

BANK KALSEL
RENCANA BISNIS CABANG TAHUN 2023
BIDANG NERACA DAN DANA PIHAK KETIGA
KONSOLIDASI KANTOR CABANG KONVENSIONAL DAN SYARIAH

(Rp 000,00)

U R A I A N	REALISASI		ESTIMASI	TARGET				PERTUMBUHAN		
	Des 2020	Des 2021	Des 22	Mar 2023	Jun 2023	Sep 2023	Des 2023	Des. 2021 / Des. 2020/	Des. 2022/ Des 2021	Target Des '23 / Des '22
1. Kas	697.670.840	487.815.741	632.233.800	633.552.400	635.477.100	638.007.900	695.457.200	-30,08%	29,61%	10,00%
2. Giro pada Bank Indonesia	518.653.325	41.586.476	942.595.100	966.160.000	994.539.800	1.027.734.400	1.036.854.600	-91,98%	2166,59%	10,00%
3. Giro pada Bank Lain	657.181	-	1.200.000	1.230.100	1.263.900	1.301.300	1.320.000	-100,00%	0,00%	10,00%
4. Sertifikat Bank Indonesia / SUN	309.909.559	1.427.664.327	959.200.000	983.180.000	1.012.390.000	1.046.830.000	1.055.120.000	360,67%	-32,81%	10,00%
5. Penempatan pada Bank Lain	895.175.627	875.960.224	466.666.700	478.333.400	490.000.100	501.666.800	513.333.400	-2,15%	-46,73%	10,00%
6. CKPN - Penempatan pada Bank Lain -/-	(144.231)	(156.205)	(134.600)	(138.000)	(141.400)	(144.800)	(148.000)	8,30%	-13,83%	9,96%
7. Surat Berharga yang dimiliki	1.124.320.854	2.420.625.999	2.256.800.113	2.621.502.911	3.141.140.365	2.717.049.773	2.775.750.701	115,30%	-6,77%	22,99%
8. CKPN - Surat berharga yang dimiliki -/-	(15.032)	-	(15.400)	(15.800)	(16.200)	(16.600)	(16.900)	-100,00%	0,00%	9,74%
9. Pinjaman yang diberikan (Bank)	10.621.913.553	10.844.120.610	13.940.944.187	14.363.345.289	14.770.513.435	15.311.111.127	15.866.767.999	2,09%	28,56%	13,81%
10. CKPN - Kredit yang diberikan -/-	(411.795.344)	(507.336.025)	(683.404.900)	(694.807.300)	(707.617.500)	(721.835.400)	(751.745.500)	23,20%	34,70%	10,00%
11. Penyertaan	3.097.926	4.925.351	6.538.200	6.701.700	6.865.200	7.028.700	7.192.000	58,99%	32,75%	10,00%
12. CKPN - Penyertaan -/-	(2.633)	(35.248)	(2.000)	(2.100)	(2.200)	(2.300)	(2.200)	1238,58%	-94,33%	10,00%
13. Antar Kantor Aktiva	413.291.162	122.395.721	-	-	-	-	-	-70,39%	-100,00%	0,00%
14. Aktiva Tetap dan Inventaris	279.765.256	424.816.490	391.656.300	396.633.400	402.347.000	408.797.100	430.821.800	51,85%	-7,81%	10,00%
15. Ak. Penyisihan Akt.Tetap & Inventaris -/-	(143.923.016)	(159.732.530)	(202.279.800)	(204.310.900)	(206.774.100)	(209.669.300)	(222.507.800)	10,98%	26,64%	10,00%
16. Aset Sewa Hak Guna	29.904.440	1.190.136	135.784.700	139.058.900	142.408.000	145.832.100	149.363.300	-96,02%	11309,17%	10,00%
17. Ak. Penyisihan Aset Sewa Hak Guna	(17.069.403)	(60.749)	-	-	-	-	-	-99,64%	-100,00%	0,00%
18. Rupa-Rupa Aktiva	278.338.626	309.011.221	402.217.600	409.576.000	417.606.500	426.309.200	442.439.400	11,02%	30,16%	10,00%
TOTAL AKTIVA	14.599.748.690	16.292.791.539	19.250.000.000	20.100.000.000	21.100.000.000	21.300.000.000	22.000.000.000	11,60%	18,15%	14,29%
1. Kewajiban Segera	241.007.074	4.568.987	234.312.300	269.059.500	305.028.000	342.217.700	381.733.500	-98,10%	5028,32%	62,92%
2. Giro	4.141.982.849	3.790.781.139	4.579.749.000	4.827.800.000	5.390.800.000	5.593.800.000	5.991.100.000	-8,48%	20,81%	30,82%
3. Tabungan	3.653.698.090	4.087.155.002	4.295.397.360	4.317.140.000	4.367.700.000	4.441.260.000	4.691.650.000	11,86%	5,10%	9,23%
4. Simpanan Berjangka	3.893.660.208	5.351.447.088	5.738.290.000	5.433.240.000	5.747.730.000	6.062.220.000	6.296.900.000	37,44%	7,23%	9,73%
5. Surat Berharga yang diberikan	-	-	266.666.700	273.333.400	286.666.800	306.666.800	293.333.400	0,00%		10,00%
6. Simpanan Dari Bank Lain	189.387.879	139.551.549	208.394.400	212.871.800	217.466.500	222.178.400	229.233.900	-26,31%	49,33%	10,00%
7. Pinjaman yang Diterima	249.230.390	394.949.237	786.900.627	800.372.200	821.612.900	850.622.700	865.590.700	58,47%	99,24%	10,00%
8. Setoran Jaminan	344.230	347.700	492.000	493.600	496.100	499.600	541.200	1,01%	41,50%	10,00%
9. Kerugian Komitmen & Kontinjensi	-	-	-	-	-	-	-	0,00%	0,00%	0,00%
10. Antar Kantor Pasiva	-	-	-	-	-	-	-	0,00%	0,00%	0,00%
11. Kewajiban Sewa Hak Guna	10.289.000	140.680	116.718.700	119.580.600	122.447.500	125.319.300	128.390.700	-98,63%	82867,33%	10,00%
11. Rupa-rupa Pasiva	212.623.719	496.308.645	889.152.416	1.608.692.500	1.538.472.500	981.341.100	656.239.400	133,42%	79,15%	-26,19%
12. Dana Setoran Modal	15.000.884	25.614.984	1.300	1.300	1.300	1.300	1.400	70,76%	-99,99%	7,69%
13. Pendapatan komprehensif lainnya	(30.540.907)	(75.880.309)	(66.723.800)	(68.391.900)	(70.053.600)	(71.708.900)	(73.396.200)	148,45%	-12,07%	10,00%
14. Modal	1.326.811.250	1.341.811.250	1.367.425.250	1.613.045.000	1.613.045.000	1.613.045.000	1.613.045.000	1,13%	1,91%	17,96%
15. Cadangan	383.828.390	443.228.066	507.623.747	562.437.000	562.437.000	562.437.000	562.437.000	15,48%	14,53%	10,80%
16. Laba/Rugi	312.425.636	292.767.521	325.600.000	130.325.000	196.150.000	270.100.000	363.200.000	-6,29%	11,21%	11,55%
TOTAL PASIVA	14.599.748.690	16.292.791.539	19.250.000.000	20.100.000.000	21.100.000.000	21.300.000.000	22.000.000.000	11,60%	18,15%	14,29%