

Pembentukan cadangan pinjaman tidak tertagih bentuk usaha tetap bank "X" sebagai suatu langkah manajemen pajak penghasilan = The Creation of uncollected loan allowance in permanent establishment bank "X" as a income tax mangement step

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Abstrak

The creation of uncollected loan allowance decided by subjective factors bases on condition of each bank client and projection of economic condition.

Subjective things bases on level of risk management conservatism at each banks in giving credit. First, make a classification of credits, and current credits, special mention credits, non current credits, uncertain credits, and not running credits. Second, kind of collateral is deducted from credit point. Third, appraisal that Collateral to take credit.

Central Bank Directors Decree Number. 31/148/KEP/DIR dated

November 12, 1998 mentioned a preparation for facing loss risk from fund investment determines performance of a bank. Preventing loss risk upon uncollected loan, a bank should create an uncollected loan allowance. For taxation determination, the creation of uncollected loan allowance is a deduction of taxable income so it can reduce income tax payment. The tax planning with choosing the best from several alternatives in the creation of uncollected loan allowance is allowed by tax rules, and then it may reduce tax payment which means economizing on tax.

The opportunity for maximizing the creation of uncollected loan allowance, is born from the creation of uncollected loan allowance that is asymmetrical. Thus according to Central Bank only certain guarantee which can become a base in creating an allowance and collateral appraisal is not bank duty. With high credit standard and without collateral appraisal, taxpayer can maximize the creation of uncollected loan allowance expense and reduce tax payment.