



**LAPORAN NERACA**  
**BPR KREDIT MANDIRI INDONESIA**  
Per Jan sd Des 2023 - (Dalam Ribuan Rp.)

Uraian	JAN	FEB	MAR	APR	MEI	JUN	JUL	AGT	SEP	OKT	NOV	DES
Kas	532.729	652.615	583.656	712.722	669.539	601.633	413.818	243.359	424.913	301.820	236.777	285.509
Pendapatan yang akan diterima	7.671.780	7.727.466	8.286.059	8.497.385	8.661.279	8.851.242	9.258.429	9.396.951	9.524.187	9.779.465	9.915.933	10.116.124
Penempatan Pada Bank Lain	85.360.038	74.709.209	80.436.642	77.929.866	92.801.233	95.965.677	92.544.153	100.889.989	103.428.239	99.129.341	102.356.480	100.157.977
Penyisihan pengh. aktiva produktif -/-( ABA)	-274.574	-225.355	-259.978	-248.737	-327.238	-337.041	-309.616	-364.594	-363.147	-343.816	-366.451	-343.215
Kredit yang diberikan	410.417.366	426.048.829	434.712.403	443.801.570	449.509.509	460.537.876	464.567.323	471.751.367	480.638.012	502.619.170	513.094.697	519.961.803
Provisi / Administrasi Ditangguhkan	-12.735.351	-13.126.417	-13.592.415	-15.080.469	-15.164.055	-15.369.265	-15.473.675	-15.648.641	-15.943.200	-16.223.993	-16.316.278	-16.186.995
Biaya Transaksi (-/-)	2.662.937	2.776.106	2.872.183	2.919.981	2.969.492	3.013.401	3.104.967	3.188.206	3.258.779	3.326.444	3.547.392	3.521.646
Pend Bunga yg Dtgh. dalam rangka Resturkrisasi	(571.633)	(540.099)	-509.981	-454.612	-437.042	-394.001	-350.155	-304.544	-290.890	-267.244	-255.525	-229.314
Penyisihan pengh. aktiva produktif -/-( Kredit)	-2.282.467	-2.332.055	-2.391.998	-2.484.668	-2.516.320	-2.578.227	-2.682.504	-2.764.124	-2.830.794	-2.960.162	-3.023.591	-2.928.527
Agunan Yang Diambil Alih (AYDA)	1.510.294	1.510.294	1.077.001	1.077.001	1.614.140	1.614.140	2.354.195	2.354.195	2.440.084	2.480.270	2.480.270	2.039.015
Aktiva TTP & INV. (Nilai Buku)	33.710.836	33.632.051	33.506.183	33.457.650	36.051.901	36.384.671	36.277.889	36.458.853	36.321.195	36.284.074	36.167.882	36.176.015
Asset Tak Berwujud	198.878	191.314	183.750	226.349	217.717	217.717	200.455	191.823	183.192	174.561	165.930	300.044
Rupa-rupa Aktiva	15.863.943	16.785.476	16.600.406	17.082.679	14.339.882	15.181.650	15.350.837	15.505.709	16.940.443	16.807.023	17.769.891	17.521.121
<b>TOTAL AKTIVA</b>	<b>542.064.777</b>	<b>547.809.434</b>	<b>561.503.911</b>	<b>567.436.715</b>	<b>588.390.037</b>	<b>603.689.472</b>	<b>605.256.115</b>	<b>620.898.548</b>	<b>633.731.012</b>	<b>651.106.950</b>	<b>665.773.407</b>	<b>670.391.204</b>
Kewajiban yg sgr dapat dibayar	6.274.801	6.317.975	6.948.349	6.959.108	6.567.287	7.247.663	7.802.346	7.119.869	7.051.218	7.758.257	7.302.919	8.828.036
Tabungan	38.358.977	33.556.572	34.605.804	30.335.850	38.177.718	41.554.722	38.660.157	44.536.485	46.881.200	44.756.665	44.792.927	47.031.844
Deposito	201.753.277	198.841.521	209.818.044	208.685.727	213.590.539	215.545.461	213.332.969	236.948.026	226.278.178	238.816.678	257.159.566	261.671.856
