



## LAMPIRAN-LAMPIRAN

## Pos-pos Permodalan

| Pos permodalan    | 2015              | 2016              | 2017              |
|-------------------|-------------------|-------------------|-------------------|
| Modal sendiri     | Rp 15,049,522,575 | Rp 17,423,826,168 | Rp 19,482,687,379 |
| Total asset       | Rp 59,122,095,396 | Rp 68,713,740,150 | Rp 73,043,295,552 |
| Pinjaman Berisiko | Rp 33,575,285,844 | Rp 44,788,754,335 | Rp 45,917,314,234 |
| Modal tertimbang  | Rp 14,531,191,310 | Rp 16,607,343,189 | Rp 18,721,024,333 |
| atmr              | Rp 51,476,875,794 | Rp 63,413,854,475 | Rp 66,524,872,382 |

Rasio Modal sendiri terhadap total aset

$$\text{Tahun 2015} = \frac{MS}{TA} \times 100\%$$

$$= \frac{Rp\ 15.049.522.577}{Rp\ 59.122.095.396} \times 100\%$$

$$= 25,46\%$$

$$\text{Tahun 2016} = \frac{MS}{TA} \times 100\%$$

$$= \frac{Rp\ 17.423.826.168}{Rp\ 68.713.740.150} \times 100\%$$

$$= 25,35\%$$

$$\text{Tahun 2017} = \frac{MS}{TA} \times 100\%$$

$$= \frac{Rp\ 19.482.687.379}{Rp\ 73.043.295.552} \times 100\%$$

$$= 26,67\%$$

Nilai yang diperoleh adalah 50

Skor = nilai × bobot

$$= 50 \times 6\%$$

$$= 3,00$$

Nilai yang diperoleh adalah 50

Skor = nilai × bobot

$$= 50 \times 6\%$$

$$= 3,00$$

Nilai yang diperoleh adalah 50

Skor = nilai × bobot

$$= 50 \times 6\%$$

$$= 3,00$$

Perhitungan rasio modal sendiri terhadap risiko

$$\text{Tahun 2015} = \frac{MS}{PB} \times 100\%$$

$$= \frac{Rp\ 15.049.522.577}{Rp\ 33.575.285.844} \times 100\%$$

$$= 44,82\%$$

Nilai yang diperoleh adalah 50

Skor = nilai × bobot

$$= 50 \times 6\%$$

$$= 3,0$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{MS}{PB} \times 100\% \\ &= \frac{Rp\ 17.423.826.168}{Rp\ 44.788.754.335} \times 100\% \\ &= 38,90\% \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{MS}{PB} \times 100\% \\ &= \frac{Rp\ 19.482.687.379}{Rp\ 45.917.314.234} \times 100\% \\ &= 42,43\% \end{aligned}$$

Perhitungan rasio kecukupan modal sendiri

$$\begin{aligned} \text{Tahun 2015} &= \frac{MT}{ATMR} \times 100\% \\ &= \frac{Rp\ 14.531.191.310}{Rp\ 51.476.875.749} \times 100\% \\ &= 28,23\% \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{MT}{ATMR} \times 100\% \\ &= \frac{Rp\ 16.607.343.189}{Rp\ 63.413.854.475} \times 100\% \\ &= 26,19\% \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{MT}{ATMR} \times 100\% \\ &= \frac{Rp\ 18.721.024.333}{Rp\ 66.524.872.382} \times 100\% \\ &= 28,14 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh adalah } 30 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 30 \times 6\% \\ &= 1,8 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh adalah } 50 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 50 \times 6\% \\ &= 3,0 \end{aligned}$$

Nilai yang diperoleh adalah 100

$$\begin{aligned} \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 3\% \\ &= 3,00 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh adalah } 100 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 3\% \\ &= 3,00 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh adalah } 100 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 3\% \\ &= 3,00 \end{aligned}$$

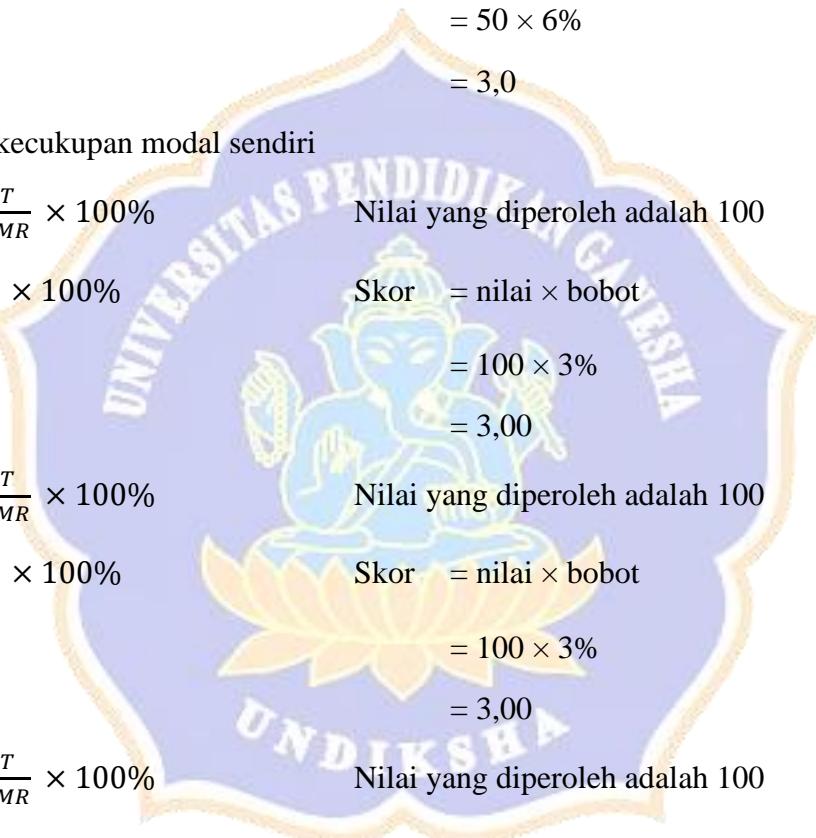


Table pos-pos aktivitasproduktif

| Pos aktivitasproduktif  | 2015              | 2016              | 2017              |
|-------------------------|-------------------|-------------------|-------------------|
| Volume Pinjaman (VP)    | Rp 45.439.266.534 | Rp 58.011.523.693 | Rp 60.450.398.328 |
| PinjamanBermasalah (PB) | Rp 3.039.085.080  | Rp 3.935.446.857  | Rp 6.104.829.744  |
| VP Pada Anggota (VPa)   | Rp 45.439.266.534 | Rp 58.011.523.693 | Rp 60.450.398.328 |
| CadanganRisiko (CR)     | Rp 1.596.338.190  | Rp 2.062.400440   | Rp 2.375.703315   |
| PinjamanBerisiko (Pb)   | Rp 33.575.285.844 | Rp 44.788.754.335 | Rp 45.917.314.234 |
| PinjamanDiberikan (PD)  | Rp 45.439.266.534 | Rp 58.011.523.693 | Rp 60.450.398.328 |

1. Rasio volume pinjaman yang diberikan pada anggota terhadap volume pinjaman yang diberikan

$$\text{Tahun } 2015 = \frac{V_{Pa}}{V_P} \times 100\%$$

$$= \frac{\text{Rp } 45.439.266.534}{\text{Rp } 45.439.266.534} \times 100\% \\ = 100$$

$$\text{Tahun } 2016 = \frac{V_{Pa}}{V_P} \times 100\%$$

$$= \frac{58.011.523.693}{58.011.523.693} \times 100\% \\ = 100$$

$$\text{Tahun } 2017 = \frac{V_{Pa}}{V_P} \times 100\%$$

$$= \frac{\text{Rp } 60.450.398.328}{\text{Rp } 60.450.398.328} \times 100\% \\ = 100$$

Nilai yang diperoleh yaitu 100

Skor = nilai × bobot

$$= 100 \times 10\% \\ = 10,00$$

Nilai yang diperoleh yaitu 100

Skor = nilai × bobot  
= 100 × 10%  
= 10,00

Nilai yang diperoleh yaitu 100

Skor = nilai × bobot  
= 100 × 10%  
= 10,00

2. Rasio risiko pinjaman bermasalah terhadap pinjaman diberikan

$$\text{Tahun } 2015 = \frac{PB}{PD} \times 100\%$$

$$= \frac{\text{Rp } 3.039.085.080}{\text{Rp } 45.439.266.534} \times 100\% \\ = 6,69$$

