunan nilai kredit yang diberikan oleh Bank XYZ. Hasil audit menunjukkan terdapat salah saji yang tidak material yang disebabkan oleh asumsi manajemen untuk tidak memasukkan jaminan ke dalam perhitungan estimasi arus kas.

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ABSTRACT

In estimating the allowance for impairment losses on loans, there are various assumptions and management's judgments that cause the risk of error on the value of reserves is very high. Therefore, the audit process is required to ensure the reasonableness of the value of these reserves. This report explains about audit process on estimation of allowance for impairment losses on loans provided by the Bank XYZ. The audit results showed that there was immaterial misstatements caused by management's assumptions which do not include a guarantee to the calculation of estimated cash flow., In estimating the allowance for impairment losses on loans, there are various assumptions and management's judgments that cause the risk of error on the value of reserves is very high. Therefore, the audit process is required to ensure the reasonableness of the value of these reserves. This report explains about audit process on estimation of allowance for impairment losses on loans provided by the Bank XYZ. The audit results showed that there was immaterial misstatements caused by management's assumptions which do not include a guarantee to the calculation of estimated cash flow.]