



LAPORAN NERACA
BPR KREDIT MANDIRI INDONESIA
Per Januari sd Desember 2021
(Dalam Ribuan Rp.)

KETERANGAN	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Kas	971,966	1,125,041	713,346	1,110,789	828,735	927,162	1,124,920	709,371	759,944	1,030,539	541,156	456,034
Pendapatan yang akan diterima	6,007,565	5,933,759	6,195,113	6,009,813	6,145,935	6,266,614	6,358,285	6,323,149	5,779,732	6,021,197	6,056,514	6,132,326
Penempatan Pada Bank Lain	94,312,800	83,855,092	90,444,119	92,465,428	87,213,475	82,048,107	79,338,542	81,310,127	82,828,249	87,266,241	81,630,747	80,986,549
Penyisihan pengh. aktiva produktif -/- (ABA)	-	-	0	0	0	0	0	0	0	0	0	0
Kredit yang diberikan	285,186,609	286,491,796	290,085,655	291,527,819	290,267,627	297,552,519	299,928,436	299,961,220	305,715,688	307,336,456	310,922,543	316,733,361
Provisi / Administrasi Ditangguhkan	(7,052,458)	(7,118,604)	-7,291,865	-7,456,324	-7,463,493	-7,632,613	-7,727,333	-7,855,812	-8,100,653	-8,311,601	-8,584,801	-8,799,783
Biaya Transaksi (-/-)	1,468,215	1,491,843	1,553,911	1,610,444	1,639,972	1,675,733	1,704,376	1,751,044	1,821,016	1,908,909	1,983,330	2,027,961
Pend Bunga yg Dtgh. dalam rangka Restrukturisasi	(943,201)	(1,056,291)	-1,147,156	-1,224,356	-1,248,489	-1,325,654	-1,433,379	-1,504,220	-1,104,330	-1,061,001	-1,029,667	-987,342
Penyisihan pengh. aktiva produktif -/- (Kredit)	(1,101,289)	(1,115,650)	-1,649,975	-1,489,659	-1,682,778	-1,684,533	-1,449,556	-1,364,542	-1,054,291	-1,234,075	-909,347	-724,691
Agunan Yang Diambil Alih (AYDA)	1,271,345	1,271,345	1,271,345	1,271,345	1,350,187	1,350,187	1,350,187	1,350,187	1,350,187	1,350,187	1,350,187	1,350,187
Aktiva TTP & INV. (Nilai Buku)	12,641,163	12,505,944	12,388,613	12,259,119	12,077,704	11,983,170	13,266,229	13,162,303	13,062,529	12,972,616	12,842,062	12,730,036
Asset Tak Berwujud	175,081	205,191	195,301	390,920	377,267	402,615	388,151	405,978	391,466	376,953	362,441	347,929
Rupa-rupa Aktiva	9,818,025	9,810,523	9,920,590	7,996,906	9,484,114	9,687,073	8,381,083	8,408,531	8,278,352	8,629,922	9,038,809	24,560,792
TOTAL AKTIVA	402,755,821	393,399,989	402,678,996	404,472,243	398,990,257	401,250,381	401,229,941	402,657,337	409,727,889	416,286,344	414,203,976	434,813,359
Kewajiban yg sgr dapat dibayar	4,338,541	4,322,587	4,667,282	4,586,075	4,552,812	4,480,615	4,333,297	4,443,694	4,852,823	4,683,835	4,891,244	5,729,414
Tabungan	19,382,022	18,084,171	19,808,199	20,596,208	20,907,426	20,843,660	19,847,026	21,100,403	20,861,903	22,939,664	22,626,544	22,381,435
Deposito	160,897,442	162,981,172	159,722,151	161,378,484	163,801,772	166,566,311	164,914,267	162,632,233	164,047,836	170,778,492	171,320,123	188,824,275
Simpanan dari Bank Lain	28,600,000	26,800,000	26,800,000	28,500,000	28,700,000	29,150,000	31,600,000	33,400,000	32,900,000	30,400,000	26,400,000	27,650,000
Pinjaman Yang Diterima	97,079,104	87,295,974	95,534,102	95,357,253	93,182,628	96,131,802	94,821,654	94,147,186	98,380,082	96,664,279	95,904,840	100,266,609
Rupa-rupa Pasiva	7,347,958	8,153,740	9,016,771	6,568,128	5,528,682	5,657,575	6,081,087	6,184,424	6,723,988	7,538,270	8,275,549	3,678,074
Jumlah Kewajiban	317,645,067	307,637,645	315,548,506	316,986,148	316,673,321	322,829,962	321,597,332	321,907,940	327,766,633	333,004,541	329,418,301	348,529,807
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	68,643,402	68,643,402	68,418,402	67,660,446	61,385,446	56,385,446	56,385,446	56,385,446	56,385,446	56,385,446	56,385,446	56,367,332
Laba (Rugi) Tahun Berjalan	759,831	1,411,422	3,004,568	4,118,128	5,223,971	6,327,452	7,539,642	8,656,430	9,868,290	11,188,837	12,692,708	14,208,699
TOTAL PASIVA	402,755,821	393,399,989	402,678,996	404,472,243	398,990,257	401,250,381	401,229,941	402,657,337	409,727,889	416,286,344	414,203,976	434,813,359



LAPORAN LABA RUGI
BPR KREDIT MANDIRI INDONESIA
Periode Januari sd Desember 2021
(Dalam Ribuan Rp.)