Nilai yang diperoleh yaitu 80

Skor = nilai × bobot

$$= 80 \times 5\% \\ = 4,00$$

$$\text{Tahun 2016} = \frac{PB}{PD} \times 100\% \quad \text{Nilai yang diperoleh yaitu 80}$$

$$= \frac{\text{Rp } 3.935.446.857}{\text{Rp } 58.011.523.693} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 6,78 \quad = 80 \times 5\%$$

$$= 4,00$$

$$\text{Tahun 2017} = \frac{PB}{PD} \times 100\% \quad \text{Nilai yang diperoleh yaitu 60}$$

$$= \frac{\text{Rp } 6.104.829.744}{\text{Rp } 60.450.398.328} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 10,09 \quad = 60 \times 5\%$$

$$= 3,00$$

### 3. Rasio cadangan risiko terhadap pinjaman bermasalah

$$\text{Tahun 2015} = \frac{CR}{PB} \times 100\% \quad \text{Nilai yang diperoleh yaitu 100}$$

$$= \frac{\text{Rp } 1.596.338.190}{\text{Rp } 3.039.085.080} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 52 \quad = 100 \times 5\%$$

$$= 5,00$$

$$\text{Tahun 2016} = \frac{CR}{PB} \times 100\% \quad \text{Nilai yang diperoleh yaitu 100}$$

$$= \frac{\text{Rp } 2.062.400.440}{\text{Rp } 3.935.446.875} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 52 \quad = 100 \times 5\%$$

$$= 5,00$$

$$\text{Tahun 2017} = \frac{CR}{PB} \times 100\% \quad \text{Nilai yang diperoleh yaitu 40}$$

$$= \frac{\text{Rp } 2.375.703.315}{\text{Rp } 6.104.829.744} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 38,92 \quad = 40 \times 5\%$$

$$= 2,00$$

4. Rasio pinjaman yang berisiko terhadap pinjaman yang diberikan

$$\text{Tahun } 2015 = \frac{Pb}{PD} \times 100\%$$

$$= \frac{\text{Rp } 33.575.285.844}{\text{Rp } 45.439.266.534} \times 100\%$$

$$= 73,89$$

Nilai yang diperoleh yaitu 25

Skor = nilai × bobot

$$= 25 \times 5\%$$

$$= 1,25$$

$$\text{Tahun } 2016 = \frac{Pb}{PD} \times 100\%$$

$$= \frac{\text{Rp } 44.788.754.335}{\text{Rp } 58.011.523.693} \times 100\%$$

$$= 77,20$$

Nilai yang diperoleh yaitu 25

Skor = nilai × bobot

$$= 25 \times 5\%$$

$$= 1,25$$

$$\text{Tahun } 2017 = \frac{Pb}{PD} \times 100\%$$

$$= \frac{\text{Rp } 45.917.314.234}{\text{Rp } 60.450.398.328} \times 100\%$$

$$= 75,95$$

Nilai yang diperoleh yaitu 25

Skor = nilai × bobot

$$= 25 \times 5\%$$

$$= 1,25$$

Total Aspek Manajemen

| No | Aspek Manajemen      | Jumlah jawaban “Ya” |      |      |
|----|----------------------|---------------------|------|------|
|    |                      | 2015                | 2016 | 2017 |
| 1  | ManajemenUmum        | 12                  | 12   | 12   |
| 2  | ManajemenKelembagaan | 6                   | 6    | 6    |
| 3  | ManajemenPermodalan  | 4                   | 4    | 3    |
| 4  | ManajemenAktiva      | 10                  | 9    | 9    |
| 5  | ManajemenLikuiditas  | 5                   | 5    | 5    |

1. ManajemenUmum

$$\text{SkorTahun } 2015 = \text{Jumlahjawaban “Ya”} \times \text{Nilai}$$

$$= 12 \times 25\%$$

$$= 3,00$$

$$\text{SkorTahun } 2016 = \text{Jumlahjawaban “Ya”} \times \text{Nilai}$$

$$= 12 \times 25\%$$

$$= 3,00$$

$$\begin{aligned}\text{Skor Tahun 2017} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 12 \times 25\% \\ &= 3,00\end{aligned}$$

## 2. Manajemen Kelembagaan

$$\begin{aligned}\text{Skor Tahun 2015} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 6 \times 50\%\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2016} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 6 \times 50\% \\ &= 3,00\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2017} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 6 \times 25\% \\ &= 3,00\end{aligned}$$

## 3. Manajemen Permodalan

$$\begin{aligned}\text{Skor Tahun 2015} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 4 \times 60\% \\ &= 2,40\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2016} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 4 \times 60\% \\ &= 2,40\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2017} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 3 \times 60\% \\ &= 1,80\end{aligned}$$

## 4. Manajemen Aktiva

$$\begin{aligned}\text{Skor Tahun 2015} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 10 \times 30\% \\ &= 3,00\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2016} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 9 \times 30\% \\ &= 2,70\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2017} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 9 \times 30\% = 2,70\end{aligned}$$



## 5. Manajemen Likuiditas

$$\begin{aligned}\text{Skor Tahun 2015} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 5 \times 60\% \\ &= 3,00\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2016} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 5 \times 60\% \\ &= 3,00\end{aligned}$$

$$\begin{aligned}\text{Skor Tahun 2017} &= \text{Jumlah jawaban "Ya"} \times \text{Nilai} \\ &= 5 \times 60\% \\ &= 3,00\end{aligned}$$

Tabel pos-pos efisiensi

| Pos Efisiensi               | 2015              | 2016              | 2017              |
|-----------------------------|-------------------|-------------------|-------------------|
| Beban Operasi Anggota (BOA) | Rp 4.632.618.481  | Rp 4.026.185.528  | Rp 4.688.484.758  |
| Partisipasi Bruto (PBO)     | Rp 7.988.711.653  | Rp 8.544.998.606  | Rp 9.062.395.900  |
| Beban Usaha (BU)            | Rp 4.632.618.481  | Rp 4.026.185.528  | Rp 4.688.484.758  |
| SHU Kotor (SK)              | Rp 5.955.497.090  | Rp 6.132.219.444  | Rp 7.020.515.249  |
| Biaya Karyawan (BK)         | Rp 1.376.347.385  | Rp 2.044.468.528  | Rp 2.381.167.653  |
| Volume Pinjaman (VP)        | Rp 45.439.266.534 | Rp 58.011.523.693 | Rp 60.450.398.328 |

### 1. Rasio beban operasi anggota terhadap partisipasi bruto

$$\begin{aligned}\text{Tahun 2015} &= \frac{\text{BOA}}{\text{PBO}} \times 100\% \\ &= \frac{\text{Rp } 4.362.618.481}{\text{Rp } 7.988.711.653} \times 100\% \\ &= 54,61\end{aligned}\quad \begin{aligned}\text{Nilai yang diperoleh yaitu 100} \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 4\% \\ &= 4,00\end{aligned}$$

$$\begin{aligned}\text{Tahun 2016} &= \frac{\text{BOA}}{\text{PBO}} \times 100\% \\ &= \frac{\text{Rp } 4.026.185.528}{\text{Rp } 8.544.998.606} \times 100\% \\ &= 47,12\end{aligned}\quad \begin{aligned}\text{Nilai yang diperoleh yaitu 100} \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 4\% \\ &= 4,00\end{aligned}$$

$$\begin{aligned}\text{Tahun 2017} &= \frac{\text{BOA}}{\text{PBO}} \times 100\% \\ &= \frac{\text{Rp } 4.688.484.758}{\text{Rp } 9.062.395.900} \times 100\%\end{aligned}\quad \begin{aligned}\text{Nilai yang diperoleh yaitu 40} \\ \text{Skor} &= \text{nilai} \times \text{bobot}\end{aligned}$$

$$= 51,74$$

$$= 100 \times 4\%$$

$$= 4,00$$

2. Rasio beban usaha terhadap SHU kotor

$$\text{Tahun 2015} = \frac{BU}{SK} \times 100\% \quad \text{Nilai yang diperoleh yaitu 50}$$

$$= \frac{\text{Rp } 4.632.618.481}{\text{Rp } 5.955.497.090} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 73,25 \quad = 50 \times 4\%$$

$$= 2,00$$

$$\text{Tahun 2016} = \frac{BU}{SK} \times 100\% \quad \text{Nilai yang diperoleh yaitu 50}$$

$$= \frac{\text{Rp } 4.026.185.528}{\text{Rp } 6.132.219.444} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 65,66 \quad = 50 \times 4\%$$

$$= 2,00$$

$$\text{Tahun 2017} = \frac{BU}{SK} \times 100\% \quad \text{Nilai yang diperoleh yaitu 50}$$

