E

n un artículo anterior llamamos la atención sobre la necesidad que los auditores conserven su independencia y estén, consecuentemente, en capacidad de detectar el fraude.

Según señala el párrafo 3 de la Norma Internacional de Auditoría 240 - The auditor’s responsibilities relating to fraud in an audit of financial statements- “(…) *Two types of intentional misstatements are relevant to the auditor – misstatements resulting from fraudulent financial reporting and misstatements resulting from misappropriation of assets.* (…)”.

Según el párrafo 7 de la norma citada, “(…) *the risk of the auditor not detecting a material misstatement resulting from management fraud is greater than for employee fraud, because management is frequently in a position to directly or indirectly manipulate accounting records, present fraudulent financial information or override control procedures designed to prevent similar frauds by other employees.* (…)”.

Salem Lotfi Boumediene, en su artículo [*Detection and prediction of managerial fraud in the financial statements of tunisian banks*](http://www.theibfr2.com/RePEc/ibf/acttax/at-v6n2-2014/AT-V6N2-2014-1.pdf), publicado en Accounting & Taxation, volumen 6, número 2, 2014, páginas. 1-10, nos enseña: “(…) *Motivations for companies to commit financial statements fraud are numerous. Economic incentives are common causes of fraud in the financial statements, as well as psychotic motivations, self-centeredness and ideology. These motivations can play an important role in financial statement fraud. Pressures and economic incentives to match analysts' forecasts are fundamental motivations for listed companies to commit financial fraud. Psychological motivations associated with criminal behavior are rare in our case. Egocentric motivations are outlined in the fact that, through fraud, the person increases his personal prestige. The desire of managers to fulfill a functional authority in society results in this type of motivation. Ideological motivations encourage executives to think that, through fraud, they can become market leaders and consequently, improve their position in society. Managerial fraud and companies' performance have been separated, each having its own theoretical framework.* (…)”.

El autor describió su trabajo así: “(…) *This paper presents a model for prediction and detection of fraud for Tunisian banks. The methodology is to examine a battery of financial ratios used by the Federal Deposit Insurance Corporation (FDIC) as indicators of the financial situation of a U.S. bank. We test their predictive power before the occurrence of fraud. The results obtained by performing a logistic regression, show that Tunisian banks having low performance or high growth ratios are exposed to commit managerial fraud while Tunisian banks having low capital ratios are less subject to increased frequency of managerial fraud.* (…)”. Así que cumplir las exigencias de una superintendencia puede inclinar a los administradores al fraude.

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