

Evaluasi Prosedur Audit Substantif KAP LOL terhadap Akun Cadangan Kerugian Penurunan Nilai Kredit Bank ALM = Evaluation towards KAP LOL's Substantive Audit Procedure on Bank ALM's Allowance for Credit Impairment Losses

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Abstrak

Laporan magang ini membahas tentang evaluasi prosedur audit substantif yang dikerjakan penulis di KAP LOL terhadap cadangan kerugian penurunan nilai (CKPN) kredit Bank ALM untuk laporan keuangan yang berakhir pada 31 Desember 2022 yang terdiri dari loan products untuk komersil korporasi, komersil individu, konsumsi, dan kredit modal kerja. Hasil evaluasi mengacu pada perbandingan antara teori prosedur audit substantif, regulasi serta kriteria asesmen terkait perhitungan cadangan kerugian penurunan nilai dalam Peraturan Otoritas Jasa Keuangan Nomor 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2021 tentang Buku Panduan Akuntansi Perbankan bagi Bank Umum Konvensional, dan prosedur audit substantif secara keseluruhan yang dilakukan tim audit KAP LOL berdasarkan notulensi diskusi tim audit dan tim spesialis KAP LOL yang telah diolah kembali. Prosedur audit yang dikerjakan terdiri dari proses reperformance yang secara spesifik pada kegiatan loan review sesuai dengan pekerjaan yang diberikan oleh direct manager. Dari hasil evaluasi, praktik prosedur audit yang dikerjakan oleh penulis telah sesuai dengan teori prosedur audit substantif, regulasi serta kriteria asesmen perhitungan cadangan kerugian penurunan nilai, dan prosedur audit substantif secara keseluruhan berdasarkan notulensi diskusi tim audit dan tim spesialis KAP LOL. Namun, terdapat sejumlah rekomendasi terkait prosedur loan review yang dijalani oleh KAP LOL untuk meningkatkan kinerja prosedur tersebut untuk masa mendatang. Laporan magang ini juga membahas refleksi diri penulis terhadap pengalaman yang didapatkan selama magang di KAP LOL.

.....This internship report discusses evaluation towards KAP LOL's substantive procedure which is relevantly done by the author towards Bank ALM's allowance for credit impairment losses for the financial year ended in December 31st 2022. Allowance for credit impairment losses refers to Bank ALM's loan products which consists of commercial corporate, commercial individual, consumers, and working capital credit. The evaluation results refer to the comparison between the theory of substantive audit procedures, regulations and assessment criterias related to the calculation of allowance for impairment losses in Peraturan Otoritas Jasa Keuangan Nomor 40/POJK.03/2019 concerning Asset Quality Assessment for Commercial Banks and Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2021 concerning the Banking Accounting Guidebook for Conventional Commercial Banks, and overall substantive audit procedures carried out by the KAP LOL's audit team based on the minutes of discussion of the audit team and specialist team of LOL KAP which have been reprocessed. The audit procedures carried out consist of a reperformance process that is specific to loan review activities in accordance with the work given by the direct manager. From the results of the evaluation, the practice of audit procedures carried out by the author is in accordance with the theory of substantive audit procedures, regulations and assessment criteria for calculating allowance for impairment losses, and overall substantive audit procedures based on the minutes of discussion of the audit team and KAP LOL specialist team. However, there are a number of

recommendations regarding the loan review procedures undertaken by KAP LOL to improve the performance of these procedures in the future. This internship report also discusses the author's self reflection towards the experiences he has gotten during the internship period in KAP LOL.