

Analysis of Depreciation Calculation of Fixed Assets According to SAK-ETAP and Tax Regulations on Credit Cooperatives CU Sawiran Malang

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Abstract:

Fixed assets play a crucial role in a company's operational performance. The importance of fixed assets necessitates depreciation calculations in accordance with Financial Accounting Standards (SAK-ETAP) and the Tax Law in financial statements. One factor contributing to the differences is the accounting treatment of fixed assets, particularly regarding depreciation calculations. Depreciation expense for fixed assets can be calculated using depreciation methods consistent with Financial Accounting Standards (SAK-ETAP) and tax regulations. The depreciation method according to Financial Accounting Standards (SAK-ETAP) is used to assess a company's performance and financial condition, while the depreciation method based on tax regulations is used for tax purposes. This study uses qualitative data with primary data as its source, obtained directly from the research object. The data was collected from the Sawiran Credit Cooperative in Malang. The results show significant differences in depreciation calculations between commercial and fiscal depreciation. These differences are primarily due to differences in the basis for measuring depreciation. The resulting depreciation differences impact commercial and fiscal profit. Because the fiscal depreciation burden is greater than the commercial depreciation burden, the cooperative's fiscal profit is lower than its commercial profit

Keywords: Fixed Assets, Depreciation, Depreciation Calculation, Commercial, Fiscal, SAK-ETAP, Tax Regulations

INTRODUCTION

The fixed assets owned by the company must be able to be managed and used as well as possible, because the fixed assets owned by the company have a time limit for their use and also not infrequently the fixed assets owned by the company have a high value or price such as land, machinery, buildings, and so on. However, fixed assets must be able to provide unlimited benefits or uses during their economic life. To make depreciation on fixed assets owned by the company, there are several ways the calculation method of depreciation of fixed assets of the company that can be done. According to SAK-ETAP the depreciation method of fixed assets that can be used is the straight line method, the declining balance method and the method of the number of units of production. Meanwhile, according to the regulations of the tax law, companies can only use two methods of depreciation of fixed assets that have been established based on Law No. 7 of 2021 concerning the Harmonization of Tax Regulations Chapter III regulates Income Tax (PPh) is the straight line method and the declining balance method.

The importance of the role of fixed assets is that depreciation calculations are needed according to Financial Accounting Standards (SAK-ETAP) and according to the tax law in financial statements. One of the factors that cause differences is the treatment of fixed asset accounting, especially with regard to the issue of calculating depreciation. Calculation of depreciation expense of fixed assets, can use the depreciation method in accordance with Financial Accounting Standards (SAK-ETAP) and tax regulations. The depreciation method according to Financial Accounting Standards (SAK-ETAP) is used to assess the performance of the company and its financial condition, while the depreciation method based on tax regulations is used for tax purposes.

The company depreciates assets in each period. Based on Ikatan Akuntan Indonesia (IAI) (2016) financial Accounting Standards-ETAP (SAK-ETAP) the company can choose the use of methods in the calculation of depreciation of fixed assets, be it using the straight line method, declining balance/double declining balance, the method of the number of years, the method of hours of service, production units and so on in accordance with SAK-ETAP. As for the tax report, the company is required to make corrections to the depreciation method that has been chosen. In taxation, companies can perform depreciation calculations using the straight-line depreciation method and the declining balance method. Nevertheless, between the methods of depreciation according to commercial accounting or on the basis of SAK-ETAP and fiscal or on the basis of tax provisions have some differences (Andira et al., 2024).

In the depreciation method based on commercial accounting, the straight-line method and the declining balance method recognize the existence of residual value while the fiscal basis is not allowed to calculate depreciation with residual value. In commercial accounting, depreciation is calculated based on the formula to produce the depreciation rate, while in fiscal depreciation is calculated based on a percentage that has been established according to the age of the fixed asset (Harefa & Hulu, 2022). The difference in the calculation of depreciation of fixed assets, resulting in the difference between the profit earned by the company based on the calculation in accordance with SAK-ETAP and profit calculation in accordance with tax provisions. This difference can be compensated in the next period or the company can make payments for the shortfall and ask for money that has been paid more. Background researchers chose CU Sawiran Malang as the object of research is because researchers are interested in studying the application of depreciation calculation of fixed assets in cooperatives that in fact use the basic SAK-ETAP. This cooperative has also done tax reporting, but researchers want to know the extent to which tax reporting is done whether it is in accordance with the latest legislation.

