

Laporan Laba/Rugi Harian
Periode 30-Jan-2020 Dan 31-Jan-2020

Kode	Keterangan	30-Jan-2020	Mutasi	31-Jan-2020
4	PENDAPATAN	236,171,499.31	23,071,692.68	259,243,191.99
4.100	1. Dari Pihak Ketiga bukan Bank :	226,472,676.00	31,586,467.00	258,059,143.00
4.100.01	a.Pendapatan Margin Murabahah	15,944,441.00	2,072,832.00	18,017,273.00
4.100.01.01	Pend. Margin Murabahah	15,944,441.00	2,072,832.00	18,017,273.00
4.100.05	e.Pend. Bahas Mudharabah	41,120,180.00	24,628,794.00	65,748,974.00
4.100.05.01	Pend. Bahas Mudharabah iB	41,120,180.00	24,628,794.00	65,748,974.00
4.100.07	g.Pendapatan Transaksi Multijasa	73,420,008.00	20,192,702.00	93,612,710.00
4.100.07.01	Pend. Transaksi Multijasa	73,420,008.00	20,192,702.00	93,612,710.00
4.100.08	h.Pendapatan Yang Akan Diterima (PYAD)	95,988,047.00	(15,307,861.00)	80,680,186.00
4.100.08.01	PYAD Piutang Murabahah	10,359,712.00	1,109,082.00	11,468,794.00
4.100.08.02	PYAD Piutang Multijasa	43,436,626.00	2,996,673.00	46,433,299.00
4.100.08.03	PYAD Pemby Mudharabah	42,191,709.00	(19,413,616.00)	22,778,093.00
4.300	3.Dari Bank-Bank Lain di Indonesia :	16,568,081.00	1,756,932.70	18,325,013.70
4.300.02	b.Pendapatan Bagi Hasil Mudharabah	16,568,081.00	1,756,932.70	18,325,013.70
4.300.02.01	Bahas tabungan bmi cab.denpasar		107.20	107.20
4.300.02.02	Bahas GIRO BRI Syariah		110,872.12	110,872.12
4.300.02.05	Bahas Giro BMI Cab.Denpasar		1,645,953.38	1,645,953.38
4.300.02.12	BAHAS DEPOSITO HIK CIBITUNG	4,108,054.00		4,108,054.00
4.300.02.13	BAHAS DEPOSITO BPRS DANA AMANAH	4,750,000.00		4,750,000.00
4.300.02.14	BAHAS DEPOSITO KJKS BMT BUS LASEM	7,710,027.00		7,710,027.00
4.400	B.Pendapatan Operasional Lainnya	24,601,870.31	6,381,400.99	30,983,271.30
4.400.04	4.Pendapatan Administrasi	33,758,462.00	5,106,422.00	38,864,884.00
4.400.04.01	Pendapatan Administrasi	6,335,000.00	5,106,422.00	11,441,422.00
4.400.04.02	Pendapatan Lainnya	27,423,462.00		27,423,462.00
4.400.04.02.0	PPAP Penempatan Pada Bank Lain	23,571,088.00		23,571,088.00
4.400.04.02.0	PPAP Pembiayaan	3,852,374.00		3,852,374.00
4.400.05	5. Lainnya	(9,156,591.69)	1,274,978.99	(7,881,612.70)
4.400.05.03	PL. Penalti Deposito/TABUNGAN	150,000.00		150,000.00
4.400.05.04	PL. Lainnya	(9,556,591.69)	1,274,978.99	(8,281,612.70)
4.400.05.05	PL.PEMBY	250,000.00		250,000.00
4.500	B.Pihak Bank-bank Lain (Non Profit Sharing)	(31,471,128.00)	(16,653,108.01)	(48,124,236.01)
4.500.01	Pihak ketiga bukan Bank	(31,471,128.00)	(16,653,108.01)	(48,124,236.01)
4.500.01.01	Tabungan Mudharabah		(14,804,410.01)	(14,804,410.01)
4.500.01.01.0	Bagi Hasil Tab. Fajar		(13,891,643.08)	(13,891,643.08)
4.500.01.01.0	Bagi hasil Tab. umroh dan haji		(30,552.00)	(30,552.00)
4.500.01.01.0	Bagi hasil Tabungan Qurban		(68,395.99)	(68,395.99)
4.500.01.01.0	Bagi hasil Tabungan Pendidikan Fajar		(25,724.00)	(25,724.00)
4.500.01.01.0	Bagi Hasil Tabungan Mudharabah Berhadiah		(189,104.00)	(189,104.00)
4.500.01.01.0	Bagi Hasi Tabungan Pensiun/Hari Tua		(598,990.94)	(598,990.94)
4.500.01.02	Deposito Mudharabah	(31,471,128.00)	(1,848,698.00)	(33,319,826.00)
4.500.01.02.0	Bagi Hasil Dep. 1 Bulan	(1,824,037.40)		(1,824,037.40)
4.500.01.02.0	Bagi Hasil Dep. 3 Bulan	(6,735,924.20)	(1,848,698.00)	(8,584,622.20)
4.500.01.02.0	Bagi Hasil Dep. 6 Bulan	(6,511,905.60)		(6,511,905.60)
4.500.01.02.0	Bagi Hasil Dep. 12 Bulan	(16,399,260.80)		(16,399,260.80)
	Total Pendapatan Operasional	236,171,499.31	23,071,692.68	259,243,191.99
	Total Pendapatan Non Operasional			
	Total Pendapatan	236,171,499.31	23,071,692.68	259,243,191.99
5	BIAYA	118,393,264.16	28,302,581.43	146,695,845.59
5.101	B.Premi	9,565,147.00		9,565,147.00
5.101.01	1.Premi dalam Rangka Penjaminan Dana	9,565,147.00		9,565,147.00
5.101.01.01	Premi Pembayaran LPS	9,565,147.00		9,565,147.00
5.102	C.Tenaga Kerja	61,522,608.00	3,200,000.00	64,722,608.00