Simpanan dari Bank Lain	82.981.902	89.403.173	87.040.739	88.715.230	94.352.981	99.582.427	105.159.701	112.281.275	109.882.949	110.021.377	107.550.032	106.078.484
Pinjaman Yang Diterima	102.463.481	106.484.562	106.359.988	120.051.320	120.379.560	121.640.990	119.451.515	97.204.714	117.389.996	120.352.362	124.288.150	128.185.545
Rupa-rupa Pasiva	11.894.101	12.861.097	13.942.807	6.681.947	7.144.321	8.525.697	8.739.574	9.511.839	10.569.232	11.065.065	11.663.140	3.408.261
<b>Jumlah Kewajiban</b>	<b>443.726.539</b>	<b>447.464.899</b>	<b>458.715.730</b>	<b>461.429.182</b>	<b>480.212.406</b>	<b>494.096.960</b>	<b>493.146.262</b>	<b>507.602.209</b>	<b>518.052.772</b>	<b>532.770.404</b>	<b>552.756.733</b>	<b>555.204.025</b>
<b>Modal / Ekuitas</b>												
Modal	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721	76.784.721
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	18.015.573	18.015.573	17.532.584	18.749.735	18.749.735	17.749.735	17.749.735	16.749.735	16.749.735	16.749.735	9.249.735	9.249.735
Laba (Rugi) Tahun Berjalan	2.062.944	4.069.240	6.995.877	8.998.077	11.168.176	13.583.057	16.100.398	18.286.884	20.668.785	23.327.090	25.507.219	27.677.724
<b>TOTAL PASIVA</b>	<b>542.064.777</b>	<b>547.809.434</b>	<b>561.503.911</b>	<b>567.436.715</b>	<b>588.390.037</b>	<b>603.689.472</b>	<b>605.256.115</b>	<b>620.898.548</b>	<b>633.731.012</b>	<b>651.106.950</b>	<b>665.773.407</b>	<b>670.391.204</b>



LAPORAN LABA RUGI  
BPR KREDIT MANDIRI INDONESIA  
Periode Jan sd Des 2023 (Dalam Ribuan Rp.)

Uraian	JAN	FEB	MAR	APR	MEI	JUN	JUL	AGT	SEP	OKT	NOV	DES
1. Bunga dari bank-bank lain	138.080	259.984	415.364	513.538	674.836	807.466	954.637	1.120.244	1.295.658	1.496.324	1.665.897	1.831.252
2. Bunga dari pihak ke tiga bukan bank	9.417.617	18.673.835	29.149.872	39.257.463	49.620.551	60.048.062	70.936.490	81.610.728	92.491.364	103.898.181	115.120.660	127.122.454
3. Pendapatan Operasional Lainnya	878.631	1.640.943	2.436.974	3.097.220	3.617.776	4.353.208	5.076.515	5.900.003	6.569.291	7.378.260	8.115.988	11.188.268
4. Provisi dan Komisi	759.443	1.556.845	2.384.851	3.258.827	4.148.536	5.093.812	6.051.099	7.029.024	8.030.753	9.053.669	10.071.771	(2.221.092)
5. Biaya Transaksi	(164.797)	(333.900)	(509.913)	(676.358)	(849.200)	(1.054.934)	(1.227.819)	(1.419.261)	(1.601.964)	(1.805.068)	(2.009.119)	8.875.555
6. Biaya bunga pada bank lainnya	(1.358.207)	(2.618.229)	(3.891.077)	(5.239.347)	(6.678.629)	(8.099.289)	(9.642.871)	(11.159.278)	(12.629.033)	(14.153.150)	(15.635.252)	(17.130.077)
7. Biaya bunga pada pihak 3 bukan bank	(1.719.189)	(3.078.198)	(4.643.287)	(6.160.697)	(7.766.918)	(9.329.540)	(10.965.671)	(12.613.337)	(14.242.819)	(15.985.808)	(17.762.703)	(19.677.737)
<b>Total Pendapatan Operasional</b>	<b>7.951.577</b>	<b>16.101.279</b>	<b>25.342.784</b>	<b>34.050.646</b>	<b>42.766.951</b>	<b>51.818.784</b>	<b>61.182.380</b>	<b>70.468.122</b>	<b>79.913.250</b>	<b>89.882.408</b>	<b>99.567.244</b>	<b>109.988.623</b>