LITERATURE REVIEWS

Fixed Assets

Fixed assets are assets of the company that have an important role in supporting the company's operational activities. According to (Andira et al., 2024) fixed assets are assets owned by companies that are intended for the benefit of the company and are not intended to be traded. Meanwhile, according to SAK-ETAP fixed assets are defined as follows: "fixed assets are tangible assets that are held for use in the production or supply of goods or services, for lease to another party, or for administrative purposes; and are expected to be used for more than one period. Intangible assets do not include mineral rights and Mineral Reserves, for example, oil, natural gas and other non-renewable resources.

Grouping Of Fixed Assets

According To Commercial

According to (Nikijuluw et al., 2023) fixed assets owned by a company can have various forms such as land, buildings, machinery and tools, vehicles, and others. Fixed assets are classified as follows:

- a. Tangible fixed assets, that is, fixed assets, which, due to the limit of their economic life, depreciation is carried out at the acquisition price.
- b. Intangible fixed assets that cannot be depreciated, which are fixed assets that, due to their unlimited economic life, do not depreciate at the acquisition price, for example, land for the location of companies, Agriculture and livestock.
- c. Intangible assets, that is, assets with a useful life limited by law (provision, approval or nature of the asset). Assets whose useful life is not limited, such as goodwill and trademarks.

According To Fiscal

Tax provisions classify fixed assets that can be depreciated (e.g. buildings, machinery, and other equipment) and that cannot be depreciated (e.g. land, except land used in the process of making products, such as in the ceramic, pottery, brick and tile industries). For depreciation purposes, the tax provisions of the Law No. 7 of 2021 concerning the Harmonization of Tax Regulations Chapter III regulates Income Tax (PPh) classify assets into non-buildings and buildings. Depreciation according to Financial Accounting Standards of entities without public accountability (SAK-ETAP / EP)

According to Effendy (2020) depreciation is the systematic allocation of the depreciable amount of an asset over its useful life. A depreciable amount is the cost of an asset, or any other amount substituted for the cost of an asset, or any other amount substituted for the cost of an asset in the financial statements, minus its residual value. Then in SAK-ETAP, depreciation can be carried out by various methods that can be grouped according to the following criteria:

1. Based On Time:

a. Straight-line method

This method is a method of calculating depreciation of fixed assets in which each accounting period is assigned the same load equally. Depreciation expense can be calculated using the formula:

$$\text{Depreciation} = \frac{\text{Acquisition Price} - \text{Residual Value}}{\text{Estimated Economic Life}}$$

b. Decreasing loading method

1) Sum-of-the-year's-digits method

The number of years method is a method of calculating the depreciation of fixed assets, where the cost of financing in an accounting period is calculated by multiplying the acquisition price of fixed assets that have been reduced by the residual value with a deduction that is always reduced annually. The deduction is calculated by dividing the weight for the year in question by the number of years during the economic life of the asset.

2) Declining balance / double-declining method

In this method the amount of depreciation costs becomes smaller and smaller from year to year, with the rationale that the capacity of fixed assets in providing services from year to year is decreasing. Calculation of depreciation charges can be formulated :

Depreciation Expenses = Depreciation rate x basis for calculating depreciation

Basis For Calculating Depreciation = Initial Book Value Of The Period

In general, the depreciation rate is twice the depreciation rate when using the straight-line method without regard to residual value.

1. Based On Usage :

a. Service-hours method

In this method the amount of depreciation is calculated based on the theory that the purchase of fixed assets is shown from the number of hours of direct service and in this method recognizes the estimated useful life of assets measured in hours of Service.

$$\text{Depreciation rate per hour} = \frac{\text{Acquisition Price} - \text{Residual Value}}{\text{Useful Life}}$$

b. Number of units of production (productive-output method)

In this method, the estimated benefit is expressed in terms of the production capacity that can be produced. This production capacity can also be expressed in terms of hours of use or other sequence of activities. Calculation of depreciation costs can be formulated:

$$\begin{aligned} \text{Depreciation rate per hour} &= \frac{\text{Actual production}}{\text{Production Capacity}} \\ \text{Depreciation Expense} &= \text{Depreciation rate} \times \text{depreciation basis} \\ \text{Depreciation Basis} &= \text{Acquisition Price} - \text{Residual Value} \end{aligned}$$