Pos Perkiraan	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1. Bunga dari bank-bank lain	227,115	452,658	753,398	966,554	1,184,794	1,400,017	1,617,881	1,825,226	2,047,085	2,260,392	2,538,337	2,747,398
2. Bunga dari pihak ke tiga bukan bank	6,464,275	12,855,018	19,843,637	26,449,514	33,244,997	40,038,474	46,931,087	53,718,551	60,597,465	67,998,525	75,194,920	82,811,908
3. Provisi dan Komisi	489,661	973,585	1,481,554	2,023,662	2,480,330	2,968,759	3,471,078	3,982,573	4,519,939	4,995,020	5,500,687	6,019,230
4. Biaya Transaksi	(98,588)	(199,811)	(311,295)	(441,152)	(542,290)	(648,229)	(760,949)	(869,305)	(986,015)	(1,090,782)	(1,205,423)	(1,319,843)
5. Pendapatan Operasional Lainnya	636,515	1,279,839	2,671,515	3,433,072	3,907,619	4,453,866	5,017,637	5,654,310	6,331,135	7,077,645	7,759,655	8,451,081
6. Biaya bunga pada bank lainnya	(961,069)	(1,876,209)	(2,693,468)	(3,584,893)	(4,481,438)	(5,364,990)	(6,261,014)	(7,191,907)	(8,101,678)	(9,004,393)	(9,919,060)	(10,774,756)
7. Biaya bunga pada pihak 3 bukan bank	(1,326,867)	(2,702,342)	(3,915,523)	(5,311,461)	(6,667,233)	(8,105,792)	(9,419,459)	(10,767,811)	(12,094,439)	(13,345,378)	(14,715,468)	(16,180,103)
Total Pendapatan Operasional	5,431,041	10,782,739	17,829,819	23,535,296	29,126,779	34,742,105	40,596,261	46,351,636	52,313,491	58,891,029	65,153,648	71,754,916
1. Biaya Penyisihan Kerugian	18,026	35,191	572,665	423,022	834,494	836,249	614,716	553,703	270,516	456,987	132,685	(51,971)
2. Biaya Pemasaran	47,521	89,188	131,473	173,890	102,416	103,136	151,201	148,382	145,892	188,595	230,673	134,461
3. Biaya Tenaga Kerja	3,403,906	6,853,410	10,213,373	13,633,992	17,233,173	20,570,950	24,332,648	27,980,185	31,778,057	35,636,230	39,426,098	43,051,293
4. Biaya Pendidikan	164,673	329,346	494,018	658,691	223,364	238,037	202,709	167,382	217,382	267,382	317,382	367,382
5. Biaya Sewa	367,800	740,795	1,109,345	1,465,770	1,840,695	2,215,620	2,590,075	2,964,529	3,360,309	3,686,347	4,005,621	4,426,079
6. Biaya Penyusutan Aktiva	168,191	331,185	491,085	649,333	808,526	963,310	1,118,306	1,272,368	1,425,254	1,572,185	1,718,710	1,854,544
7. Biaya Premi Asuransi	47,218	108,065	166,372	224,020	265,815	323,644	374,049	428,140	483,489	531,783	585,681	638,972
8. Biaya Barang & Jasa	279,078	570,657	889,254	1,187,150	1,460,299	1,727,877	2,015,209	2,269,508	2,550,164	2,820,920	3,141,719	3,464,292
9. Biaya Pajak-Pajak	-	-	3,063	3,989	3,989	3,989	3,989	9,642	9,642	10,461	14,511	14,511
10. Biaya Operasional Lainnya	40,352	98,778	205,601	269,633	332,489	412,360	466,606	518,526	580,780	649,632	739,144	796,557
Total Beban Operasional	4,536,766	9,156,614	14,276,248	18,689,490	23,105,259	27,395,172	31,869,507	36,312,364	40,821,485	45,820,522	50,312,225	54,696,120
Labanya (Rugi) Operasional	894,276	1,626,125	3,553,571	4,845,806	6,021,520	7,346,933	8,726,754	10,039,272	11,492,007	13,070,507	14,841,423	17,058,796
Pendapatan Non - Operasional	104,069	221,969	350,930	493,777	754,133	859,024	1,040,269	1,172,237	1,293,756	1,441,589	1,628,025	1,788,618
Biaya Non - Operasional	24,202	38,579	52,491	59,931	78,257	93,841	100,818	113,522	135,049	167,433	196,744	256,364
Pendapatan Non Operasional - Biaya Non Operasional	79,867	183,390	298,440	433,846	675,876	765,183	939,451	1,058,715	1,158,707	1,274,156	1,431,281	1,532,254
Labanya Sebelum Pajak	974,143	1,809,515	3,852,011	5,279,652	6,697,396	8,112,116	9,666,205	11,097,987	12,650,714	14,344,663	16,272,703	18,591,050
Taksiran Pajak Penghasilan	(214,311)	(398,093)	(847,442)	(1,161,523)	(1,473,425)	(1,784,663)	(2,126,563)	(2,441,557)	(2,782,424)	(3,155,826)	(3,579,995)	(4,382,351)
Labanya Setelah Pajak	759,831	1,411,422	3,004,568	4,118,128	5,223,971	6,327,452	7,539,642	8,656,430	9,868,290	11,188,837	12,692,708	14,208,699