

NERACA

BPR KARTIKAARTHA KENCANAJAYA

Tanggal : 30 Juni 2025

(Ribuan Rp)

POS - POS	Posisi Juni 2025	Posisi Juni 2024
Aset		
Kas	71.692	126.823
Kas dalam Valuta Asing	0	0
Surat Berharga	0	0
Pendapatan Bunga yang Akan Diterima	0	0
Penempatan pada Bank Lain	7.141.592	6.969.519
Penyisihan Kerugian -/-	0	5.000
Jumlah	7.141.592	6.964.519
Kredit yang Diberikan		
a. Kepada BPR	0	0
b. Kepada Bank Umum	0	0
c. Kepada non Bank - pihak terkait	224.289	133.607
d. Kepada non Bank - pihak tidak terkait	10.410.835	11.643.235
Jumlah Kredit yang Diberikan	10.635.124	11.776.842
Penyisihan Kerugian -/-	1.060.176	1.391.973
Jumlah	9.574.948	10.384.869
Agunan yang Diambil Alih	11.794.675	-
Aset Tetap dan Inventaris		
a. Tanah dan Gedung	0	0
b. Akumulasi penyusutan dan penurunan nilai gedung -/-	0	0
c. Inventaris	719.146	699.102
d. Akumulasi penyusutan dan penurunan nilai inventaris -/-	679.088	652.106
Jumlah aset tetap dan inventaris	40.058	46.996
Aset Tidak Berwujud	105.500	105.500
Akumulasi Amortisasi -/-	93.833	89.458
Aset Lain-lain	353.905	343.996
Jumlah Aset	17.193.862	17.883.245

POS - POS	Posisi Juni 2025	Posisi Juni 2024
Kewajiban		
Kewajiban Segera	16.707	12.186
Utang Bunga	0	0
Utang Pajak	0	0
Simpanan		
a. Tabungan	2.979.724	2.920.530
b. Deposito	7.013.610	8.038.560
Jumlah Simpanan	9.993.334	10.959.090
Simpanan dari Bank Lain	0	0
Pinjaman Diterima	0	0
Dana Setoran Modal - Kewajiban	0	0
Kewajiban Imbalan Kerja	0	0
Pinjaman Subordinasi	0	0
Modal Pinjaman	0	0
Kewajiban Lain-lain	293.369	231.666
Jumlah Kewajiban	10.303.410	11.202.942
Ekiutas		
Modal		
Modal Dasar	14.000.000	14.000.000
Modal yang Belum Disetor -/-	10.500.000	10.500.000
Modal Sumbangan	0	0
Jumlah	3.500.000	3.500.000
Dana Setoran Modal - Ekiutas	0	0
Labai/Rugi yang Belum Direalisasi	377.964	(19.226)
Surplus Revaluasi Aset Tetap	0	0
Saldo Laba		
Cadangan Umum	1.024.400	1.024.400
Cadangan Tujuan	0	0
Belum ditentukan tujuannya	1.988.088	2.175.129
Total	3.390.452	3.180.303
Jumlah Ekiutas	6.890.452	6.680.303
Total Kewajiban dan Ekiutas	17.193.862	17.883.245

LAPORAN LABA RUGI
BPR KARTIKAARTHA KENCANAJAYA
Tanggal : 30 Juni 2025

(Ribuan Rp)

POS - POS	Posisi Juni 2025	Posisi Juni 2024
PENDAPATAN DAN BEBAN OPERASIONAL		
Pendapatan Bunga		
Bunga Kontraktual	446.728	1.155.603
Amortisasi Provisi	95.359	81.771
Amortisasi Biaya Transaksi -/-	0	0
Jumlah Pendapatan Bunga	542.087	1.237.374
Beban Bunga		
Bunga Kontraktual	236.808	316.269
Amortisasi Provisi, Administrasi dan Biaya Transaksi	0	0
Jumlah Beban Bunga	236.808	316.269
Jumlah Pendapatan Bunga - Bersih	305.279	921.105
Pendapatan Operasional lainnya	1.091.297	53.429
JUMLAH PENDAPATAN OPERASIONAL	1.396.576	974.534
Beban Penyisihan Kerugian Aset Produktif	129.000	137.089
Beban Pemasaran	1.500	200
Beban Penelitian dan Pengembangan	0	0
Beban Administrasi dan Umum	880.056	851.521
Beban Operasional Lainnya	2.635	2.449
JUMLAH BEBAN OPERASIONAL	1.013.191	991.259
LABA (RUGI) OPERASIONAL	383.385	-16.725
PENDAPATAN DAN BEBAN NON OPERASIONAL		
Pendapatan Non Operasional	6.590	6.007
Beban Non Operasional	5988	
Kerugian Penjualan Aset	0	0
Lain-lain	5.988	5.750
PENDAPATAN (BEBAN) NON OPERSIONAL	602	257
LABARUGI		
LABA (RUGI) SEBELUM PAJAK PENGHASILAN	383.987	(16.468)
TAKSIRAN PAJAK PENGHASILAN	6.023	2.758
LABA (RUGI) BERSIH	377.964	-19.226

KOMITMEN DAN KONTINJENSI
BPR KARTIKAARTHA KENCANAJAYA
Tanggal : 30 Juni 2025

(Ribuan Rp)

POS - POS		Posisi Juni 2025	Posisi Juni 2024
KOMITMEN			
1. Fasilitas pinjaman yang diterima dan belum ditarik		0	0
2. Fasilitas kredit kepada nasabah yang belum ditarik		0	0
3. Penerusan Kredit (channelling)		0	0
4. Lain-lain		0	0
Jumlah komitmen		0	0
KONTIJENSI			
1. Aset produktif yang dihapus buku		354.470	363.450
2. Agunan dalam proses penyelesaian kredit		0	0
3. Pendapatan bunga dalam penyelesaian		2.018.493	1.493.991
4. Lain-lain		0	0
Jumlah Kontinjensi		2.372.963	1.857.441

KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
BPR KARTIKAARTHA KENCANAJAYA

Tanggal : 30 Juni 2025

(Ribuan Rp)

KETERANGAN	POSISI TANGGAL LAPORAN					
	L	DPK	KL	D	M	JUMLAH
1. Penempatan pada bank lain	7.141.592		0	0	0	7.141.592
2. Kredit yang diberikan						
- Kepada pihak terkait	212.342		0	0	0	212.342
- Kepada pihak tidak terkait	6.266.685	1.527.604	90.506	121.856	2.522.576	10.529.227
3. Jumlah Aset Produktif	13.620.619	1.527.604	90.506	121.856	2.522.576	17.883.161
4. Rasio-Rasio (%)						
a. NPL net						20,83
b. KPMM						85,60
c. LDR						106,42
d. ROA						4,69
e. NIM						3,47
f. Rasio Cadangan Terhadap PPKA						100,00
g. BOPO						76,53
h. Cash Ratio						17,12

PENGURUS BANK	PEMILIK BANK
Dewan Komisaris :	1. ELIZABETH TJANDRADEWI W (30.00%)
1. IR. C. ELSE INDRIANI	3. PAULUS HARISUDIBJO, SE (15.00%)
2. H. HARIONO	4. IR. JOEDI HARTONO (20.00%)
	5. IR. DEDI SUPARDI RIDWAN (15.00%)
	6. MARIA LUSIANA W (10.00%)
	7. PETER AGUS WIJAYA (10.00%)
Direksi :	Pemegang Saham Pengendali :
1. B. NURTJAHJO AGUNG P	1. ELIZABETH TJANDRADEWI W
2. DJOKO ANDRIANUS NAVILINO	

* Informasi keuangan di atas telah disusun untuk memenuhi Peraturan Bank Indonesia No. 8/20/PBI/2006 tanggal 5 Oktober 2006 tentang Transparansi Kondisi Keuangan Bank Perkreditan Rakyat dan Surat Edaran Bank Indonesia No. 8/30/DBPR tanggal 12 Desember 2006 perihal Laporan tahunan dan laporan Keuangan Publikasi BPR

* Bagi BPR dengan total asset Rp. 10 Milyar atau lebih wajib mencantumkan nama Kantor Akuntan Publik dan nama Akuntan Publik yang bertanggungjawab terhadap audit (partner in-charge)

Kab. Bantul, 30 Juni 2025

DIREKSI
BPR KARTIKAARTHA KENCANAJAYA


B. NURTJAHJO AGUNG P
DIREKTUR UTAMA


DJOKO ANDRIANUS NAVILINO
DIREKTUR

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POS / POS	Periode Juni 2021	Periode Juni 2024
PENYATAAN TAN BEBAN OPERASIONAL		
Bunga Persewaan		
Bunga Konvensional	446.720	1.158.100
Asetback Persewa	98.280	237.100
Asetback Baya Transaksi	0	0
Bunga Persewaan	542.800	1.395.200
Beban Pajak		
Bunga Konvensional	238.500	238.500
Asetback Persewa, Asetback Baya Transaksi	0	0
Jumlah Beban Pajak	238.500	238.500
Jumlah Pendapatan Pajak Operasional	309.370	749.800
Pendapatan Operasional Lainnya	1.901.200	2.000.000
JUMLAH PENDAPATAN OPERASIONAL	1.386.670	874.600
Beban Pendapatan Operasional Lain (Pendapatan)	120.000	120.000
Beban Pendapatan	1.506.670	994.600
Beban Pendapatan dan Pengeluaran		
Beban Administrasi Lain	800.000	800.000
Beban Operasional Lainnya	2.630	2.630
JUMLAH BEBAN OPERASIONAL	1.813.340	1.603.230
LABA JUAL OPERASIONAL	(426.670)	(728.630)
PENYATAAN TAN BEBAN NON OPERASIONAL		
Pendapatan Non Operasional		
Beban Non Operasional	6.500	6.500
Pendapatan Persewa Lain	500.000	500.000
Pendapatan Lain	1.700	1.700
JUMLAH PENDAPATAN NON OPERASIONAL	607.200	508.200
LABORASI		
LABA JUAL SEBELUM PAJAK PENDIDIKAN	180.940	(140.430)
TAKSIRAN PAJAK PENDIDIKAN	4.850	0
LABA JUAL SEBELUM PAJAK PENDIDIKAN	176.090	(140.430)

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ITEM/REMARK	POSS TARGET, LOGICAL					TOTAL
	S	DAK	KL	P	M	
1. Personal data work	1.00	0.00				1.00
2. End of the project						0.00
3. Social data work	0.00	0.00				0.00
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INDIVIDUAL BASIS	POTENTIAL BASIS	
1. 100% (100%)	1. 100% (100%)	1. 100%
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Kab. Bantul, 30 Juni 2025
DIREKSI
BPS KABUPATEN KENDALAJAYA


B. NURTANU AGUS
DIREKTUR UTAMA


SUGENG ANDHARUS N
DIREKTUR

1. Nama Pelaku Usaha

No. Telepon
Email
3. Status Perananman
4. Kode Klasifikasi BSK
(NBL)

NBL ini berlaku di se
kapulauan, penciri
laporan pertama Waji
Pelaku Usaha, dengan
mempertahankan konse
Dikembangkan di Jakarta
Perubahan ke 1, lama

Charles H. Johnson, Jr.

1. *Diketahui: 10 liter*
2. *Ditanyakan: berapa liter*
3. *Diketahui: 10 liter*
4. *Ditanyakan: berapa liter*