



(Ekonomi Indonesia Triwulan IV 2020, n.d.)

## Lampiran 0 1. Surat Ijin Penelitian

	PT BANK PEMBANGUNAN DAERAH BALI	
	Nomor : B-0329/RENSTRA/PPO/2022	Denpasar, 30 Maret 2022
<p>Kepada Yth. Wakil Dekan I Fakultas Ekonomi Universitas Pendidikan Ganesha di - Tempat</p>		
<p>Perihal : Permohonan Data dan Penelitian</p>		
<p>Dengan hormat, Menunjuk surat nomor: 458/UN48.13.1/DL/2022 tanggal 17 Maret 2022 perihal tersebut di atas, dengan ini disampaikan bahwa mahasiswa atas nama :</p>		
Nama	: Ni Kadek Aprilia Suardewi	
NIM	: 1907021009	
Jurusan	: Ekonomi & Akuntansi	
Program Studi	: D3 Akuntansi	
<p>Diperkenankan melakukan Penelitian di PT Bank Pembangunan Daerah Bali – Kantor Cabang Klungkung, sepanjang tidak menyangkut rahasia Bank serta hanya untuk kepentingan akademis, dengan tetap memperhatikan protokol kesehatan pencegahan penyebaran <i>Covid-19</i> di Bank BPD Bali. Kepada yang bersangkutan diwajibkan untuk menyerahkan 1 (satu) eksemplar laporan hasil penelitiannya ke PT Bank Pembangunan Daerah Bali - Kantor Pusat Cq. Divisi Perencanaan Strategis.</p>		
<p>Demikian disampaikan, atas perhatian dan kerjasamanya diucapkan terima kasih.</p>		
<p>PT BANK PEMBANGUNAN DAERAH BALI Divisi Perencanaan Strategis Kepala,</p>		
		
		
<p><u>I Komang Wiratna Java</u></p>		

Kantor pusat/head office : jalan raya papasan nini mandala denpasar (bali, indonesia, telp./phone : 223301-5 (5 saluran/5 lines), fax : 235806 telas : 35168 bpd dpr ia)

Lampiran 0 2. Tabel Angsuran Kredit Multiguna PNS

**0.5%**

" TABEL ANGSURAN KREDIT MULTI GUNA PEGAWAI NEGERI SIPIL (PNS) " PNS AKTIF DAN PNS JELANG PENSUN (PERALIHAN) "

