

Analisis penerapan PSAK 55 (revisi 2011) mengenai penurunan nilai kredit di PT Bank H = Analysis of SFAS 55 (2011 revision) implementation regarding loan impairment in PT Bank H

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Abstrak

Laporan Magang ini membahas tentang analisis penerapan PSAK 55 (revisi 2011) mengenai penurunan nilai kredit di PT bank H. PT Bank H merupakan sebuah institusi perbankan yang baru beroperasi di Indonesia sejak tahun 2008. Laporan ini akan membahas secara lebih rinci mengenai kesesuaian metode penilaian penurunan nilai kredit dan perhitungan cadangan kerugian penurunan nilai (CKPN) secara kolektif untuk kredit di PT Bank H terhadap PSAK 55 (revisi 2011) beserta prosedur analisis yang dilakukan oleh Konsultan PT E. Berdasarkan analisis Konsultan, terdapat perbedaan nilai CKPN kolektif untuk kredit antara PT Bank H dan Konsultan PT E karena adanya metode perhitungan yang kurang sesuai dengan praktik umum penerapan PSAK 55 (revisi 2011) di Indonesia. Konsultan kemudian memberikan rekomendasi metode perhitungan CKPN kolektif untuk kredit yang lebih sesuai dengan penerapan PSAK 55 (revisi 2011). Secara keseluruhan perhitungan CKPN secara kolektif untuk kredit di PT Bank H tidak bertentangan dengan PSAK 55 (revisi 2011).

This Internship Report discusses about the analysis of SFAS 55 (revised 2011) application regarding loan impairment in PT Bank H. PT Bank H is a banking institution that started its operation in Indonesia in 2008. This report discusses in detail the suitability of loan impairment assessment method and the calculation of allowance for collective loan impairment losses (CKPN) alongside with analysis procedures performed by consultant from PT E. Based on consultant's analysis, there is a difference in the value of allowance for collective loan impairment losses between PT Bank H and PT E consultant due to calculation method which is less in accordance with the application of SFAS 55 (revised 2011) common practice in Indonesia. Consultants then provide calculation method recommendations for allowance for collective loan impairment losses, which are more in accordance with SFAS 55 (revised 2011). The overall calculation of allowance for credit impairment losses in PT Bank H is not in contrary with SFAS 55 (revised 2011).