



LAPORAN NERACA
BPR KREDIT MANDIRI INDONESIA
Per Januari sd Desember 2022
(Dalam Ribuan Rp.)

KETERANGAN	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Kas	582,588	823,613	454,432	428,045	549,497	528,066	793,890	399,373	452,615	671,585	476,744	388,658
Pendapatan yang akan diterima	6,403,966	6,237,052	6,643,202	6,673,240	6,902,868	6,949,194	7,071,962	7,114,235	7,165,819	7,483,960	7,423,356	7,491,042
Penempatan Pada Bank Lain	62,846,829	70,274,739	68,710,767	57,144,540	60,418,004	65,550,972	71,042,822	66,079,727	66,325,936	70,659,888	71,413,003	80,429,231
Penyisihan pengh. aktiva produktif -/- (ABA)	0	0	0	0	0	0	0	0	0	0	0	0
Kredit yang diberikan	329,653,208	332,108,281	348,620,829	357,442,579	356,082,957	363,173,457	367,399,136	380,931,650	386,135,780	391,957,286	399,564,877	404,530,562
Provisi / Administrasi Ditangguhkan	-8,998,384	-9,177,408	-9,831,119	-10,087,492	-10,000,418	-10,556,400	-10,802,375	-11,120,256	-11,389,851	-11,721,305	-12,050,774	-12,376,171
Biaya Transaksi (-/-)	2,075,987	2,105,412	2,156,054	2,204,563	2,187,267	2,212,891	2,251,277	2,310,690	2,352,247	2,408,111	2,467,400	2,558,357
Pend Bunga yg Dtgh. dalam rangka Resturkrisasi	-962,958	-936,259	-909,724	-865,531	-857,650	-821,340	-763,281	-719,610	-699,911	-672,038	-627,724	-579,054
Penyisihan pengh. aktiva produktif -/- (Kredit)	-1,199,328	-1,066,520	-2,081,720	-2,210,995	-2,200,586	-2,296,899	-2,323,768	-2,393,121	-2,414,855	-2,447,872	-2,440,088	-2,250,674
Agunan Yang Diambil Alih (AYDA)	1,350,187	1,350,187	1,350,187	1,350,187	1,478,979	1,400,136	1,510,294	1,510,294	1,510,294	1,510,294	1,510,294	1,510,294
Aktiva TTP & INV. (Nilai Buku)	12,704,636	12,600,784	12,565,250	12,507,828	12,433,450	12,409,770	33,476,326	33,446,735	33,338,219	33,214,339	33,678,553	33,645,938
Asset Tak Berwujud	333,416	319,041	304,769	292,440	280,380	268,321	258,312	248,303	238,294	228,285	218,277	208,577
Rupa-rupa Aktiva	29,900,960	30,664,365	31,385,377	31,481,236	31,478,464	31,615,368	10,967,354	10,870,725	11,920,760	13,907,159	14,217,444	7,904,488
TOTAL AKTIVA	434,691,107	445,303,289	459,368,304	456,360,641	458,753,214	470,433,537	480,881,948	488,678,744	494,935,347	507,199,693	515,851,362	523,461,248
Kewajiban yg sgr dapat dibayar	4,567,668	5,096,086	5,719,116	5,824,094	5,434,143	5,386,732	5,498,902	5,383,832	4,997,313	6,250,044	6,054,263	6,692,439
Tabungan	23,567,666	25,185,563	33,321,874	24,091,938	25,141,655	32,093,564	35,555,944	36,966,496	34,094,335	34,413,796	34,828,988	29,256,511
Deposito	177,147,957	176,320,739	187,094,869	192,805,319	191,254,579	188,452,831	183,132,954	186,909,991	185,995,794	186,096,152	184,312,610	197,498,377
Simpanan dari Bank Lain	30,500,000	35,150,000	37,150,000	43,600,000	48,250,000	53,600,000	63,850,000	62,310,192	68,430,463	73,466,547	81,732,804	81,168,729
Pinjaman Yang Diterima	102,471,057	103,465,238	101,151,415	97,906,861	94,655,909	97,334,299	95,958,503	97,509,086	98,859,950	101,139,079	100,408,488	105,375,359
Rupa-rupa Pasiva	8,412,634	10,650,079	10,552,156	6,542,704	6,808,860	7,424,106	8,718,325	9,100,175	9,426,405	10,741,014	11,396,625	2,960,378
Jumlah Kewajiban	346,666,982	355,867,705	374,989,429	370,770,914	371,545,146	384,291,532	392,714,628	398,179,772	401,804,261	412,106,632	418,733,777	422,951,793
Modal / Ekuitas												
Modal	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521	14,232,521
Cadangan Umum	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000	1,475,000
Laba (Rugi) Tahun Sebelumnya	71,010,943	71,010,943	64,510,943	64,076,031	64,076,031	61,076,031	61,076,031	61,076,031	61,076,031	61,076,031	61,076,031	61,076,030
Laba (Rugi) Tahun Berjalan	1,305,661	2,717,120	4,160,412	5,806,175	7,424,517	9,358,454	11,383,768	13,715,421	16,347,535	18,309,510	20,334,033	23,725,904
TOTAL PASIVA	434,691,107	445,303,289	459,368,304	456,360,641	458,753,214	470,433,537	480,881,948	488,678,744	494,935,347	507,199,693	515,851,362	523,461,248



LAPORAN LABA RUGI
BPR KREDIT MANDIRI INDONESIA
Periode Januari sd Desember 2022
(Dalam Ribuan Rp.)