1. Biaya Penyisihan Kerugian	306.367	315.613	410.178	491.608	601.761	673.471	753.721	895.274	960.497	1.075.196	1.165.872	2.249.634
2. Biaya Pemasaran	36.041	136.386	179.960	199.627	265.166	327.657	378.592	434.039	501.673	558.312	677.784	717.010
3. Biaya Tenaga Kerja	4.157.506	8.637.060	13.032.177	17.841.358	22.603.246	27.498.715	32.515.979	37.677.327	42.837.340	48.018.059	53.427.905	58.160.876
4. Biaya Pendidikan	195.881	391.763	602.581	798.163	994.044	1.189.926	1.385.807	1.581.689	1.777.570	1.973.452	2.169.333	2.365.215
5. Biaya Sewa	320.461	637.582	954.702	1.296.823	1.638.943	1.983.231	2.325.662	2.684.421	3.057.555	3.448.707	3.800.176	4.141.991
6. Biaya Penyusutan Aktiva	177.557	359.377	541.858	727.415	918.115	1.025.308	1.315.763	1.533.346	1.752.096	1.970.701	2.195.263	2.419.843
7. Biaya Premi Asuransi	51.982	104.018	156.600	204.234	230.939	286.357	343.364	400.833	458.702	518.835	571.782	647.418
8. Biaya Barang & Jasa	368.192	812.804	1.129.032	1.616.367	2.055.889	2.454.238	2.882.871	3.332.900	3.731.838	4.270.281	4.768.823	5.551.669
9. Biaya Pajak-Pajak	9.000	14.494	14.494	14.494	21.132	21.132	22.150	22.484	22.819	23.154	27.538	27.873
10. Biaya Operasional Lainnya	51.022	102.592	268.995	316.092	351.783	409.051	502.062	563.992	661.780	743.514	829.545	918.673
<b>Total Beban Operasional</b>	<b>5.674.009</b>	<b>11.511.688</b>	<b>17.290.577</b>	<b>23.506.181</b>	<b>29.681.018</b>	<b>35.869.086</b>	<b>42.425.970</b>	<b>49.126.304</b>	<b>55.761.870</b>	<b>62.600.210</b>	<b>69.634.022</b>	<b>77.200.202</b>
<b>Laba (Rugi) Operasional</b>	<b>2.277.568</b>	<b>4.589.591</b>	<b>8.052.207</b>	<b>10.544.465</b>	<b>13.085.933</b>	<b>15.949.698</b>	<b>18.756.410</b>	<b>21.341.818</b>	<b>24.151.380</b>	<b>27.282.198</b>	<b>29.933.222</b>	<b>32.788.421</b>
Pendapatan Non - Operasional	455.415	739.758	1.052.779	1.213.436	1.480.033	1.741.889	2.184.237	2.464.818	2.791.052	3.125.146	3.382.377	3.688.171
Biaya Non - Operasional	88.184	112.374	135.913	221.905	247.792	277.412	299.111	361.912	444.064	500.818	613.404	686.059
<b>Pendapatan Non Operasional - Biaya Non Operasional</b>	<b>367.232</b>	<b>627.384</b>	<b>916.865</b>	<b>991.531</b>	<b>1.232.241</b>	<b>1.464.477</b>	<b>1.885.126</b>	<b>2.102.906</b>	<b>2.346.988</b>	<b>2.624.328</b>	<b>2.768.973</b>	<b>3.002.113</b>
<b>Laba Sebelum Pajak</b>	<b>2.644.800</b>	<b>5.216.975</b>	<b>8.969.073</b>	<b>11.535.996</b>	<b>14.318.174</b>	<b>17.414.175</b>	<b>20.641.536</b>	<b>23.444.723</b>	<b>26.498.369</b>	<b>29.906.526</b>	<b>32.702.195</b>	<b>35.790.533</b>
Taksiran Pajak Penghasilan	(581.856)	(1.147.734)	(1.973.196)	(2.537.919)	(3.149.998)	(3.831.119)	(4.541.138)	(5.157.839)	(5.829.584)	(6.579.436)	(7.194.976)	(8.112.810)
<b>Laba Setelah Pajak</b>	<b>2.062.944</b>	<b>4.069.240</b>	<b>6.995.877</b>	<b>8.998.077</b>	<b>11.168.176</b>	<b>13.583.057</b>	<b>16.100.398</b>	<b>18.286.884</b>	<b>20.668.785</b>	<b>23.327.090</b>	<b>25.507.219</b>	<b>27.677.724</b>