PT. BANK PEMBANGUNAN DAERAH BALI  
KANTOR CABANG KELINGKUNG

PLAFOND (TAHUN) (BULAN)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20				
10.000.000	4.119.083	2.330.392	1.636.936	1.097.121	751.704	554.527	406.678	294.516	211.433	156.810	114.478	84.810	63.216	47.810	35.810	27.000	20.400	15.200	11.400	8.600	6.500			
20.000.000	8.238.166	4.660.784	3.273.872	2.194.242	1.503.408	1.091.408	793.346	587.032	434.866	322.936	238.956	178.632	136.432	101.632	75.632	57.600	43.800	33.400	25.200	19.200	14.600	11.300		
30.000.000	12.357.249	6.991.176	4.910.808	3.291.363	2.255.112	1.637.112	1.211.016	880.544	652.296	484.404	358.320	268.960	201.648	151.448	113.448	86.400	65.600	50.000	38.000	29.000	22.000	17.000	13.000	
40.000.000	16.476.332	9.321.568	6.547.743	4.368.883	2.912.577	2.137.137	1.611.611	1.175.611	874.207	642.155	477.115	355.339	268.915	201.648	151.448	113.448	86.400	65.600	50.000	38.000	29.000	22.000	17.000	13.000
50.000.000	20.595.415	11.785.840	8.414.609	5.595.415	3.730.240	2.755.000	2.077.112	1.511.000	1.111.000	822.000	605.000	447.000	335.000	253.000	191.000	144.000	109.000	82.000	62.000	47.000	35.000	27.000	20.000	15.000
60.000.000	24.714.498	14.049.430	10.149.002	6.714.498	4.479.430	3.309.430	2.529.430	1.879.430	1.399.430	1.029.430	759.430	569.430	429.430	327.430	245.430	183.430	139.430	105.430	80.430	60.430	45.430	34.430	26.430	20.430
70.000.000	28.833.581	16.568.364	11.967.536	7.933.581	5.293.581	3.913.581	2.973.581	2.213.581	1.633.581	1.203.581	893.581	663.581	493.581	371.581	281.581	211.581	159.581	121.581	92.581	69.581	52.581	39.581	29.581	22.581
80.000.000	32.952.664	19.703.196	14.302.104	9.568.664	6.413.196	4.732.664	3.592.664	2.732.664	2.052.664	1.512.664	1.112.664	822.664	612.664	452.664	342.664	262.664	198.664	148.664	112.664	85.664	64.664	48.664	36.664	28.664
90.000.000	37.071.747	22.822.279	16.721.182	11.171.747	7.462.747	5.482.279	4.142.279	3.102.279	2.322.279	1.732.279	1.282.279	952.279	702.279	522.279	392.279	298.279	228.279	173.279	131.279	100.279	75.279	57.279	43.279	33.279
100.000.000	41.190.830	25.941.361	19.140.094	12.772.830	8.553.361	6.271.830	4.731.830	3.531.830	2.651.830	1.981.830	1.461.830	1.081.830	801.830	591.830	441.830	337.830	257.830	193.830	145.830	109.830	82.830	62.830	47.830	36.830
110.000.000	45.309.913	29.062.443	21.538.817	14.665.913	9.835.443	7.253.913	5.413.913	4.013.913	2.993.913	2.223.913	1.643.913	1.203.913	883.913	653.913	483.913	363.913	277.913	207.913	153.913	113.913	85.913	64.913	49.913	37.913
120.000.000	49.429.000	32.181.524	23.817.640	16.244.000	10.716.524	7.935.000	5.935.000	4.435.000	3.275.000	2.445.000	1.815.000	1.335.000	975.000	725.000	535.000	405.000	305.000	225.000	165.000	121.000	91.000	69.000	52.000	39.000
130.000.000	53.548.083	35.293.605	26.048.726	18.071.083	11.988.083	8.997.555	6.707.555	5.007.555	3.747.555	2.817.555	2.127.555	1.587.555	1.167.555	867.555	647.555	487.555	367.555	277.555	207.555	153.555	113.555	85.555	64.555	49.555
140.000.000	57.667.166	38.444.686	28.403.847	19.688.166	13.105.166	9.816.638	7.326.638	5.426.638	4.066.638	3.036.638	2.286.638	1.696.638	1.246.638	916.638	676.638	506.638	386.638	296.638	226.638	166.638	122.638	92.638	70.638	53.638
150.000.000	61.786.249	41.599.767	30.563.008	21.473.249	14.322.249	10.733.720	8.043.720	5.943.720	4.483.720	3.353.720	2.503.720	1.853.720	1.363.720	1.013.720	743.720	553.720	413.720	313.720	233.720	173.720	129.720	97.720	74.720	56.720
160.000.000	65.905.332	44.754.848	32.826.149	23.098.332	15.537.332	11.648.803	8.758.803	6.458.803	4.898.803	3.668.803	2.718.803	2.018.803	1.468.803	1.078.803	798.803	598.803	448.803	338.803	258.803	198.803	148.803	110.803	83.803	63.803
170.000.000	70.024.415	47.909.929	35.297.290	24.770.415	16.776.415	12.587.886	9.497.886	7.097.886	5.337.886	4.007.886	2.997.886	2.227.886	1.627.886	1.187.886	887.886	657.886	487.886	367.886	277.886	207.886	153.886	113.886	85.886	64.886