$$= \frac{\text{Rp } 4.688.484.758}{\text{Rp } 7.020.515.249} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 66,78 \quad = 50 \times 4\%$$

$$= 2,00$$

3. Rasio efisiensi pelayanan

$$\text{Tahun 2015} = \frac{BK}{VP} \times 100\% \quad \text{Nilai yang diperoleh yaitu 100}$$

$$= \frac{\text{Rp } 1.376.347.385}{\text{Rp } 45.439.266.534} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 3,03 \quad = 100 \times 2\%$$

$$= 2,00$$

$$\text{Tahun 2016} = \frac{BK}{VP} \times 100\% \quad \text{Nilai yang diperoleh yaitu 100}$$

$$= \frac{\text{Rp } 2.044.468528}{\text{Rp } 58.011.523.693} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 3,52 \quad = 100 \times 2\%$$

$$= 2,00$$

$$\text{Tahun 2017} = \frac{BK}{VP} \times 100\% \quad \text{Nilai yang diperoleh yaitu 100}$$

$$= \frac{\text{Rp } 2.381.167.653}{\text{Rp } 60.450.398.328} \times 100\% \quad \text{Skor} = \text{nilai} \times \text{bobot}$$

$$= 3,94 \quad = 100 \times 2\% = 2,0\%$$

Tabel pos-pos likuiditas

| Aspek                      | 2015              | 2016              | 2017              |
|----------------------------|-------------------|-------------------|-------------------|
| Kas + Bank                 | Rp 7.951.999.407  | Rp 4.495.197.687  | Rp 6.859.097.968  |
| Kewajiban Lancar (KL)      | Rp 43.496.462.162 | Rp 50.838.044.500 | Rp 52.685.795.950 |
| Pinjamannya diberikan (PD) | Rp 45.439.266.534 | Rp 58.011.523.693 | Rp 60.450.398.328 |
| Dana yang diterima (DD)    | Rp 57.524.125.000 | Rp 66.576.603.724 | Rp 69.874.144.881 |

### 1. Rasio Kas

$$\begin{aligned} \text{Tahun 2015} &= \frac{\text{Kas dan Bank}}{KL} \times 100\% \\ &= \frac{\text{Rp } 7.951.999.407}{\text{Rp } 43.496.462.162} \times 100\% \\ &= 18,28 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 50 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 50 \times 10\% \\ &= 5,00 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{\text{Kas dan Bank}}{VP} \times 100\% \\ &= \frac{\text{Rp } 4.495.197.687}{\text{Rp } 52.685.795.950} \times 100\% \\ &= 9,04 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 25 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 25 \times 10\% \\ &= 2,50 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{\text{Kas dan Bank}}{VP} \times 100\% \\ &= \frac{\text{Rp } 6.859.097.968}{\text{Rp } 52.685.795.950} \times 100\% \\ &= 13,02 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 100 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 10\% \\ &= 10,00 \end{aligned}$$

### 2. Rasio pinjaman yang diberikan terhadap dana yang diterima

$$\begin{aligned} \text{Tahun 2015} &= \frac{PD}{DD} \times 100\% \\ &= \frac{\text{Rp } 45.439.266.534}{\text{Rp } 57.524.125.000} \times 100\% \\ &= 79 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 75 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 75 \times 5\% \\ &= 3,75 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{PD}{DD} \times 100\% \\ &= \frac{\text{Rp } 58.011.523.693}{\text{Rp } 66.576.603.724} \times 100\% \\ &= 87 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 100 \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 5\% \\ &= 5,00 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{PD}{DD} \times 100\% \\ &= \frac{\text{Rp } 60.450.398.328}{\text{Rp } 69.874.144.881} \times 100\% \\ &= 87 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 100 & \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 5\% \\ &= 5,00 \end{aligned}$$

### Kemandirian dan Pertumbuhan

| Aspek                          | 2015              | 2016              | 2017              |
|--------------------------------|-------------------|-------------------|-------------------|
| SHU sebelum pajak(SP)          | Rp 678.533.056    | Rp 559.454.182    | Rp 1.095.098.266  |
| Total aset(TA)                 | Rp 59.122.095.396 | Rp 68.713.740.150 | Rp 73.043.295.552 |
| SHU bagian anggota(SBA)        | Rp 299.577.543    | Rp 234.972.131    | Rp 393.665.500    |
| Total modal sendiri(TMS)       | Rp 15.049.522.575 | Rp 17.432.826.168 | Rp 19.482.687.379 |
| Partisipasi netto(PN)          | Rp 5.628.433.885  | Rp 5.774.064.886  | Rp 6.705.375.071  |
| Beban usaha perkoprasian (BUP) | RP 5.276.964.034  | Rp 5.572.762.262  | Rp 5.925.426.983  |

#### 1. Rentabilitas Aset

$$\begin{aligned} \text{Tahun 2015} &= \frac{SP}{TA} \times 100\% \\ &= \frac{\text{Rp } 678.533.056}{\text{Rp } 59.122.095.396} \times 100\% \\ &= 1,1 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 25 & \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 25 \times 3\% \\ &= 0,75 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{SP}{TA} \times 100\% \\ &= \frac{\text{Rp } 559.454.182}{\text{Rp } 73.043.295.552} \times 100\% \\ &= 0,8 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 25 & \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 25 \times 3\% \\ &= 0,75 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{PD}{DD} \times 100\% \\ &= \frac{\text{Rp } 1.095.098.266}{\text{Rp } 73.043.295.552} \times 100\% \\ &= 1,5 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu } 25 & \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 25 \times 3\% \\ &= 0,75 \end{aligned}$$

## 2. Rentabilitas modal sendiri

$$\begin{aligned} \text{Tahun 2015} &= \frac{SBA}{TMS} \times 100\% && \text{Nilai yang diperoleh yaitu 25} \\ &= \frac{\text{Rp } 299.577.543}{\text{Rp } 15.049.522.575} \times 100\% && \text{Skor} = \text{nilai} \times \text{bobot} \\ &= 2,0 && = 25 \times 3\% \\ & && = 0,75 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{SBA}{TMS} \times 100\% && \text{Nilai yang diperoleh yaitu 25} \\ &= \frac{\text{Rp } 234.972.131}{\text{Rp } 17.432.826.168} \times 100\% && \text{Skor} = \text{nilai} \times \text{bobot} \\ &= 1,3 && = 25 \times 3\% \\ & && = 0,75 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{SBA}{TMS} \times 100\% && \text{Nilai yang diperoleh yaitu 25} \\ &= \frac{\text{Rp } 393.665.500}{\text{Rp } 19.482.687.379} \times 100\% && \text{Skor} = \text{nilai} \times \text{bobot} \\ &= 2,0 && = 25 \times 3\% \\ & && = 0,75 \end{aligned}$$

## 3. Kemandirian operasional

$$\begin{aligned} \text{Tahun 2015} &= \frac{PN}{BUP} \times 100\% && \text{Nilai yang diperoleh yaitu 100} \\ &= \frac{\text{Rp } 5.628.433.885}{\text{Rp } 5.276.964.034} \times 100\% && \text{Skor} = \text{nilai} \times \text{bobot} \\ &= 106,7 && = 100 \times 4\% \\ & && = 4,00 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{PD}{DD} \times 100\% && \text{Nilai yang diperoleh yaitu 100} \\ &= \frac{\text{Rp } 5.774.064.886}{\text{Rp } 5.572.762.262} \times 100\% && \text{Skor} = \text{nilai} \times \text{bobot} \\ &= 103,6 && = 100 \times 4\% \\ & && = 4,00 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{PD}{DD} \times 100\% && \text{Nilai yang diperoleh yaitu 100} \\ &= \frac{\text{Rp } 6.705.375.071}{\text{Rp } 5.925.426.983} \times 100\% && \text{Skor} = \text{nilai} \times \text{bobot} \\ &= 113,2 && = 100 \times 4\% \\ & && = 4,00 \end{aligned}$$

## Jati diri Koperasi

| Pos Jati diri Koperasi        | 2015              | 2016              | 2017              |
|-------------------------------|-------------------|-------------------|-------------------|
| Partisipasi Bruto(PB)         | Rp 7.988.711.653  | Rp 8.544.998.606  | Rp 9.062.395.900  |
| Pendapatan(P)                 | Rp 327.063.205    | Rp 358.154.558    | Rp 315.140.178    |
| Promosi ekonomi anggota (PEA) | Rp 528.868.899    | Rp 615.627.007    | Rp 672.996.017    |
| Simpanan Pokok(SP)            | Rp 953.250.000    | Rp 1.066.950.000  | Rp 1.106.700.000  |
| Simpanan Wajib(SW)            | Rp 10.910.730.690 | Rp 12.155.819.358 | Rp 13.426.384.094 |