Depreciation According To Tax Regulations

According to Law No. 7 of 2021 concerning the Harmonization of Tax Regulations Chapter III regulates Income Tax (PPh) depreciation must be made on expenses for the purchase, establishment, addition, repair or alteration of tangible property, except for land that has the status of property rights, building rights, Business rights, and usage rights, which are owned and used to obtain, collect, and maintain income that has a useful life of more than 1 (one) year carried out in equal parts during the useful life that has been determined for the property (Mado et al., 2025). According to the Income Tax Act, depreciation or depreciation is a concept of allocation of the acquisition price of tangible fixed assets. Therefore, both according to commercial accounting and taxation provisions, the value of fixed assets should not be charged at once as a fee. The encumbrance of tangible fixed assets is carried out gradually by depreciation or amortization, which is the process of allocating the acquisition price of fixed assets to costs during the useful life of the asset in question. In fiscal terms, depreciation of fixed assets is divided into groups based on age and percentage of depreciation (Kurniadewi et al., 2026). For the depreciation group contained in the Law No. 7 of 2021 concerning the Harmonization of Tax Regulations Chapter III regulates Income Tax (PPh)

Table 1. Depreciation Groups Of Tangible Property

Groups Of Tangible Property	Useful Life	Depreciation Rates	
		Straight Line Method	Declining Balance Method
Not A Building			
Group 1	4 Years	25,00%	50,00%
Group 2	8 Years	12,50%	25,00%
Group 3	16 Years	6,25%	12,50%
Group 4	20 Years	5,00%	10,00%
Building			
Permanent	20 Years	5,00%	-
Non Permanent	10 Years	10,00%	-

Based on the tax provisions, for all types of fixed assets owned by the company will be depreciated according to the economic life or useful life of the asset. And for the duration of the useful life of the assets owned by the company, both entering the non-Building Group 1, Group 2, Group 3 and Group 4 are regulated in regulation of the Minister of Finance No. 96 / PMK.03/2009 on the types of property included in the group of non-building tangible property for depreciation purposes.

RESEARCH METHODOLOGY

This study uses a type of qualitative research with descriptive methods. This type of descriptive research is carried out by Field research (field research), which describes the results of the description in the form of information from the company and the parties concerned, with the problems discussed and then drawn conclusions. According to Sugiyono (2018) the main characteristic of descriptive research is that it is narrative or uses a lot of description words, and descriptive research aims to describe and or describe the characteristics of the phenomenon, as it is. In this study the instrument is the person or human instrument that is the researcher himself, and in this method also uses data collection so that researchers can get a clear picture of the problems studied. The research focuses on fixed assets (land, buildings & vehicles) and fixed asset calculation data in CU Sawiran Credit Cooperative Malang.

The source of data used in this study is primary data. According to Sugiyono (2019) primary data is a data source that directly provides data to data collectors. The Data is collected by the researcher himself directly from the first source or the place where the object of research is carried out. Researchers used the results of interviews obtained from informants about the research topic as primary data.

Data Collection Techniques

Data collection techniques used in this study are:

1. Library Studies

Library studies are research conducted by using literature or literature from previous research. Or by conducting a literature review, studying and searching for Literature in the form of books, previous research, both in the form of journals and theses and other sources related to this research. Data collection is obtained from books, literature, legislation, official documents, scientific writings and other sources of literature related

to the problem under study. The Data obtained with this technique are secondary data. Data collection is done by collecting data related to the acquisition and calculation of assets.

2. Field Studies

In this study, researchers used the following data collection techniques :

- a. Observation, observation is a data collection technique that has specific characteristics when compared with others. Observation is also not limited to objects in the form of people, but also other objects of nature.
- b. Interview, the interview is a two-way communication to obtain information from related respondents, or face-to-face conversations between the interviewer and the source, where the interviewer asks directly to the source.

RESULTS AND DISCUSSION

In general, fixed assets CU Sawiran consists of three large groups, namely land assets, buildings, and vehicles. Land is a group of assets that are not depreciated because they do not have a limited useful life, while buildings and vehicles have a certain economic life and depreciate every year. In addition to these three main groups, there are also some equipment assets listed, but they are fewer in number and have no significant material value compared to other groups. Based on the classification results, the number of assets included in the scope of analysis as many as 37 units of fixed assets, consisting of 15 units of land, 18 units of buildings, and 4 units of vehicles, with a total acquisition value of Rp 16,803,066,702 (CU SAWIRAN, 2025).