180.000.000	74.143.498	51.021.011	37.678.571	26.651.498	18.383.498	13.994.969	10.604.969	7.904.969	5.944.969	4.414.969	3.304.969	2.474.969	1.824.969	1.344.969	1.004.969	744.969	554.969	414.969	314.969	234.969	174.969	130.969	98.969	74.969
190.000.000	78.262.581	54.132.093	40.140.094	28.464.581	19.715.581	14.926.060	11.236.060	8.436.060	6.276.060	4.646.060	3.436.060	2.566.060	1.876.060	1.356.060	1.016.060	756.060	566.060	426.060	326.060	246.060	186.060	142.060	104.060	78.060
200.000.000	82.381.664	58.251.175	42.748.196	30.386.664	20.826.664	15.738.137	11.748.137	8.848.137	6.588.137	4.858.137	3.588.137	2.678.137	1.988.137	1.428.137	1.068.137	798.137	598.137	448.137	348.137	268.137	208.137	154.137	114.137	86.137
210.000.000	86.500.747	62.360.257	45.645.217	32.521.747	22.156.747	16.768.218	12.478.218	9.478.218	7.018.218	5.188.218	3.818.218	2.848.218	2.118.218	1.558.218	1.138.218	848.218	628.218	468.218	358.218	278.218	218.218	164.218	124.218	92.218
220.000.000	90.619.830	66.439.339	48.790.298	34.440.830	23.891.830	18.203.309	13.513.309	10.313.309	7.653.309	5.683.309	4.213.309	3.143.309	2.353.309	1.743.309	1.283.309	953.309	713.309	533.309	403.309	303.309	233.309	173.309	133.309	101.309
230.000.000	94.738.913	70.558.821	51.941.319	36.581.913	25.742.913	19.654.440	14.664.440	11.164.440	8.404.440	6.144.440	4.514.440	3.344.440	2.514.440	1.854.440	1.364.440	1.014.440	754.440	574.440	434.440	334.440	254.440	194.440	144.440	106.440
240.000.000	98.858.000	74.677.902	54.859.840	38.722.000	26.853.000	20.465.511	15.175.511	11.475.511	8.615.511	6.355.511	4.625.511	3.415.511	2.545.511	1.885.511	1.375.511	1.025.511	765.511	585.511	445.511	345.511	265.511	205.511	155.511	115.511
250.000.000	102.977.083	78.796.984	58.041.803	40.803.083	28.577.083	21.989.554	16.499.554	12.599.554	9.539.554	7.079.554	5.149.554	3.819.554	2.849.554	2.119.554	1.559.554	1.109.554	819.554	619.554	459.554	359.554	279.554	219.554	169.554	129.554
260.000.000	107.096.166	82.916.067	61.222.726	43.654.166	30.488.166	23.600.637	17.710.637	13.410.637	10.150.637	7.490.637	5.560.637	4.130.637	3.060.637	2.290.637	1.690.637	1.240.637	910.637	690.637	510.637	390.637	290.637	220.637	170.637	130.637
270.000.000	111.215.249	86.835.148	63.527.808	46.175.249	32.007.249	24.712.720	18.522.720	13.922.720	10.462.720	7.802.720	5.872.720	4.342.720	3.212.720	2.382.720	1.782.720	1.312.720	982.720	742.720	562.720	442.720	342.720	262.720	202.720	152.720
280.000.000	115.334.332	90.754.229	66.646.726	48.626.332	33.538.332	25.925.803	19.435.803	14.535.803	10.875.803	8.115.803	6.085.803	4.455.803	3.285.803	2.415.803	1.795.803	1.295.803	965.803	725.803	545.803	425.803	325.803	245.803	185.803	135.803
290.000.000	119.453.415	95.073.311	70.557.847	51.176.415	35.457.415	27.540.889	20.750.889	15.450.889	11.590.889	8.730.889	6.500.889	4.870.889	3.600.889	2.670.889	1.990.889	1.450.889	1.080.889	810.889	610.889	450.889	350.889	270.889	210.889	160.889
300.000.000	123.572.498	99.292.393	73.868.902	53.895.498	37.378.498	28.954.360	21.864.360	16.364.360	12.204.360	9.204.360	6.974.360	5.144.360	3.814.360	2.844.360	2.124.360	1.584.360	1.174.360	884.360	664.360	504.360	394.360	304.360	234.360	174.360
310.000.000	127.691.581	103.511.475	77.179.963	56.426.581	39.519.581	30.437.000	23.047.000	17.247.000	12.747.000	9.587.000	7.257.000	5.427.000	4.097.000	3.027.000	2.247.000	1.667.000	1.227.000	917.000	697.000	527.000	417.000	327.000	257.000	197.000
320.000.000	131.810.664	107.730.557	80.491.044	59.257.664	41.660.664	32.159.137	24.459.137	18.359.137	13.559.137	10.199.137	7.699.137	5.769.137	4.339.137	3.219.137	2.389.137	1.789.137	1.329.137	997.137	757.137	577.137	457.137	357.137	277.137	217.137
330.000.000	135.929.747	111.949.639	83.802.104	62.186.747	43.871.747	33.840.638	25.850.638	19.450.638	14.350.638	10.790.638	8.190.638	6.060.638	4.530.638	3.350.638	2.480.638	1.840.638	1.360.638</							



