

ABSTRACT

This study aims to indicate the accounting fraud that occurs in the case of Bank Century, Tbk of monthly financial statements of the bank. The theories used in this research include theories of fraud in the form of a triangular fraud and classification, as well as theories about the basics of banking in Indonesia. Methods of data collection method used in this research literature study with secondary data in the form of monthly financial statements and LHP BPK Tahap I that have been finished in 2009.

Descriptive qualitative method is used to analyze the research data. The research sample in the form of 36 elements of financial statements of the Balance Sheet, Profit/loss and retained earnings, Commitments and contingencies, as well as the calculation report Capital Adequacy Ratio (CAR). These samples were obtained based on analysis of the findings of Phase I. LHP BPK

The study found that the horizontal analysis of financial statements of BC shown to indicate fraud happened. However, there are some accounts that have indicated from the financial statements because of issues of materiality. Moreover, from the result of vertikal analysis, there are indications that the bank is more likely to commit fraud on elements that can affect the level of its health. Future studies are expected to be able to use the data more complete and implement more complex analysis tools

Keywords: Accounting fraud, banking, financial reports, case of Century Bank.