Based on the observation, it is known that the fixed assets of the cooperative, especially land and buildings, are actively used to support service activities to members. Office buildings scattered in several service locations are used as administrative centers, savings and loan services, and facilities for member education activities. The general physical condition of the building is still suitable for use and reflects the long-term function of the asset. This shows that the building does have sustainable economic benefits, so it is reasonable if the cooperative establishes a relatively long useful life and applies the straight-line depreciation method.

Overall, the observation results indicate that the management of fixed assets of the CU Sawiran Credit Cooperative has been carried out functionally and supports the cooperative's operational activities. The physical condition and utilization of assets observed are consistent with depreciation policies applied in the financial statements, both according to SAK-ETAP and tax provisions. Thus, the observation results serve as a complement and reinforcement of the findings of documentation and interviews that have been presented in the previous subchapter.

Depreciation calculation according to SAK-ETAP

The calculation of depreciation of fixed assets of the Credit Cooperative CU Sawiran is prepared based on the Financial Accounting Standards of entities without public accountability (SAK-ETAP), as reflected in the audited financial statements of Public Accounting Firms and declared in accordance with the financial accounting standards for entities without public accountability. In the context of SAK-ETAP, depreciation is carried out in order to systematically allocate the depreciable amount of a fixed asset over its useful life. Therefore, the cooperative establishes a consistent commercial depreciation policy on each group of assets, so that the depreciation expense recognized in the income statement reflects the pattern of consumption of the economic benefits of these assets. The depreciation method applied by the cooperative is the straight-line method. This can be seen from the use of a fixed depreciation rate

each year on the cost of assets, which is 5% per year for the group of buildings and 12.5% per annum for the vehicle group, as indicated by the 2024 depreciation percentage and depreciation expense columns in the asset list. With the straight-line method, the depreciation expense each year is relatively constant throughout the established useful life. Land is not depreciated because it does not have a finite useful life, while buildings and vehicles are depreciated until the end of their useful life or until their book value approaches zero.

In aggregate, the commercial depreciation expense of 2024 can be recapped by groups of fixed assets. The soil does not generate depreciation loads because it is not depreciated. Buildings are the main contributor to depreciation expense, while vehicles make a relatively small but still significant contribution in supporting cooperative operations. Recapitulation of commercial depreciation calculation according to SAK-ETAP is shown in Table 2 below:

Table 2. Recapitulation of CU Sawiran Asset Calculation According to SAK-ETAP

Asset Groups	Acquisition Value s/d 2024 (Rp)	Depreciation Expense 2024 (Rp)	Accumulated depreciation up to 2024 (Rp)	Book Value 2024 (Rp)
Land	5.863.999.938	–	–	5.863.999.938
Building	10.176.409.614	500.003.347	4.958.756.945	5.217.652.671
Vehicles	496.978.150	7.020.450	496.978.150	± 2
Total	16.537.387.702	507.023.797	5.455.735.095	± 11.081.652.611

(Sources: Asets 2024 years, processed researchers)

From Table 2, it can be seen that the total commercial depreciation expense recognized by the cooperative in 2024 was Rp 507,023,797, which came entirely from the building and Vehicle Group. Land remains recorded at its acquisition value without depreciation, thus becoming the largest component of the book value of fixed assets at the end of the year. Buildings accounted for more than 98% of the current year's depreciation expense, indicating that many cooperative investments were absorbed in long-term physical assets in the form of buildings and service offices. The vehicle has approached the end of its useful life so that the accumulated depreciation is almost equal to the acquisition value, and the book value becomes immaterial. Overall, the results of this calculation show that the cooperative depreciation policy has been consistently applied with the straight-line method according to SAK-ETAP and is the basis for the recognition of depreciation expense in the 2024 commercial income statement.

Calculation Of Depreciation According To Tax Regulations

Calculation of depreciation according to tax regulations on Credit Cooperatives CU Sawiran prepared under the provisions Law No. 7 of 2021 concerning the Harmonization of Tax Regulations (UU HPP) Chapter III regulates Income Tax (PPh). In these provisions stipulated that the tangible assets that have a useful life more than one year is depreciated on the basis of grouping the fiscal useful life. Non-building tangible fixed assets are classified into four groups of assets, while buildings are distinguished into permanent buildings and non-permanent buildings with different useful lives. Thus, even though the cooperative has made commercial depreciation based on SAK-ETAP, the calculation of fiscal depreciation must still follow the grouping and rates established by tax law. In this section, fiscal depreciation is calculated using the acquisition value of

assets until 2024 as the basis for imposition and fiscal rates according to each asset group.