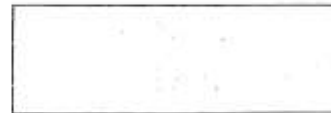
## Lampiran 0 3. Tabel Angsuran Kredit Usaha Rakyat



ANGSURAN BULAN KE-I /					
NOMINAL	JANGKA WAKTU				
	12	24	36	48	60
10.000.000	883.333	466.667	327.778		
25.000.000	2.208.333	1.166.667	819.444	645.833	541.667
50.000.000	4.416.667	2.333.333	1.638.889	1.291.667	1.083.333
75.000.000	6.625.000	3.500.000	2.458.333	1.937.500	1.625.000
100.000.000	8.833.333	4.666.667	3.277.778	2.583.333	2.166.667
125.000.000	11.041.667	5.833.333	4.097.222	3.229.167	2.708.333
150.000.000	13.250.000	7.000.000	4.916.667	3.875.000	3.250.000
175.000.000	15.458.333	8.166.667	5.736.111	4.520.833	3.791.667
200.000.000	17.666.667	9.333.333	6.555.556	5.166.667	4.333.333
225.000.000	19.875.000	10.500.000	7.375.000	5.812.500	4.875.000
250.000.000	22.083.333	11.666.667	8.194.444	6.458.333	5.416.667
275.000.000	24.291.667	12.833.333	9.013.889	7.104.167	5.958.333
300.000.000	26.500.000	14.000.000	9.833.333	7.750.000	6.500.000
325.000.000	28.708.333	15.166.667	10.652.778	8.395.833	7.041.667
350.000.000	30.916.667	16.333.333	11.472.222	9.041.667	7.583.333
375.000.000	33.125.000	17.500.000	12.291.667	9.687.500	8.125.000
400.000.000	35.333.333	18.666.667	13.111.111	10.333.333	8.666.667
425.000.000	37.541.667	19.833.333	13.930.556	10.979.167	9.208.333
450.000.000	39.750.000	21.000.000	14.750.000	11.625.000	9.750.000
475.000.000	41.958.333	22.166.667	15.569.444	12.270.833	10.291.667
500.000.000	44.166.667	23.333.333	16.388.889	12.916.667	10.833.333

**\* BEBAS BLAYA PROVISI & ADMINISTRASI BANK****Persyaratan Kredit Usaha Rakyat (KUR) Bank BPD Bali**

1. Fotocopy KTP-Elektronik Suami dan Istri
2. Fotocopy Kartu Keluarga
3. Fotocopy NPWP (diatas Rp. 50 Juta)
4. IUMK - Surat Keterangan Usaha (Kepala Desa)  
Khusus KUR diatas Rp. 100 Juta
5. Fotocopy Jaminan (Sertifikat/BPKB)
6. Rekening Tabungan Koperasi/LPD/Bank



Lampiran 0 4. Tabel Angsuran Kredit Pensiunan Bali Dwipa

MAKSIMUM USIA 75 TAHUN

"TABEL ANGSURAN KREDIT PENSUNAN BALI DWIPA"