### 1. Rasio Partisipasi Bruto

$$\begin{aligned} \text{Tahun 2015} &= \frac{PB}{PB+P} \times 100\% \\ &= \frac{\text{Rp } 7.988.711.653}{\text{Rp } 8.315.774.858} \times 100\% \\ &= 96,1 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu 100} \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 7\% \\ &= 7,00 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{PB}{PB+P} \times 100\% \\ &= \frac{\text{Rp } 8.544.998.606}{\text{Rp } 8.903.153.164} \times 100\% \\ &= 96,0 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu 100} \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 7\% \\ &= 7,00 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2017} &= \frac{PB}{PB+P} \times 100\% \\ &= \frac{\text{Rp } 9.062.395.900}{\text{Rp } 9.377.536.078} \times 100\% \\ &= 96,6 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu 100} \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 100 \times 7\% \\ &= 7,00 \end{aligned}$$

### 2. Rasio Promosi Ekonomi Anggota

$$\begin{aligned} \text{Tahun 2015} &= \frac{PEA}{SP+SW} \times 100\% \\ &= \frac{\text{Rp } 528.868.899}{\text{Rp } 11.863.980.690} \times 100\% \\ &= 4,5 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu 0} \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 0 \times 3\% \\ &= 0,00 \end{aligned}$$

$$\begin{aligned} \text{Tahun 2016} &= \frac{PEA}{SP+SW} \times 100\% \\ &= \frac{\text{Rp } 615.627.007}{\text{Rp } 13.222.769.358} \times 100\% \\ &= 4,7 \end{aligned}$$

$$\begin{aligned} \text{Nilai yang diperoleh yaitu 0} \\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 0 \times 3\% = 0,00 \end{aligned}$$

$$\begin{aligned}\text{Tahun 2017} &= \frac{PEA}{SP+SW} \times 100\% \\ &= \frac{\text{Rp } 672.996.017}{\text{Rp } 14.533.084.094} \times 100\% \\ &= 4,6\end{aligned}$$

$$\begin{aligned}\text{Nilai yang diperoleh yaitu } 0 &\\ \text{Skor} &= \text{nilai} \times \text{bobot} \\ &= 0 \times 3\% \\ &= 0,00\end{aligned}$$





**GABUNGAN LAPORAN KEUANGAN DAN STATISTIK BULANAN**

**KOPERASI KREDIT SWASTIASTU SINGARAJA**

Jl. Laksamana Barat No.9 Baktiseraga Singaraja, Telp/Fax : (0362) 28684 HP : 081-855-7909

Badan Hukum No. : 01/BH/KDK. 22. 1/XII/1998

**NERACA**

**Per 31 DESEMBER 2015**

**LAPORAN SISA HASIL USAHA**

**KOMPARASI NOVEMBER s/d DESEMBER 2015**

| No  | Aset                   | Dec-15            | Nov-15            | No  | PENDAPATAN                        | Dec-15           | Nov-15           |
|-----|------------------------|-------------------|-------------------|-----|-----------------------------------|------------------|------------------|
|     | <i>Aset Lancar</i>     |                   |                   |     | <i>Pendapatan Operasional</i>     |                  |                  |
| 100 | Kas                    | Rp 861.958.700    | Rp 790.333.154    | 600 | Bunga Pinjaman A                  | Rp 8.688.503.039 | Rp 7.864.974.438 |
| 120 | Bank BCA               | Rp 11.162.005     | Rp 105.379.755    | 601 | Bunga Pinjaman B                  |                  |                  |
| 121 | Bank BRI               | Rp 6.891.256.462  | Rp 6.650.231.278  | 602 | Bunga Pinjaman C                  | Rp 107.398.983   | Rp 56.771.153    |
| 122 | Bank BTN               |                   |                   | 603 | Servis FEE                        | Rp 490.441.650   | Rp 448.534.150   |
| 123 | Bank Mandiri           | Rp 19.916.774     | Rp 19.395.926     | 604 | Uang Pangkal                      | Rp 47.530.000    | Rp 44.710.000    |
| 124 | Bank Andara            |                   |                   | 610 | Bunga Bank                        | Rp 66.717.621    | Rp 55.815.218    |
| 125 | Bank Permata           | Rp 25.000.000     | Rp 25.000.000     | 611 | Bunga Sibuhar BAG                 | Rp 833.198       | Rp 829.989       |
| 127 | Sibuhar BAG            | Rp 1.045.028      | Rp 1.541.819      |     | <i>Pendapatan Non Operasional</i> |                  |                  |
| 128 | Sibuhar CDS            | Rp 6.687.192      | Rp 6.398.056      | 612 | Deviden BAG                       | Rp 64.131.468    | Rp 64.131.468    |
| 129 | LPD Pejarakan          | Rp 55.720.100     | Rp 97.484.000     | 620 | Pendapatan lain-lain              | Rp 195.380.918   | Rp 185.424.043   |
| 130 | Deposito CDS           | Rp 24.000.000     | Rp 24.000.000     |     |                                   |                  |                  |
| 131 | Deposit di BRI         | Rp 17.868.750     | Rp 12.836.786     |     |                                   |                  |                  |
| 132 | Deposit di Kantor Pos  | Rp 37.384.396     | Rp 45.471.067     |     |                                   |                  |                  |
| 150 | Pinjaman A             | Rp 45.439.266.534 | Rp 46.063.393.268 |     |                                   |                  |                  |
| 151 | Pinjaman B             |                   |                   |     |                                   |                  |                  |
| 152 | Pinjaman C             |                   | Rp 19.966.660     |     |                                   |                  |                  |
| 153 | Akm Penyisihan Pinjm   | -Rp 509.585.641   | -Rp 928.927.459   |     |                                   |                  |                  |
| 190 | Biaya dibayar dimuka   | Rp 244.396.738    | Rp 75.561.086     |     |                                   |                  |                  |
|     | <i>Aset Tak Lancar</i> |                   |                   |     |                                   |                  |                  |
| 200 | Simpanan wajib di BAG  | Rp 911.821.700    | Rp 910.321.700    |     |                                   |                  |                  |
| 201 | Sidana di BAG          | Rp 1.038.439.672  | Rp 1.034.989.707  |     |                                   |                  |                  |
| 202 | Saham pada MENTIK      | Rp 7.867.597      | Rp 7.867.597      |     |                                   |                  |                  |

