

# Analisis penerapan Cadangan Kerugian Kredit Ekspektasian (CKKE) berdasarkan PSAK 71 terhadap piutang imbal jasa penjaminan KUR: studi kasus pada PT Jaminan Kredit Indonesia = Analysis of the implementation of allowance of expected credit loss based on PSAK 71 against KUR guarantee services receivables: a case study at PT Jaminan Kredit Indonesia

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## Abstrak

Laporan karya akhir ini dibuat untuk menganalisis penerapan PSAK 71 dalam menghitung Cadangan Kerugian Kredit Ekspektasian (CKKE). Objek penelitiannya adalah Piutang IJP KUR di PT Jamkrindo sebagai perusahaan penjaminan. Analisis dilakukan dengan menganalisis Prosedur CKKE perusahaan, dibandingkan dengan skema penjaminan berdasarkan peraturan pemerintah. Berdasarkan hasil pengkajian, PT Jamkrindo telah menerapkan Prosedur CKKE berdasarkan PSAK 71 terhadap Piutang IJP KUR atas KUR Gen 1 secara individual (Pemerintah) dan KUR Gen 2 secara kolektif (Mitra Penyalur KUR). Namun penentuan bobot Cash Shortfall KUR Gen 1 dan pemilihan metode CKKE KUR Gen 2 belum mencerminkan kondisi yang ada pada perusahaan.

.....This final report is made to analyze the implementation of PSAK 71 in calculating Expected Credit Loss (ECL). The research object is IJP KUR Receivables in PT Jamkrindo as a guarantee company. The analysis was conducted by analyzing the company's ECL Procedures, compared to the guarantee scheme based on government regulations. The conclusion is that PT Jamkrindo has applied ECL Procedures based on PSAK 71 against IJP KUR Receivables on KUR Gen 1 individually (Government) and KUR Gen 2 collectively (KUR Channeling Partners). However, the determination of the KUR Gen 1 Cash Shortfall and the selection of the CKKE KUR Gen 2 method do not reflect the existing conditions in the company.