ABSTRAK

PEMERIKSAAN PROSEDUR PENANGANAN KREDIT MACET PADA BANK SSY OLEH KAP XYZ

Oleh

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Penyusunan laporan akhir ini bertujuan untuk mengetahui Pemeriksaan Prosedur Penanganan Kredit Macet pada Bank SSY oleh KAP XYZ. Metode penulisan yang digunakan dalam penyusunan laporan akhir ini menggunakan data primer dan data sekunder. Data primer diperoleh secara langsung melalui KAP XYZ selama pelaksanaan Praktik Kerja Lapangan (PKL), sedangkan data sekunder diperoleh melalui literatur, buku, peraturan, dan informasi yang berkaitan dengan topik pembahasan. Metode pengumpulan data yang digunakan yaitu wawancara, dokumentasi, dan studi kepustakaan. Berdasarkan hasil pembahasan menunjukkan bahwa prosedur penanganan kredit macet pada bank SSY dilakukan melalui tahapan penagihan dan restrukturisasi kredit. Penagihan awal dilakukan kepada debitur sebelum nantinya dialihkan ke Account Officer apabila tunggakan kredit semakin memburuk, sedangkan restrukturisasi kredit dilakukan sebagai upaya penyelamatan kredit bagi debitur yang masih memiliki kemampuan untuk memenuhi kewajibannya. Dalam rangka pemeriksaan kredit pada bank SSY, KAP XYZ melakukan pemeriksaan sesuai dengan prosedur yang ada yaitu dengan pemeriksaan dokumen kredit, konfirmasi kepada debitur, pengujian CKPN, pengujian pendapatan bunga kredit, prosedur analitis, dan pemeriksaan kepatuhan terhadap regulasi OJK guna memperoleh bukti audit yang memadai.

Kata Kunci: Pemeriksaan, Prosedur, Kredit Macet, Piutang Tidak Tertagih.

ABSTRACT

EXAMINATION OF NON PERFORMING LOAN HANDLING PROCEDURES AT SSY BANK BY XYZ PUBLIC ACCOUNTING FIRM

By

YOGI ARYA DINATA

The purpose of this final report is to examine the audit procedures for handling non-performing loans at Bank SSY conducted by KAP XYZ. The writing method used in preparing this final report employed both primary and secondary data. Primary data were obtained directly from KAP XYZ during the Field Work Practice (PKL), while secondary data were collected from literature, books, regulations, and other information related to the topic discussed. The data collection methods used were interviews, documentation, and literature study. Based on the results of the discussion, the procedures for handling non-performing loans at Bank SSY were carried out through collection and credit restructuring stages. Initial collection efforts were conducted directly to debtors before being transferred to the Account Officer when loan arrears became more severe. Meanwhile, credit restructuring was implemented as a credit rescue effort for debtors who still had the ability to fulfill their obligations. In auditing the credit activities of Bank SSY, KAP XYZ performed audit procedures in accordance with established audit standards, including examination of credit documents, confirmation with debtors, testing of Allowance for Impairment Losses (CKPN), testing of credit interest income, analytical procedures, and compliance testing with Financial Services Authority (OJK) regulations in order to obtain sufficient and appropriate audit evidence.

Keywords: Audit, Procedures, Non Performing Loans, Uncollectible Receivables.