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5.102.01	1.Gaji dan Upah	56,972,608.00	3,200,000.00	60,172,608.00
5.102.01.02	Gaji Karyawan	36,310,000.00		36,310,000.00
5.102.01.04	Tunjangan BPJS Kesehatan	297,800.00		297,800.00
5.102.01.06	Tunjangan Hari Raya		3,200,000.00	3,200,000.00
5.102.01.07	Tunjangan BPJS Jamsostek	1,263,158.00		1,263,158.00
5.102.01.10	Bonus Kryw/Target Profit	3,041,902.00		3,041,902.00
5.102.01.12	Tunjangan Uang Makan & Transportasi	14,664,000.00		14,664,000.00
5.102.01.14	Upah Lembur	445,748.00		445,748.00
5.102.01.15	Tunjangan Pulsa	950,000.00		950,000.00
5.102.02	2.Honorarium Komisaris/Dewan Pengawas Syariah	4,550,000.00		4,550,000.00
5.102.02.01	Honorarium Komisaris	3,500,000.00		3,500,000.00
5.102.02.02	Honorarium Dewan Pengawas Syariah	1,050,000.00		1,050,000.00
5.103	D.Pendidikan dan Pelatihan	3,600,000.00		3,600,000.00
5.103.01	Pendidikan dan Pelatihan	3,600,000.00		3,600,000.00
5.103.01.01	Pendidikan Dan Pelatihan Intern	3,600,000.00		3,600,000.00
5.105	F.Sewa		9,602,500.00	9,602,500.00
5.105.01	Biaya Sewa		9,602,500.00	9,602,500.00
5.105.01.01	Sewa Gedung Kantor		9,602,500.00	9,602,500.00
5.106	G.Promosi	500,000.00	597,667.00	1,097,667.00
5.106.01	Biaya Promosi	500,000.00	597,667.00	1,097,667.00
5.106.01.02	Biaya Sponsorship	500,000.00		500,000.00
5.106.01.04	Biaya lainnya		597,667.00	597,667.00
5.107	H.Pajak-Pajak (Tidak Termasuk PPh Badan)		960,250.00	960,250.00
5.107.01	Biaya Pajak-Pajak Tidak Termasuk PPh Badan		960,250.00	960,250.00
5.107.01.05	Pajak Sewa Gedung		960,250.00	960,250.00
5.108	I. Pemeliharaan dan Perbaikan Aktiva Tetap	3,231,200.00	2,960,614.00	6,191,814.00
5.108.01	Pemeliharaan Dan Perbaikan Aktiva Tetap	3,231,200.00	2,960,614.00	6,191,814.00
5.108.01.01	Pemeliharaan Gedung Kantor		1,860,614.00	1,860,614.00
5.108.01.02	Pemeliharaan Kendaraan Kantor	2,126,200.00		2,126,200.00
5.108.01.03	Pemeliharaan Peralatan Kantor	1,105,000.00		1,105,000.00
5.108.01.07	Pemeliharaan Program Aplikasi		1,100,000.00	1,100,000.00
5.109	J. Penyusutan/Penyisihan/Amortisasi	(15,706,338.00)	5,621,758.43	(10,084,579.57)
5.109.01	1.Penyusutan Aktiva Tetap dan Inventaris		5,210,105.00	5,210,105.00
5.109.01.01	Penyusutan Kendaraan		1,848,958.00	1,848,958.00
5.109.01.02	Penyusutan Peralatan Kantor	(12,916,667.00)	2,527,814.00	(10,388,853.00)
5.109.01.03	Amortisasi Software Perbankan	12,916,667.00	833,333.00	13,750,000.00
5.109.03	3.Penyisihan Penempatan Dana Antar bank	(15,706,338.00)		(15,706,338.00)
5.109.03.01	Penyisihan Penempatan Dana Antar bank	(15,706,338.00)		(15,706,338.00)
5.109.04	4.Penyisihan		411,653.43	411,653.43
5.109.04.01	a. Piutang Murabahah		411,653.43	411,653.43
5.110	K. Biaya Barang dan Jasa	16,171,700.00		16,171,700.00
5.110.04	BY. BDJ Sewa	880,000.00		880,000.00
5.110.04.03	By. BDJ Sewa VPN WIRELESS BRONZE 1	880,000.00		880,000.00
5.110.06	BY. BDJ Barang dan Jasa	15,291,700.00		15,291,700.00
5.110.06.01	Biaya barang/jasa - Listrik dan Air	2,004,000.00		2,004,000.00
5.110.06.02	Biaya barang/jasa - Telepon	772,700.00		772,700.00
5.110.06.03	Biaya barang/jasa - Notaris	7,500,000.00		7,500,000.00
5.110.06.04	Biaya barang/jasa - Barang Cetak	1,065,000.00		1,065,000.00
5.110.06.07	Biaya barang/jasa - Alat tulis kantor (A	888,500.00		888,500.00
5.110.06.08	Biaya barang/jasa - Perjalanan Dinas	2,260,000.00		2,260,000.00
5.110.06.12	Biaya barang/jasa - Perlengkapan Kantor	686,000.00		686,000.00
5.110.06.13	Koran dan Majalah	115,500.00		115,500.00
5.111	BY. Ops. Lainnya	33,408,947.16	5,359,792.00	38,768,739.16