PLATONO (TAHUN) (BULAN)	JANGKA WAKTU														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50.000.000	4.413.254	2.324.593	1.631.023	1.286.214	1.080.898	945.314	849.564	774.400	724.400	681.693	647.400	619.400	596.234	576.845	560.474
60.000.000	5.295.905	2.789.511	1.957.277	1.543.457	1.297.077	1.134.377	1.019.476	934.434	869.281	818.032	776.880	743.283	715.481	692.218	671.569
70.000.000	6.178.556	3.254.430	2.283.432	1.800.700	1.512.257	1.323.439	1.189.389	1.090.173	1.014.161	954.371	906.360	867.163	834.728	807.597	784.664
80.000.000	7.061.207	3.719.348	2.609.636	2.057.943	1.729.436	1.512.502	1.359.302	1.245.912	1.159.041	1.090.709	1.035.839	991.043	953.975	922.957	896.758
90.000.000	7.943.858	4.194.267	2.935.841	2.315.185	1.945.616	1.701.565	1.529.214	1.401.651	1.303.921	1.227.048	1.165.919	1.114.924	1.073.222	1.038.326	1.008.853
100.000.000	8.826.509	4.649.185	3.262.045	2.572.428	2.161.795	1.890.638	1.699.127	1.557.390	1.448.801	1.363.307	1.294.799	1.238.804	1.192.469	1.153.666	1.120.948
110.000.000	9.709.160	5.114.104	3.588.250	2.829.671	2.377.975	2.079.691	1.869.040	1.713.329	1.593.681	1.498.725	1.424.279	1.362.685	1.311.715	1.269.056	1.233.043
120.000.000	10.591.811	5.579.023	3.914.454	3.086.914	2.594.154	2.268.753	2.038.953	1.868.868	1.738.561	1.636.064	1.553.759	1.486.565	1.430.962	1.384.435	1.345.138
130.000.000	11.474.461	6.043.941	4.240.659	3.344.157	2.810.334	2.457.816	2.208.865	2.024.607	1.883.441	1.772.403	1.693.239	1.610.446	1.550.209	1.499.805	1.457.232
140.000.000	12.357.112	6.508.860	4.566.853	3.601.400	3.026.514	2.646.879	2.378.778	2.180.346	2.028.321	1.908.742	1.812.219	1.734.326	1.669.456	1.615.174	1.569.327
150.000.000	13.239.763	6.973.778	4.893.058	3.858.642	3.242.693	2.835.942	2.548.691	2.336.085	2.171.201	2.045.080	1.942.199	1.858.206	1.788.703	1.730.544	1.681.422
160.000.000	14.122.414	7.438.697	5.219.273	4.115.885	3.488.873	3.025.004	2.718.603	2.491.824	2.318.082	2.181.419	2.071.679	1.982.087	1.907.950	1.845.914	1.791.517
170.000.000	15.005.065	7.903.615	5.545.477	4.373.128	3.675.052	3.214.067	2.888.516	2.647.563	2.462.942	2.317.758	2.201.159	2.105.967	2.027.197	1.961.283	1.905.612
180.000.000	15.887.716	8.368.534	5.871.682	4.630.371	3.891.232	3.403.130	3.058.429	2.803.302	2.607.842	2.454.096	2.330.639	2.229.848	2.146.444	2.076.653	2.017.706
190.000.000	16.770.367	8.833.452	6.197.886	4.887.614	4.107.411	3.592.193	3.228.342	2.959.041	2.752.722	2.590.435	2.460.119	2.353.728	2.265.690	2.192.022	2.129.801
200.000.000	17.653.018	9.298.371	6.524.091	5.144.857	4.323.971	3.781.256	3.398.254	3.114.780	2.891.602	2.726.774	2.589.893	2.477.609	2.384.937	2.307.392	2.241.896
210.000.000	18.535.669	9.763.290	6.850.295	5.402.099	4.539.770	3.970.318	3.568.167	3.270.520	3.042.482	2.863.112	2.719.079	2.601.489	2.504.184	2.422.762	2.351.991
220.000.000	19.418.319	10.228.208	7.176.500	5.659.342	4.755.932	4.159.381	3.738.080	3.426.259	3.187.362	2.999.451	2.848.559	2.725.369	2.623.431	2.538.131	2.466.085
230.000.000	20.300.970	10.693.127	7.502.704	5.916.585	4.972.129	4.348.444	3.907.992	3.581.990	3.332.242	3.135.790	2.978.038	2.849.250	2.742.678	2.653.501	2.578.180