Pos Perkiraan	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1. Bunga dari bank-bank lain	149,766	224,195	417,530	514,314	630,994	721,689	782,167	950,102	1,029,402	1,148,669	1,276,239	1,416,032
2. Bunga dari pihak ke tiga bukan bank	7,515,277	14,813,520	22,962,740	30,907,657	39,145,325	47,270,843	55,784,463	64,409,282	73,112,896	82,226,391	91,060,941	100,505,992
3. Provisi dan Komisi	551,293	1,150,878	1,759,217	2,385,619	2,949,337	3,605,105	4,275,849	4,981,160	5,701,338	6,434,259	7,156,135	7,880,133
4. Biaya Transaksi	(120,161)	(250,677)	(386,668)	(527,015)	(655,666)	(799,816)	(946,212)	(1,093,497)	(1,245,331)	(1,401,589)	(1,558,313)	(1,710,196)
5. Pendapatan Operasional Lainnya	579,326	1,226,378	2,042,782	2,786,764	3,280,249	4,030,429	4,820,571	5,871,909	6,766,264	7,527,903	8,357,875	9,282,041
6. Biaya bunga pada bank lainnya	(946,846)	(1,910,847)	(2,851,590)	(3,917,937)	(4,986,430)	(5,995,727)	(7,078,991)	(8,209,664)	(9,330,265)	(10,530,112)	(11,740,205)	(12,967,724)
7. Biaya bunga pada pihak 3 bukan bank	(1,294,264)	(2,662,091)	(4,054,020)	(5,484,348)	(6,933,508)	(8,317,312)	(9,694,905)	(11,050,910)	(12,464,110)	(13,847,656)	(15,260,797)	(16,667,381)
Total Pendapatan Operasional	6,434,390	12,591,354	19,889,990	26,665,054	33,430,303	40,515,210	47,942,941	55,858,382	63,570,193	71,557,865	79,291,876	87,738,897
1. Biaya Penyisihan Kerugian	474,637	341,829	1,357,029	1,486,304	1,494,735	1,591,048	1,620,765	1,702,441	1,729,201	1,770,780	1,803,114	2,836,882
2. Biaya Pemasaran	21,611	49,388	71,593	95,126	117,609	140,064	162,742	191,375	217,208	255,542	304,814	185,317
3. Biaya Tenaga Kerja	3,554,864	7,371,609	11,083,566	14,834,822	18,812,774	22,669,511	26,738,886	30,770,371	34,784,737	38,860,344	42,957,892	44,952,547
4. Biaya Pendidikan	50,000	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000	550,000	795,311
5. Biaya Sewa	283,305	556,750	828,496	1,100,243	1,368,953	1,639,181	1,910,409	2,190,018	2,469,628	2,796,089	3,142,062	3,442,935
6. Biaya Penyusutan Aktiva	134,242	258,426	376,519	492,106	606,306	719,991	882,654	1,045,814	1,210,795	1,376,162	1,549,391	1,724,205
7. Biaya Premi Asuransi	54,901	109,802	164,096	208,007	265,187	321,533	379,077	436,580	494,255	548,371	600,148	651,497
8. Biaya Barang & Jasa	297,962	556,460	862,214	1,166,127	1,448,393	1,765,121	2,082,504	2,457,974	2,789,391	3,109,480	3,578,550	3,971,975
9. Biaya Pajak-Pajak	-	9,000	21,992	23,514	24,131	24,559	25,392	30,043	30,601	30,601	30,601	420,250
10. Biaya Operasional Lainnya	35,740	85,812	159,079	199,208	235,360	307,699	372,132	439,453	529,892	584,676	657,242	777,990
Total Beban Operasional	4,907,264	9,439,075	15,074,584	19,805,458	24,623,449	29,478,707	34,524,560	39,664,070	44,705,708	49,832,044	55,173,813	59,758,909
Laba (Rugi) Operasional	1,527,126	3,152,279	4,815,406	6,859,596	8,806,854	11,036,503	13,418,380	16,194,312	18,864,485	21,725,821	24,118,063	27,979,988
Pendapatan Non - Operasional	183,473	389,137	602,886	774,497	916,272	1,168,449	1,397,067	1,637,325	1,827,329	2,012,832	2,235,013	2,744,398
Biaya Non - Operasional	36,675	57,929	84,431	190,280	204,514	206,935	220,872	247,764	257,396	264,920	283,803	314,555
Pendapatan Non Operasional - Biaya Non Operasional	146,798	331,209	518,455	584,217	711,758	961,514	1,176,194	1,389,561	1,569,933	1,747,912	1,951,210	2,429,843
Laba Sebelum Pajak	1,673,925	3,483,488	5,333,861	7,443,814	9,518,611	11,998,018	14,594,575	17,583,873	20,434,419	23,473,733	26,069,273	30,409,831
Taksiran Pajak Penghasilan	(368,263)	(766,367)	(1,173,450)	(1,637,639)	(2,094,094)	(2,639,564)	(3,210,806)	(3,868,452)	(4,086,884)	(5,164,223)	(5,735,240)	(6,683,927)
Laba Setelah Pajak	1,305,661	2,717,120	4,160,411	5,806,175	7,424,517	9,358,454	11,383,768	13,715,421	16,347,535	18,309,510	20,334,033	23,725,904