| 203                | Simp.Saham Puskop CDS     | Rp 15.102.485            | Rp 15.102.485            |                          |                               |                         |                         |
|--------------------|---------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|-------------------------|-------------------------|
| 204                | Penyertaan di Cunion Bali | Rp 5.000.000             | Rp 5.000.000             |                          |                               |                         |                         |
| 205                | Penyertaan di Daperma     | Rp 20.000.000            | Rp 20.000.000            |                          |                               |                         |                         |
|                    | <b>Aset Tetap</b>         |                          |                          |                          |                               |                         |                         |
| 301                | Tanah                     | Rp 955.364.500           | Rp 955.364.500           |                          |                               |                         |                         |
| 302                | Bangunan                  | Rp 2.523.418.989         | Rp 2.523.418.989         |                          |                               |                         |                         |
| 303                | Akm Peny.Tanah/Bangunan   | -Rp 422.413.952          | -Rp 411.899.696          |                          |                               |                         |                         |
| 304                | Kendaraan                 | Rp 209.957.500           | Rp 209.957.500           |                          |                               |                         |                         |
| 305                | Akm.Peny. Kendaraan       | -Rp 137.294.068          | -Rp 134.937.166          |                          |                               |                         |                         |
| 306                | Peralatan Kantor          | Rp 1.145.422.409         | Rp 1.145.422.409         |                          |                               |                         |                         |
| 307                | Akm. Peny. Peralatan Ktr  | -Rp 704.210.734          | -Rp 685.019.123          |                          |                               |                         |                         |
|                    | <b>Aset Lain-lain</b>     |                          |                          |                          |                               |                         |                         |
| 308                | Aktiva lain-lain          | Rp 734.626.750           | Rp 734.626.750           |                          |                               |                         |                         |
| 309                | Amort. Aktiva Lain-lain   | -Rp 307.084.490          | -Rp 299.898.363          |                          |                               |                         |                         |
| <b>Jumlah Aset</b> |                           | <b>Rp 59.122.095.396</b> | <b>Rp 59.038.382.685</b> | <b>Jumlah Pendapatan</b> |                               | <b>Rp 9.660.936.877</b> | <b>Rp 8.721.190.459</b> |
| No                 | KEWAJIBAN & EKUITAS       | Dec-15                   | Nov-15                   | No                       | BIAYA                         | Dec-15                  | Nov-15                  |
|                    | <b>Kewajiban</b>          |                          |                          |                          | <i>Biaya Operasional</i>      |                         |                         |
| 400                | Sibuhar A                 | Rp 14.948.545.896        | Rp 15.030.502.708        | 700                      | Beban Bunga Simpanan          | Rp 3.705.439.787        | Rp 3.300.887.699        |
| 401                | Sibuhar B                 | Rp 2.954.690.830         | Rp 3.216.984.911         | 701                      | Beban Bunga Pinjaman          | Rp 598.515.195          | Rp 576.467.795          |
| 402                | Sibuhar C                 | Rp 6.645.653.129         | Rp 6.027.268.644         | 710                      | Gaji Karyawan                 | Rp 1.376.347.335        | Rp 1.260.574.448        |
| 403                | Simpel                    | Rp 599.032.803           | Rp 572.136.066           | 711                      | Bonus Marketing               | Rp 296.623.891          | Rp 267.931.812          |
| 404                | Siraya                    | Rp 574.059.355           | Rp 503.271.522           | 724                      | Biaya Promosi                 | Rp 107.768.500          | Rp 90.232.500           |
| 405                | Sisuka                    | Rp 11.718.700.000        | Rp 11.577.700.000        | 725                      | Beban Perjalanan Dinas        | Rp 160.639.922          | Rp 148.208.422          |
| 406                | Simapan                   | Rp 59.624.461            | Rp 58.116.905            | 730                      | Biaya Adm. Bank               | Rp 5.331.072            | Rp 5.074.572            |
| 407                | Simpanan Dana Abadi       | Rp 1.847.024.981         | Rp 1.804.765.779         | 731                      | Biaya Adm. Pinjaman           | Rp 58.065.238           | Rp 51.279.519           |
| 410                | Simpanan Rencana          | Rp 782.249.551           | Rp 762.757.013           | 740                      | Biaya Adm & Umum              | Rp 437.796.074          | Rp 279.883.504          |
| 420                | Dana Pendidikan           | Rp 30.399.500            | Rp 29.224.500            | 741                      | Biaya Perawatan Kantor        | Rp 77.287.717           | Rp 66.832.117           |
| 421                | Dana Sosial               | Rp 14.601.317            | Rp 13.706.317            | 742                      | Beban Alat Tulis Kantor       | Rp 133.553.680          | Rp 127.229.987          |
| 422                | DPDK                      | Rp 12.154.079            | Rp 12.154.079            | 743                      | Retribusi Telp, Listrik & Air | Rp 181.640.491          | Rp 161.523.774          |
| 430                | Biaya YMH dibayar         | Rp 751.362.152           | Rp 547.001.246           | 750                      | Penyusutan Bangunan           | Rp 126.170.940          | Rp 115.656.684          |
| 460                | Bunga YMH dibayar         | Rp 17.961.422            | Rp 17.961.422            | 751                      | Penyusutan Perl. Kantor       | Rp 216.636.999          | Rp 197.445.388          |

|                                       |                         |                          |                          |                          |                              |                       |                       |
|---------------------------------------|-------------------------|--------------------------|--------------------------|--------------------------|------------------------------|-----------------------|-----------------------|
| 470                                   | Pajak Terhutang         | Rp 195.381.267           | Rp 84.764.533            | 752                      | Penyusutan Kendaraan         | Rp 28.282.813         | Rp 25.925.911         |
| 480                                   | Pinjaman di BAG Umum    |                          |                          | 753                      | Penyisihan Pinjaman          | Rp 106.080.960        | Rp 192.500.000        |
| 481                                   | Pinjaman di BAG Khusus  | Rp 999.859.400           | Rp 2.140.651.100         | 760                      | Biaya Pajak & Audit          | Rp 32.166.047         | Rp 30.090.613         |
| 490                                   | Simpanan Khusus Anggota | Rp 1.345.162.019         | Rp 1.170.437.226         | 770                      | Premi Daperma                | Rp 419.711.607        | Rp 390.258.707        |
|                                       |                         |                          |                          |                          | <b>Biaya Non Operasional</b> |                       |                       |
|                                       | <b>Ekuitas</b>          |                          |                          | 720                      | Biaya RAT                    | Rp 741.827.000        | Rp 680.008.065        |
| 500                                   | Simpanan Pokok          | Rp 953.250.000           | Rp 954.300.000           | 721                      | Rapat Pengurus               | Rp 63.619.700         | Rp 58.787.700         |
| 501                                   | Simpanan Wajib          | Rp 10.910.730.690        | Rp 10.842.978.760        | 722                      | Solidaritas                  | Rp 53.051.453         | Rp 48.146.305         |
| 510                                   | Donasi/HIBAH            | Rp 22.435.000            | Rp 22.435.000            | 723                      | Pendidikan                   | Rp 55.847.400         | Rp 55.847.400         |
| 520                                   | Dana Cadangan Umum      | Rp 1.572.768.695         | Rp 1.581.935.362         |                          |                              |                       |                       |
| 521                                   | Dana Cadangan Resiko    | Rp 1.590.338.190         | Rp 1.565.491.690         | <b>Jumlah Biaya</b>      |                              | Rp 8.982.403.821      | Rp 8.130.792.922      |
| 550                                   | SHU Ditahan             |                          |                          |                          |                              |                       |                       |
| 551                                   | SHU Tahun Berjalan      | Rp 576.110.659           | Rp 501.837.902           | <b>SHU Sebelum Pajak</b> |                              | Rp 678.533.056        | Rp 590.397.537        |
|                                       |                         |                          |                          | 800                      | <b>Pajak Penghasilan</b>     | Rp 102.422.397        | Rp 88.559.635         |
| <b>Jumlah Kewajiban &amp; Ekuitas</b> |                         | <b>Rp 59.122.095.396</b> | <b>Rp 59.038.382.685</b> | <b>Sisa Hasil Usaha</b>  |                              | <b>Rp 576.110.659</b> | <b>Rp 501.837.902</b> |

#### DATA STATISTIK

|                                |              |                              |              |                           |                    |              |
|--------------------------------|--------------|------------------------------|--------------|---------------------------|--------------------|--------------|
| Tanggal Pembentukan            |              | 1 September 1981             |              | Jumlah Simpanan Saham     | Rp 11.863.980.690  |              |
| Jumlah anggota <b>Bln Lalu</b> |              | <b>Sekarang</b>              |              | Jumlah Simpanan Non Saham | Rp. 41.474.743.025 |              |
|                                | Laki-laki    | 3.160<br>3.153               | orang        | Jumlah Modal Lembaga      | Rp. 3.185.541.885  |              |
|                                | Perempuan    | 3.202<br>3.202               | orang        | Jumlah Peminjam           |                    |              |
|                                | <b>Total</b> | <b>6.362</b><br><b>6.355</b> | <b>orang</b> | Dalam bulan               | Rp. 2.555.150.000  | 113 org      |
| Jumlah Kantor Cabang           |              | 8                            | buah         | Dalam Tahun               | RP. 30.791.855.000 | 1.737 org    |
| Jumlah Pendidikan bulan ini    |              | 1                            | kali         | Jumlah karyawan :         |                    |              |
| Jumlah Pendidikan tahun ini    |              | 21                           | kali         | Laki-laki                 | 23                 | orang        |
| Jumlah Pemeriksaan bulan ini   |              | 6                            | kali         | Perempuan                 | 27                 | orang        |
| Jumlah Pemeriksaan tahun ini   |              | 55                           | kali         | <b>Total</b>              | <b>50</b>          | <b>orang</b> |

MTR 2015

| <b>Modal Tertimbang</b> | <b>Nilai (Rp)</b> | <b>Bobot (%)</b> | <b>Mod.Tertimbang</b>    |
|-------------------------|-------------------|------------------|--------------------------|
| Kekayaan Bersih         |                   |                  |                          |
| Simpanan Pokok          | Rp 953.250.000    | 100%             | Rp 953.250.000           |
| Simpanan Wajib          | Rp 10.910.730.690 | 100%             | Rp 10.910.730.690        |
| Modal Penyertaan        | Rp -              | 50%              | Rp -                     |
| Cadangan Umum           | Rp 1.572.768.695  | 100%             | Rp 1.572.768.695         |
| Cadangan Tujuan Risiko  | Rp 1.590.338.190  | 50%              | Rp 795.169.095           |
| Modal Sumbangan         | Rp 22.435.000     | 50%              | Rp 11.217.500            |
| SHU Belum Dibagi        | Rp 576.110.659    | 50%              | Rp 288.055.330           |
| Jumlah Kekayaan Bersih  | Rp 15.625.633.234 |                  | Rp 14.531.191.310        |
| <b>Modal Tertimbang</b> | <b>Jumlah</b>     |                  | <b>Rp 14.531.191.310</b> |