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5.111.01	BY. Ops. Lainnya	1,089,454.00		1,089,454.00
5.111.01.05	Biaya Penagihan pemby MOU	1,089,454.00		1,089,454.00
5.111.04	Lainnya	32,319,493.16	5,359,792.00	37,679,285.16
5.111.04.01	Iuran Asosiasi Perbankan	(4,200,000.00)		(4,200,000.00)
5.111.04.03	By. PPh Pasal 21	623,450.00		623,450.00
5.111.04.04	Bahan Bakar Kendaraan	980,000.00		980,000.00
5.111.04.05	Konsumsi	659,100.00		659,100.00
5.111.04.06	Administrasi Bank		106,000.00	106,000.00
5.111.04.07	Foto Copy	197,000.00		197,000.00
5.111.04.08	By. Transfer/SKN/Payroll/KLIRING	6,000.00		6,000.00
5.111.04.09	By. Ekspedisi	153,500.00		153,500.00
5.111.04.11	By.PPh Bruto 23	5,718,804.00		5,718,804.00
5.111.04.14	By.PPh Pasal 4 ayat 2 tabungan	2,156,892.00		2,156,892.00
5.111.04.15	By.PPh Pasal 4 ayat 2 deposito	3,926,950.00		3,926,950.00
5.111.04.99	Lainnya	22,097,797.16	5,253,792.00	27,351,589.16
	Total Biaya Operasional	112,293,264.16	28,302,581.43	140,595,845.59
	Laba / Rugi Operasional	123,878,235.15	(5,230,888.75)	118,647,346.40
5.200	VIII.Beban Non Operasional	6,100,000.00		6,100,000.00
5.200.06	Lainnya	6,100,000.00		6,100,000.00
5.200.06.05	Sumbangan Pihak Luar	100,000.00		100,000.00
5.200.06.06	Sumbangan sosial	500,000.00		500,000.00
5.200.06.07	Iuran Asosiasi Perbankan	4,200,000.00		4,200,000.00
5.200.06.99	BNO - Lain Lain	1,300,000.00		1,300,000.00
	Total Biaya Non Operasional	6,100,000.00		6,100,000.00
	Laba / Rugi Tahun Berjalan	117,778,235.15	(5,230,888.75)	112,547,346.40

Diajukan

Diperiksa

Disetujui

Nurul Mubien Baha Puteri
AccountingBrigita Chandra,S.G.P
DirekturI.B Putu Swara Hamdani
Direktur Utama