240.000.000	21.183.621	11.158.045	7.828.909	6.173.828	5.188.390	4.537.507	4.077.905	3.737.737	3.477.122	3.272.128	3.107.518	2.973.130	2.861.925	2.768.870	2.690.175
250.000.000	22.066.272	11.622.964	8.155.113	6.431.071	5.404.488	4.726.569	4.247.818	3.893.476	3.622.002	3.408.467	3.236.998	3.097.011	2.981.172	2.884.240	2.802.370
260.000.000	22.948.923	12.087.882	8.481.318	6.688.314	5.620.668	4.915.632	4.417.731	4.049.211	3.766.882	3.544.806	3.366.478	3.220.891	3.100.418	2.999.610	2.916.465
270.000.000	23.831.574	12.552.801	8.807.572	6.945.556	5.836.847	5.104.695	4.587.643	4.204.954	3.911.763	3.681.144	3.495.958	3.344.772	3.219.665	3.114.979	3.026.564
280.000.000	24.714.225	13.017.719	9.133.227	7.202.799	6.053.027	5.293.758	4.757.556	4.360.693	4.056.643	3.817.483	3.624.438	3.468.652	3.338.912	3.230.349	3.138.654
290.000.000	25.596.876	13.482.638	9.459.931	7.460.042	6.269.207	5.482.821	4.927.469	4.516.432	4.201.523	3.953.822	3.754.918	3.592.532	3.458.159	3.345.718	3.250.749
300.000.000	26.479.526	13.947.556	9.786.136	7.717.285	6.485.396	5.670.883	5.097.391	4.672.171	4.346.403	4.090.160	3.884.999	3.716.413	3.577.406	3.461.088	3.362.844
310.000.000	27.362.177	14.412.475	10.112.341	7.974.528	6.701.566	5.860.946	5.267.204	4.827.910	4.491.283	4.226.878	4.013.678	3.840.293	3.696.653	3.576.458	3.474.939
320.000.000	28.244.828	14.877.394	10.438.545	8.231.771	6.917.745	6.050.009	5.437.027	4.983.649	4.636.163	4.362.838	4.143.358	3.964.174	3.815.900	3.691.827	3.587.034
330.000.000	29.127.479	15.342.312	10.764.750	8.489.013	7.133.925	6.239.072	5.607.130	5.139.388	4.781.043	4.490.176	4.272.838	4.088.054	3.935.146	3.807.197	3.699.128
340.000.000	30.010.130	15.807.231	11.090.954	8.746.256	7.350.104	6.428.134	5.777.032	5.295.127	4.925.923	4.635.515	4.402.318	4.211.935	4.054.393	3.924.566	3.811.723
350.000.000	30.892.781	16.272.149	11.417.159	9.003.499	7.566.284	6.617.197	5.945.945	5.450.866	5.070.803	4.771.854	4.531.798	4.318.915	4.173.640	4.037.936	3.921.318
360.000.000	31.775.432	16.737.066	11.743.353	9.260.742	7.782.463	6.806.260	6.116.838	5.606.605	5.216.693	4.908.192	4.661.278	4.459.695	4.292.887	4.153.306	4.035.413
370.000.000	32.658.083	17.201.986	12.069.558	9.517.985	7.998.643	6.995.323	6.286.770	5.762.344	5.360.564	5.044.531	4.790.758	4.584.576	4.412.134	4.268.675	4.147.508
380.000.000	33.540.734	17.666.905	12.395.772	9.775.228	8.214.822	7.184.386	6.456.853	5.918.093	5.505.444	5.180.870	4.920.137	4.707.456	4.531.181	4.384.045	4.259.602
390.000.000	34.423.384	18.131.823	12.721.977	10.032.470	8.431.002	7.373.448	6.626.996	6.073.822	5.650.324	5.317.209	5.049.717	4.831.337	4.650.628	4.498.414	4.371.697
400.000.000	35.306.035	18.596.742	13.048.181	10.289.713	8.647.181	7.562.511	6.796.509	6.229.561	5.795.204	5.453.547	5.179.197	4.955.217	4.769.875	4.614.764	4.481.792

Angsuran ter RINGAN

Bunga ter MURAH

Proses CEPAT

BANDINGKAN & BUKTIKAN

KM SUKARMA 081 236 60774 KD SATYA 082 144 731596

FEBRI 081 338 559338 COK NIRMALA 081 916 273351

SINTYA 081 736 5322 SANTHI 082 147 082077

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