

**NERACA PT. BPR CILEDUG DHANA SEMESTA**

Per 31 Desember 2014 dibandingkan dengan Neraca Per 31 Desember 2013

Lampiran 1.

| No. | URAIAN                                       | Desember<br>2014      | Desember<br>2013      | LEBIH/<br>KURANG     | %          |
|-----|--|-----------------------|-----------------------|----------------------|------------|
|     | <b>ASET</b>                                  |                       |                       |                      |            |
| 1   | KAS  | 59.100.500            | 84.944.200            | (25.843.700)         | (30)       |
| 2   | Pendapatan Bunga Yang akan Diterima          | 473.143.439           | 340.432.882           | 132.710.557          | 39         |
| 3   | Penempatan Pada Bank Lain                    | 3.221.284.987         | 3.559.292.132         | (338.007.145)        | (9)        |
|     | -/- Penyisihan Penghapusan aset produktif    | (12.354.297)          | (11.548.295)          | (806.002)            | 7          |
| 4   | Kredit Yang Diberikan                        | 26.118.955.540        | 21.103.511.584        | 5.015.443.956        | 24         |
|     | -/- Penyisihan Penghapusan aset produktif    | (136.015.162)         | (100.107.000)         | (35.908.162)         | 36         |
| 5   | Agunan Yang Diambil Alih                     | -                     | -                     | -                    | -          |
| 6   | Aset Tetap dan Inventaris                    | 386.874.500           | 373.674.500           | 13.200.000           | 4          |
|     | -/- Akumulasi Penyusutan dan penurunan nilai | (311.794.259)         | (300.395.216)         | (11.399.043)         | 4          |
| 7   | Aset Tidak Berwujud                          | 37.050.000            | 37.050.000            | -                    | -          |
|     | -/- Akumulasi Amortisasi dan penurunan nilai | (35.739.578)          | (33.658.332)          | (2.081.246)          | 6          |
| 8   | Aset Antarkantor                             | -                     | -                     | -                    | -          |
| 9   | Aset lain-lain                               | 81.671.178            | 134.062.063           | (52.390.885)         | (39)       |
|     | <b>TOTAL ASET</b>                            | <b>29.882.176.848</b> | <b>25.187.258.518</b> | <b>4.694.918.330</b> | <b>19</b>  |
|     | <b>KEWAJIBAN</b>                             |                       |                       |                      |            |
| 1   | Kewajiban Segera                             | 131.534.074           | 85.452.461            | 46.081.613           | 54         |
| 2   | Utang Bunga (Acruial Bunga Deposito)         | 66.370.258            | 55.409.107            | 10.961.151           | 20         |
| 3   | Utang Pajak (PPH Badan 25)                   | 123.755.000           | 11.795.403            | 111.959.597          | -          |
| 4   | Simpanan Pihak ke 3                          | -                     | -                     | -                    | -          |
|     | a. Tabungan                                  | 2.036.172.545         | 1.814.073.923         | 222.098.622          | 12         |
|     | b. Deposito                                  | 9.025.669.797         | 8.198.440.682         | 827.229.115          | 10         |
| 5   | Simpanan Dari Bank Lain                      | 500.000.000           | 300.000.000           | 200.000.000          |            |
| 6   | Pinjaman Diterima                            | 11.975.516.790        | 9.587.241.405         | 2.388.275.385        | 25         |
|     | Total Dana                                   | 23.537.359.132        | 19.899.756.010        | 3.637.603.122        | 18         |
| 7   | Kewajiban Imbalan Kerja                      | -                     | -                     | -                    | -          |
| 8   | Kewajiban Lain-Lain                          | -                     | -                     | -                    | -          |
|     | <b>Jumlah Kewajiban</b>                      | <b>23.859.018.464</b> | <b>20.052.412.981</b> | <b>3.806.605.483</b> | <b>121</b> |
|     | <b>Ekuitas</b>                               |                       |                       |                      |            |
| 1   | Modal  |                       |                       |                      |            |
|     | a. Modal Dasar                               | 5.000.000.000         | 5.000.000.000         | -                    | -          |
|     | b. Modal yang belum disetor -/-              | (1.762.250.000)       | (1.762.250.000)       | -                    | -          |
| 2   | Dana Setoran Modal                           | -                     | -                     | -                    | -          |
| 3   | Saldo Laba                                   |                       |                       |                      |            |
|     | a. Cadangan Umum                             | 647.550.000           | 647.550.000           | -                    | -          |
|     | b. Cadangan Tujuan                           | -                     | -                     | -                    | -          |
|     | c. Laba/Rugi                                 | -                     | -                     | -                    | -          |
|     | 1) Tahun-tahun yang lalu                     | -                     | -                     | -                    | -          |
|     | Laba   | 781.735.026           | 80.019.260            | 701.715.766          | 877        |
|     | 2) Tahun berjalan                            | -                     | -                     | -                    | -          |
|     | Laba   | 1.356.123.358         | 1.169.526.277         | 186.597.081          | 16         |
|     | <b>Jumlah Ekuitas</b>                        | <b>6.023.158.384</b>  | <b>5.134.845.537</b>  | <b>888.312.847</b>   | <b>17</b>  |
|     | <b>Total Kewajiban dan Ekuitas</b>           | <b>29.882.176.848</b> | <b>25.187.258.518</b> | <b>4.694.918.330</b> | <b>19</b>  |