



Semakin kompleksnya risiko yang dihadapi Bank, semakin meningkat pula kebutuhan praktek *Good Corporate Governance*. Bank Indonesia telah menerbitkan Peraturan Bank Indonesia Nomor 8/4/PBI/2006 yang mengatur tentang pelaksanaan *Good Corporate Governance* bagi Bank Umum khususnya mengenai penerapan fungsi audit internal dan penerapan manajemen risiko, dan Peraturan Bank Indonesia No5/8/PBI/2003 yang mengatur tentang kewajiban Bank untuk menyesuaikan pedoman operasional yang terkait dengan Manajemen Risiko. Pedoman pelaksanaan fungsi audit internal merupakan salah satu pedoman operasional suatu Bank yang wajib disesuaikan menjadi berdasarkan risiko yaitu *Risk Based Audit*.

Bank "X" sebagai Bank Umum berusaha memitigasi kompleksnya risiko yang dihadapi dengan melaksanakan PBI No. No5/8/PBI/2003, dimulai dengan tahapan *roll out Risk Based Audit* pada tahun 2007 di unit-unit kerja tertentu dengan fokus terhadap area-area yang berisiko tinggi sehingga audit menjadi lebih efektif dan efisien.

Berdasarkan hasil analisis diketahui bahwa *Risk Based Audit* merupakan metodologi pemeriksaan yang lebih efektif dan efisien karena memfokuskan pada area pemeriksaan *high risk dan medium to high risk* yang dapat menghemat waktu pemeriksaan, sejalan dengan pengimplementasian PBI Nomor 5/8/PBI/2003 yang mewajibkan Bank menyesuaikan pedoman pelaksanaan fungsi audit internal (pedoman operasional) dengan penerapan manajemen risiko.

**Kata kunci:** *risk based audit, manajemen risiko*



## ABSTRACT

As the risk that the bank faced getting more complex, the need of *Good Corporate Governance* also increases. Bank Indonesia (the central bank) has issued a policy (Peraturan Bank Indonesia – PBI) No. 8/4/PBI/2006 which regulates the implementation of *Good Corporate Governance* for public banks, especially about the application of Internal Audit function and risk management, and also PBI No. 5/8/PBI/2003, which regulates bank obligation to synchronize the related operational guidelines with risk management. The guidelines for application of Internal Audit function is one of the operational guidelines that needs to be synchronized in to *Risk Based Audit*.

Bank “X” as one of the public banks tries to mitigate the complexity of the risk that it’s faced by implementing PBI No. 5/8/PBI/2003, started with *rolling out Risk Based Audit* in 2007 in certain work units by focusing on high risk areas so auditing process can be more effective and efficient.

Based on analytical research, *Risk Based Audit* were found to be a more effective and efficient assessment methodology because it focuses on areas *high risk and medium to high risk* which can save assessment time align with the implementation of PBI which obligates the bank to synchronize the guidelines of Internal Audit function (operational guidelines) with the application of risk management.

**Keyword:** *risk based audit, risk management*