The calculation of fiscal depreciation is carried out by multiplying the fiscal rate applicable to each group of assets by the value of assets acquired until 2024. For land assets, the fiscal rate is set at zero percent so that it does not generate depreciation expense. For buildings, the fiscal rate used is 5% of the acquisition value of each building. For example, the Sawiran office building with an acquisition cost of Rp 81,141,500 will generate a 2024 fiscal depreciation expense of $5\% \times \text{Rp } 81,141,500 = \text{Rp } 4,057,075$. Similarly, the Blimbing office building with an acquisition value of Rp 316,564,425 resulted in a fiscal depreciation expense in 2024 of approximately Rp 15,828,221. For the vehicle group, the fiscal rate used is 12.5% of the acquisition value. For example, a White Daihatsu Xenia R vehicle with an acquisition cost of Rp 166,197,200 will generate a fiscal depreciation expense of $12.5\% \times \text{Rp } 166,197,200 = \text{Rp } 20,774,650$. One vehicle unit, the Black Panther, in 2024 no longer has an acquisition value due to write-offs, so its depreciation expense is no longer calculated fiscally.

The recapitulation of fiscal depreciation per asset group of CU Sawiran Credit Cooperative in 2024 is shown in the following table:

Table 3. Recapitulation of Fiscal Depreciation per Asset Group

Asset Groups	Acquisition Value (Rp)	Fiscal 2024 Depreciation Expense (Rp)
Land	5.863.999.938	0
Buildings	11.040.232.345	552.011.619
Vehicles	496.978.150	62.122.269
Total	17.401.210.433	614.133.888

Difference between commercial and fiscal depreciation

The calculation of depreciation of fixed assets based on SAK-ETAP and tax regulations causes differences in the amount of depreciation expense recognized in commercial financial statements and fiscal statements. This difference occurs because the measurement base used is different. In commercial accounting, depreciation is calculated based on the book value of the asset after taking into account previous adjustments, while in tax provisions depreciation is calculated based on the gross (historical) acquisition value cost as stipulated in the Law No. 7 of 2021 concerning the Harmonization of Tax Regulations (UU HPP) Chapter III regulates Income Tax (PPH). As a result, some assets generate a greater fiscal depreciation expense than commercial depreciation, and vice versa.

In total, commercial depreciation expense in 2024 was Rp 507,023,797, while fiscal depreciation expense reached Rp 614,133,888. The larger difference of Rp 107,110,091 in fiscal expenses reflects differences in the basic depreciation method, especially in building assets and vehicles. In building assets, the commercial acquisition value has been adjusted in several periods so that it is different from the gross acquisition value used in fiscal calculations. Meanwhile, in vehicle assets, the commercial book value is already very low due to the approaching end of the economic useful life, while the fiscal still calculates depreciation based on the initial acquisition value, resulting in a significant difference.

The difference in depreciation is entirely different in time (temporary difference). No permanent difference was found, because all commercially depreciated assets are also fiscally depreciated at consistent rates, differing only on the basis of depreciation.

This difference will reverse throughout the remaining useful life of the asset, so that it does not give rise to a permanent correction of taxable profit in the long term.

Chart 4. Recapitulation of Commercial and Fiscal Depreciation Difference

Asset Groups	Commercial Depreciation (Rp)	Fiscal Depreciation (Rp)	Difference (Rp)
Land	0	0	0
Building	500.003.347	552.011.619	-52.008.272
Vehicle	7.020.450	62.122.269	-55.101.819
Total	507.023.797	614.133.888	-107.110.091