ATMR 2015

| Aset Tertimbang               | Nilai (Rp)        | Bobot (%) | Aktiva.Tertimbang     |
|-------------------------------|-------------------|-----------|-----------------------|
| Kas                           | Rp 861.958.700    | 0%        | Rp -                  |
| Bank & Koperasi               | Rp 7.090.040.707  | 20%       | Rp 1.418.008.141      |
| Pinjaman Yang Diberikan       | Rp 45.439.266.534 | 100%      | Rp 45.439.266.534     |
| Beban Dibayar Dimuka          | Rp 244.396.738    | 50%       | Rp 122.198.369        |
| Penyertaan Pada Puskopdit BAG | Rp 1.950.261.372  | 70%       | Rp 1.365.182.960      |
| Penyertaan Pada Pihak Lain    | Rp 47.970.082     | 100%      | Rp 47.970.082         |
| Aset tetap                    | Rp 4.384.163.398  | 70%       | Rp 3.068.914.379      |
| <b>Aset Tertimbang</b>        |                   |           | <b>51.476.875.749</b> |

**GABUNGAN LAPORAN KEUANGAN DAN STATISTIK BULANAN**  
**KOPERASI KREDIT SWASTIASTU SINGARAJA**

Jl. Laksamana Barat No.9 Baktiseraga Singaraja, Telp/Fax : (0362) 28684 HP : 081-855-7909

Badan Hukum No. : 01/BH/KDK. 22. 1/XII/1998

| NERACA<br>Per 31 DESEMBER 2016 |                        |                   |                   | LAPORAN SISA HASIL USAHA<br>KOMPARASI NOPEMBER s/d DESEMBER 2016 |                                   |                  |                  |
|--------------------------------|------------------------|-------------------|-------------------|--|-----------------------------------|------------------|------------------|
| No                             | Aset                   | Dec-16            | Nov-16            | No   | PENDAPATAN                        | Dec-16           | Nov-16           |
|                                | <i>Aset Lancar</i>     |                   |                   |  | <i>Pendapatan Operasional</i>     |                  |                  |
| 100                            | Kas                    | Rp 523.092.989    | Rp 616.772.653    | 600  | Bunga Pinjaman A                  | Rp 7.958.182.629 | Rp 7.281.670.638 |
| 120                            | Bank BCA               | Rp 60.334.128     | Rp 74.203.252     | 601  | Bunga Pinjaman B                  | Rp -             | Rp -             |
| 121                            | Bank BRI               | Rp 3.798.079.452  | Rp 3.916.571.697  | 602  | Bunga Pinjaman C                  | Rp -             | Rp -             |
| 122                            | Bank BTN               | Rp -              | Rp -              | 603  | Servis FEE                        | Rp 532.605.977   | Rp 483.184.227   |
| 123                            | Bank Mandiri           | Rp 84.544.562     | Rp 78.504.090     | 604  | Uang Pangkal                      | Rp 54.210.000    | Rp 51.810.000    |
| 124                            | Bank BPD               | Rp 11.488.519     | Rp 6.471.205      | 610  | Bunga Bank                        | Rp 96.753.113    | Rp 90.695.435    |
| 125                            | Bank Permata           | Rp -              | Rp 13.032.781     | 611  | Bunga Sibuhar BAG                 | Rp 44.759.845    | Rp 41.085.716    |
| 127                            | Sibuhar BAG            | Rp 18.564.587     | Rp 52.521.880     |  | <i>Pendapatan Non Operasional</i> |                  |                  |
| 128                            | Sibuhar CDS            | Rp 10.289.390     | Rp 10.000.587     | 612  | Deviden BAG                       | Rp -             | Rp -             |
| 129                            | LPD Pejarakan          | Rp 1.156.700      | Rp 24.821.200     | 620  | Pendapatan lain-lain              | Rp 216.641.600   | Rp 193.432.901   |
| 130                            | Deposito CDS           | Rp 24.000.000     | Rp 24.000.000     |  |                                   |                  |                  |
| 131                            | Deposit di BRI         | Rp 41.054.285     | Rp 7.722.055      |  |                                   |                  |                  |
| 132                            | Deposit di Kantor Pos  | Rp 22.593.066     | Rp 34.541.582     |  |                                   |                  |                  |
| 133                            | Deposit BRI            | Rp -              | Rp -              |  |                                   |                  |                  |
| 150                            | Pinjaman A             | Rp 58.011.523.693 | Rp 55.975.067.434 |  |                                   |                  |                  |
| 151                            | Pinjaman B             |                   |                   |  |                                   |                  |                  |
| 152                            | Pinjaman C             |                   |                   |  |                                   |                  |                  |
| 153                            | Akm Penyisihan Pinjm   | -Rp 651.674.932   | -Rp 656.712.078   |  |                                   |                  |                  |
| 190                            | Biaya dibayar dimuka   | Rp 252.179.259    | Rp 267.330.692    |  |                                   |                  |                  |
|                                | <i>Aset Tak Lancar</i> |                   |                   |  |                                   |                  |                  |
| 200                            | Simpanan wajib di BAG  | Rp 929.821.700    | Rp 928.321.700    |  |                                   |                  |                  |
| 201                            | Sidana di BAG          | Rp 1.080.747.299  | Rp 1.077.156.777  |  |                                   |                  |                  |

| 202                | Saham pada MENTIK          | Rp 7.867.597             | Rp 7.867.597             |                          |                               |                  |                         |                         |
|--------------------|----------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|------------------|-------------------------|-------------------------|
| 203                | Simp.Saham Puskop CDS      | Rp 16.746.805            | Rp 16.746.805            |                          |                               |                  |                         |                         |
| 204                | Penyertaan di Cunion Bali  | Rp 5.000.000             | Rp 5.000.000             |                          |                               |                  |                         |                         |
| 205                | Penyertaan di Daperma      | Rp 20.000.000            | Rp 20.000.000            |                          |                               |                  |                         |                         |
|                    | <b>Aset Tetap</b>          |                          |                          |                          |                               |                  |                         |                         |
| 301                | Tanah                      | Rp 955.364.500           | Rp 955.364.500           |                          |                               |                  |                         |                         |
| 302                | Bangunan                   | Rp 2.553.105.489         | Rp 2.553.105.489         |                          |                               |                  |                         |                         |
| 303                | Akm<br>Peny.Tanah/Bangunan | -Rp 549.945.538          | -Rp 539.307.708          |                          |                               |                  |                         |                         |
| 304                | Kendaraan                  | Rp 225.115.750           | Rp 225.115.750           |                          |                               |                  |                         |                         |
| 305                | Akm.Peny. Kendaraan        | -Rp 164.644.850          | -Rp 162.312.152          |                          |                               |                  |                         |                         |
| 306                | Peralatan Kantor           | Rp 1.350.871.409         | Rp 1.345.746.409         |                          |                               |                  |                         |                         |
| 307                | Akm. Peny. Peralatan Ktr   | -Rp 938.957.026          | -Rp 916.292.613          |                          |                               |                  |                         |                         |
|                    | <b>Aset Lain-lain</b>      |                          |                          |                          |                               |                  |                         |                         |
| 308                | Aktiva lain-lain           | Rp 1.352.651.116         | Rp 1.352.651.116         |                          |                               |                  |                         |                         |
| 309                | Amort. Aktiva Lain-lain    | -Rp 337.229.799          | -Rp 329.362.058          |                          |                               |                  |                         |                         |
| <b>Jumlah Aset</b> |                            | <b>Rp 68.713.740.150</b> | <b>Rp 66.984.650.642</b> | <b>Jumlah Pendapatan</b> |                               |                  | <b>Rp 8.903.153.164</b> | <b>Rp 8.141.878.917</b> |
| No                 | KEWAJIBAN & EkUITAS        | Dec-16                   | Nov-16                   | No                       | BIAYA                         |                  |                         |                         |
|                    | <b>Kewajiban</b>           |                          |                          |                          | <b>Biaya Operasional</b>      |                  |                         |                         |
| 400                | Sibuhar A                  | Rp 18.363.877.729        | Rp 18.109.229.310        | 700                      | Beban Bunga Simpanan          | Rp 2.770.933.720 | Rp 2.558.450.827        |                         |
| 401                | Sibuhar B                  | Rp 3.449.275.701         | Rp 3.202.666.921         | 701                      | Beban Bunga Pinjaman          | Rp 8.160.000     | Rp 8.160.000            |                         |
| 402                | Sibuhar C                  | Rp 8.099.384.212         | Rp 7.623.728.693         | 710                      | Gaji Karyawan                 | Rp 2.044.468.528 | Rp 1.854.298.976        |                         |
| 403                | Simpel                     | Rp 619.256.923           | Rp 583.349.488           | 711                      | Bonus Marketing               | Rp 63.574.540    | Rp 63.574.540           |                         |
| 404                | Siraya                     | Rp 549.006.411           | Rp 488.212.395           | 724                      | Biaya Promosi                 | Rp 99.514.525    | Rp 78.396.525           |                         |
| 405                | Sisuka                     | Rp 13.756.750.000        | Rp 13.532.750.000        | 725                      | Beban Perjalanan Dinas        | Rp 167.549.967   | Rp 161.323.767          |                         |
| 406                | Simapan                    | Rp 68.669.934            | Rp 67.179.006            | 730                      | Biaya Adm. Bank               | Rp 15.692.783    | Rp 14.870.510           |                         |
| 407                | Simpanan Dana Abadi        | Rp 2.158.618.390         | Rp 2.146.417.684         | 731                      | Biaya Adm. Pinjaman           | Rp 31.904.768    | Rp 30.634.919           |                         |
| 410                | Simpanan Rencana           | Rp 965.401.657           | Rp 931.559.526           | 740                      | Biaya Adm & Umum              | Rp 348.093.890   | Rp 330.039.649          |                         |
| 420                | Dana Pendidikan            | Rp -                     | Rp -                     | 741                      | Biaya Perawatan Kantor        | Rp 57.707.540    | Rp 54.703.540           |                         |
| 421                | Dana Sosial                | Rp 198.081.908           | Rp 222.716.908           | 742                      | Beban Alat Tulis Kantor       | Rp 160.764.891   | Rp 149.898.687          |                         |
| 422                | DPDK                       | Rp 16.995.782            | Rp 16.895.782            | 743                      | Retribusi Telp, Listrik & Air | Rp 192.560.145   | Rp 180.216.930          |                         |

|                                       |                         |                          |                          |     |                              |                       |                       |
|---------------------------------------|-------------------------|--------------------------|--------------------------|-----|------------------------------|-----------------------|-----------------------|
| 430                                   | Biaya YMH dibayar       | Rp 1.320.651.112         | Rp 1.229.166.898         | 750 | Penyusutan Bangunan          | Rp 127.531.586        | Rp 116.893.756        |
| 460                                   | Bunga YMH dibayar       | Rp 17.961.422            | Rp 17.961.422            | 751 | Penyusutan Perl. Kantor      | Rp 234.746.292        | Rp 212.081.879        |
| 470                                   | Pajak Terhutang         | Rp 131.576.720           | Rp 124.555.389           | 752 | Penyusutan Kendaraan         | Rp 27.350.782         | Rp 25.018.084         |
| 480                                   | Pinjaman di BAG Umum    | Rp -                     | Rp -                     | 753 | Penyisihan Pinjaman          | Rp 45.000.000         | Rp 45.000.000         |
| 481                                   | Pinjaman di BAG Khusus  | Rp -                     | Rp -                     | 760 | Biaya Pajak & Audit          | Rp 23.267.891         | Rp 21.769.379         |
| 490                                   | Simpanan Khusus Anggota | Rp 1.122.536.599         | Rp 1.014.033.037         | 770 | Premi Daperma                | Rp 378.297.400        | Rp 343.694.000        |
|                                       |                         |                          |                          |     | <b>Biaya Non Operasional</b> |                       |                       |
|                                       | <b>Ekuitas</b>          |                          |                          | 720 | Biaya RAT                    | Rp 1.214.343.239      | Rp 1.074.848.625      |
| 500                                   | Simpanan Pokok          | Rp 1.066.950.000         | Rp 1.065.150.000         | 721 | Rapat Pengurus               | Rp 93.481.960         | Rp 89.440.300         |
| 501                                   | Simpanan Wajib          | Rp 12.155.819.358        | Rp 12.040.995.127        | 722 | Solidaritas                  | Rp 54.000.000         | Rp 49.500.000         |
| 510                                   | Donasi/HIBAH            | Rp 22.435.000            | Rp 22.435.000            | 723 | Pendidikan                   | Rp 184.754.535        | Rp 167.560.635        |
| 520                                   | Dana Cadangan Umum      | Rp 2.116.221.370         | Rp 2.116.221.370         |     |                              |                       |                       |
| 521                                   | Dana Cadangan Resiko    | Rp 2.062.400.440         | Rp 2.015.108.940         |     | <b>Jumlah Biaya</b>          | Rp 8.343.698.982      | Rp 7.630.375.528      |
| 550                                   | SHU Ditahan             | Rp -                     | Rp -                     |     |                              |                       |                       |
| 551                                   | SHU Tahun Berjalan      | Rp 451.869.482           | Rp 414.317.746           |     | <b>SHU Sebelum Pajak</b>     | Rp 559.454.182        | Rp 511.503.389        |
|                                       |                         |                          |                          | 800 | <b>Pajak Penghasilan</b>     | Rp 107.584.700        | Rp 97.185.643         |
| <b>Jumlah Kewajiban &amp; Ekuitas</b> |                         | <b>Rp 68.713.740.150</b> | <b>Rp 66.984.650.642</b> |     | <b>Sisa Hasil Usaha</b>      | <b>Rp 451.869.482</b> | <b>Rp 414.317.746</b> |

#### DATA STATISTIK

|                              |                      |              |                 |                           |                      |                |                 |
|------------------------------|----------------------|--------------|-----------------|---------------------------|----------------------|----------------|-----------------|
| Tanggal Pembentukan          | 1 September 1981     |              |                 | Jumlah Simpanan Saham     | Rp.                  | 13.222.769.358 |                 |
| Jumlah anggota               | <u>Bln Lalu</u>      |              |                 | Jumlah Simpanan Non Saham | Rp.                  | 49.152.777.556 |                 |
|                              | Laki - Laki<br>3.491 | 3.498        | <u>Sekarang</u> | orang                     | Jumlah Modal Lembaga | Rp.            | 4.201.056.810   |
|                              | Perempuan<br>3.610   | 3.615        |                 | orang                     | Jumlah Peminjam      |                |                 |
|                              | <b>Total</b>         | <b>7.101</b> |                 | <b>orang</b>              | Dalam bulan          | Rp.            | 5.000.050.000   |
| Jumlah Kantor Cabang         |                      |              | 8               | buah                      | Dalam Tahun          | RP.            | 48.958.000.000  |
| Jumlah Pendidikan bulan ini  |                      | 2            |                 | kali                      | Jumlah karyawan :    |                | 1906 org        |
| Jumlah Pendidikan tahun ini  |                      | 16           |                 | kali                      | Laki-laki            |                | 23 orang        |
| Jumlah Pemeriksaan bulan ini |                      | 4            |                 | kali                      | Perempuan            |                | 27 orang        |
| Jumlah Pemeriksaan tahun ini |                      | 35           |                 | kali                      | <b>Total</b>         |                | <b>50 orang</b> |

MTR 2016

| Modal Tertimbang       | Nilai (Rp)        |  | Bobot (%) | Mod.Tertimbang    |
|------------------------|-------------------|--|-----------|-------------------|
| Kekayaan Bersih        |                   |  |           |                   |
| Simpanan Pokok         | Rp 1.066.950.000  |  | 100%      | Rp 1.066.950.000  |
| Simpanan Wajib         | Rp 12.155.819.358 |  | 100%      | Rp 12.155.819.358 |
| Modal Penyertaan       | Rp -              |  | 50%       | Rp -              |
| Cadangan Umum          | Rp 2.116.221.370  |  | 100%      | Rp 2.116.221.370  |
| Cadangan Tujuan Risiko | Rp 2.062.400.440  |  | 50%       | Rp 1.031.200.220  |
| Modal Sumbangan        | Rp 22.435.000     |  | 50%       | Rp 11.217.500     |
| SHU Belum Dibagi       | Rp 451.869.482    |  | 50%       | Rp 225.934.741    |
| Jumlah Kekayaan Bersih | Rp 17.875.695.650 |  |           | Rp 16.607.343.189 |
| Modal Tertimbang       |                   |  |           | Rp 16.607.343.189 |