Impact of findings on financial statements

The difference in depreciation calculation between SAK-ETAP and tax provisions has a direct impact on the recognition of depreciation expense and the presentation of commercial profit and fiscal profit of CU Sawiran Credit Cooperative. Based on the calculation results, the commercial depreciation expense recognized in the 2024 income statement amounted to Rp 507,023,797, while the calculation according to tax provisions resulted in a depreciation expense of Rp 614,133,888. Thus, there is a depreciation difference of Rp 107,110,091 which shows that fiscal depreciation is greater than commercial depreciation. The difference in depreciation creates a difference in the measurement of commercial profit and fiscal profit. Because the fiscal depreciation expense is greater, fiscal profit is lower than commercial profit. This difference is a temporary difference because it arises due to differences in the basis for the imposition of depreciation, where commercial accounting bases the calculation on the book value of assets that have been adjusted as they are used, while Taxation bases depreciation on the gross acquisition value in accordance with the provisions Law No. 7 of 2021 concerning the Harmonization of Tax Regulations (UU HPP) Chapter III regulates Income Tax (PPh).. As a result, the difference will reverse in future periods as long as the useful life of the asset has not expired.

Impact of depreciation differences on financial and tax statements

The difference in depreciation between commercial accounting and fiscal calculation has a direct impact on the presentation of financial statements and the amount of tax to be paid by CU Sawiran Credit Cooperative. Commercially, the cooperative admitted depreciation expense of Rp 507,023,797, while fiscal calculations showed depreciation expense of Rp 614,133,888. The difference of Rp 107,110,091 indicates that fiscal depreciation is greater than commercial depreciation. The difference not only reflects the difference in the basis of measurement, but also has direct implications for the measurement of commercial profit and fiscal profit of cooperatives.

Greater depreciation expense on the fiscal side causes lower fiscal profit compared to commercial profit. This is in accordance with the basic principle of the calculation of taxable income in the Income Tax Act, which explains that fiscally permitted expenses will reduce fiscal profits and ultimately reduce the amount of tax payable Law No. 7 of 2021 concerning the Harmonization of Tax Regulations (UU HPP) Chapter III regulates Income Tax (PPh).. Because fiscal depreciation is calculated based on gross acquisition value rather than book value, for assets that are commercially nearing the end of their useful life, the burden of fiscal depreciation remains high, resulting in a relatively smaller fiscal return. As a consequence, cooperatives will pay lower taxes than if they only used a commercial basis.

The findings showed that the entire difference in depreciation is a time difference (temporary difference). This difference arises because the basis for fiscal depreciation uses the gross acquisition value, while commercial depreciation uses the book value that has been adjusted for the economic benefits of the asset. According to Suandy (2019: 112), temporary differences like this will reverse when the asset reaches the end of its useful life, so it does not have a permanent impact on fiscal profits in the long term. Thus, cooperatives need to make a negative fiscal correction of Rp 107,110,091 on the 2024 corporate income tax return so that the tax calculation is in accordance with the provisions. In terms of tax compliance, the impact of this depreciation difference actually provides fiscal benefits for cooperatives. Because fiscal depreciation is greater, taxable income becomes smaller, so the corporate tax burden that must be paid by cooperatives also decreases. This suggests that the proper application of fiscal depreciation not only ensures compliance with tax regulations, but also provides fiscal efficiency. However, cooperatives must maintain consistency in recording and documenting assets so that fiscal corrections can be carried out accurately and can be accounted for in the event of a tax audit.

CONCLUSION

Based on the results of this study, several important conclusions can be drawn as follows:

1. The depreciation policy applied by the cooperative is in accordance with SAK-ETAP so that the information presented in the commercial financial statements reflects the prevailing accounting principles. This shows that cooperative accounting policies have been implemented consistently, systematically, and can be accounted for.
2. The application of depreciation based on tax provisions has fully followed the HPP Law No. 7 of 2021. The basis for the imposition of fiscal depreciation uses the gross acquisition value as required by tax regulations, so that the calculation of the resulting fiscal depreciation is in accordance with formal provisions and reflects the cooperative's compliance with applicable tax regulations.
3. The study found a significant difference in depreciation between commercial depreciation and fiscal depreciation. The difference is mainly due to differences in the basis for measuring depreciation.
4. The difference in depreciation that occurs has an impact on the difference in commercial profit and fiscal profit. Because the fiscal depreciation expense is greater than the commercial depreciation expense, the fiscal profit of the cooperative is lower than the commercial profit.
5. The results of the study provide important managerial implications. Some buildings and vehicles have come so close to the end of their commercial useful life that almost their entire acquisition value has depreciated. This condition indicates the need for an evaluation of the sustainability of the use of assets and investment planning to replace assets that are not productive.

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