ATMR 2016

| Aset Tertimbang               | Nilai (Rp)        | Bobot (%) | Aktiva.Tertimbang        |
|-------------------------------|-------------------|-----------|--------------------------|
| Kas                           | Rp 523.092.989    | 0%        | Rp -                     |
| Bank & Koperasi               | Rp 4.072.104.689  | 20%       | Rp 814.420.938           |
| Pinjaman Yang Diberikan       | Rp 58.011.523.693 | 100%      | Rp 58.011.523.693        |
| Beban Dibayar Dimuka          | Rp 252.179.259    | 50%       | Rp 126.089.630           |
| Penyertaan Pada Puskopdit BAG | Rp 2.010.568.999  | 70%       | Rp 1.407.398.299         |
| Penyertaan Pada Pihak Lain    | Rp 49.614.402     | 100%      | Rp 49.614.402            |
| Aset tetap                    | Rp 5.084.457.148  | 70%       | Rp 3.559.120.004         |
| <b>Aset Tertimbang</b>        |                   |           | <b>Rp 63.413.854.475</b> |

**GABUNGAN LAPORAN KEUANGAN DAN STATISTIK BULANAN**  
**KOPERASI KREDIT SWASTIASTU SINGARAJA**

Jl. Laksamana Barat No.9 Baktiseraga Singaraja, Telp/Fax : (0362) 28684 HP : 081-855-7909

Badan Hukum No. : 01/BH/KDK. 22. 1/XII/1998

**NERACA**  
**Per 31 Desember 2017**

**LAPORAN SISA HASIL USAHA**

**KOMPARASI November 2017 & Desember 2017**

| No  | Aset                  | Dec-17            | Nov-17            | No  | PENDAPATAN                        | Dec-17           | Nov-17           |
|-----|-----------------------|-------------------|-------------------|-----|-----------------------------------|------------------|------------------|
|     | <i>Aset Lancar</i>    |                   |                   |     | <i>Pendapatan Operasional</i>     |                  |                  |
| 100 | Kas                   | Rp 520.600.093    | Rp 500.422.534    | 600 | Bunga Pinjaman A                  | Rp 8.666.829.000 | Rp 7.816.158.356 |
| 120 | Bank BCA              | Rp 86.635.283     | Rp 42.997.533     | 601 | Bunga Pinjaman B                  | Rp -             | Rp -             |
| 121 | Bank BRI              | Rp 4.063.652.026  | Rp 3.806.511.261  | 602 | Bunga Pinjaman C                  | Rp -             | Rp -             |
| 122 | Bank BTN              | Rp -              | Rp -              | 603 | Servis FEE                        | Rp 349.366.900   | Rp 332.669.150   |
| 123 | Bank Mandiri          | Rp 1.906.702.235  | Rp 1.582.585.600  | 604 | Uang Pangkal                      | Rp 46.200.000    | Rp 44.100.000    |
| 124 | Bank BPD              | Rp 75.292.854     | Rp 75.234.469     | 610 | Bunga Bank                        | Rp 46.918.347    | Rp 38.475.323    |
| 125 | Bank Permata          | Rp -              | Rp -              | 611 | Bunga Sibuhar BAG                 | Rp 45.020.894    | Rp 41.268.626    |
| 127 | Sibuhar BAG           | Rp 5.110.231      | Rp 6.532.268      |     | <i>Pendapatan Non Operasional</i> |                  |                  |
| 128 | Sibuhar CDS           | Rp 13.888.017     | Rp 13.579.893     | 612 | Deviden BAG                       | Rp 6.535.877     | Rp 6.535.877     |
| 129 | LPD Pejaraikan        | Rp 125.341.700    | Rp 83.333.400     | 620 | Pendapatan lain-lain              | Rp 216.665.060   | Rp 212.157.512   |
| 130 | Deposito CDS          | Rp 24.000.000     | Rp 24.000.000     |     |                                   |                  |                  |
| 131 | Deposit di BRI        | Rp 10.600.325     | Rp 8.864.956      |     |                                   |                  |                  |
| 132 | Deposit di Kantor Pos | Rp 21.275.204     | Rp 21.207.344     |     |                                   |                  |                  |
| 133 | Deposit BRI           | Rp -              | Rp -              |     |                                   |                  |                  |
| 134 | Deposit PPOB Inkopdit | Rp 6.000.000      | Rp 6.000.000      |     |                                   |                  |                  |
| 150 | Pinjaman A            | Rp 60.450.398.328 | Rp 61.201.854.016 |     |                                   |                  |                  |
| 151 | Pinjaman B            |                   |                   |     |                                   |                  |                  |
| 152 | Pinjaman C            |                   |                   |     |                                   |                  |                  |
| 153 | Akm Penyisihan Pinjm  | -Rp 647.638.240   | -Rp 647.638.240   |     |                                   |                  |                  |
| 190 | Biaya dibayar dimuka  | Rp 114.672.999    | Rp 178.758.683    |     |                                   |                  |                  |
| 191 | Sewa Dibayar Dimuka   | Rp 650.497.926    | Rp 656.623.512    |     |                                   |                  |                  |

|                    | <i>Aset Tak Lancar</i>            |                          |                          |                          |                          |                         |                         |
|--------------------|-----------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------|-------------------------|
| 200                | Simpanan wajib di BAG             | Rp 991.821.700           | Rp 990.821.700           |                          |                          |                         |                         |
| 201                | Sidana di BAG                     | Rp 1.124.778.604         | Rp 1.121.041.799         |                          |                          |                         |                         |
| 202                | Saham pada MENTIK                 | Rp 7.867.597             | Rp 7.867.597             |                          |                          |                         |                         |
| 203                | Simp.Saham Puskop CDS             | Rp 17.946.805            | Rp 17.946.805            |                          |                          |                         |                         |
| 204                | Penyertaan di Cunion Bali         | Rp 5.000.000             | Rp 5.000.000             |                          |                          |                         |                         |
| 205                | Penyertaan di Daperma             | Rp 20.000.000            | Rp 20.000.000            |                          |                          |                         |                         |
|                    | <i>Aset Tetap</i>                 |                          |                          |                          |                          |                         |                         |
| 301                | Tanah                             | Rp 1.055.205.500         | Rp 1.055.205.500         |                          |                          |                         |                         |
| 302                | Bangunan                          | Rp 2.553.105.489         | Rp 2.553.105.489         |                          |                          |                         |                         |
| 303                | Akm Peny.Tanah/Bangunan           | -Rp 677.600.938          | -Rp 666.962.988          |                          |                          |                         |                         |
| 304                | Kendaraan                         | Rp 225.115.750           | Rp 225.115.750           |                          |                          |                         |                         |
| 305                | Akm.Peny. Kendaraan               | -Rp 193.801.444          | -Rp 191.362.908          |                          |                          |                         |                         |
| 306                | Peralatan Kantor                  | Rp 1.424.811.409         | Rp 1.423.311.409         |                          |                          |                         |                         |
| 307                | Akm. Peny. Peralatan Ktr          | -Rp 1.177.872.465        | -Rp 1.162.206.416        |                          |                          |                         |                         |
|                    | <i>Aset Lain-lain</i>             |                          |                          |                          |                          |                         |                         |
| 308                | Aktiva lain-lain                  | Rp 224.888.564           | Rp 224.888.564           |                          |                          |                         |                         |
| 309                | Amort. Aktiva Lain-lain           | Rp -                     | Rp -                     |                          |                          |                         |                         |
| 310                | Aset Tax Amnesty                  | Rp 20.000.000            |                          |                          |                          |                         |                         |
| 311                | Akum. Penyusutan Aset Tax Amnesty | -Rp 5.000.000            |                          |                          |                          |                         |                         |
| <b>Jumlah Aset</b> |                                   | <b>Rp 73.043.295.552</b> | <b>Rp 73.184.639.530</b> | <b>Jumlah Pendapatan</b> |                          | <b>Rp 9.377.536.078</b> | <b>Rp 8.491.364.844</b> |
| No                 | KEWAJIBAN & EkUITAS               | Rp 43.070                | Rp 43.040                | No                       |                          | Dec-17                  | Nov-17                  |
|                    | <b>Kewajiban</b>                  |                          |                          |                          | <i>Biaya Operasional</i> |                         |                         |
| 400                | Sibuhar A                         | Rp 16.675.566.624        | Rp 16.312.743.416        | 700                      | Beban Bunga Simpanan     | Rp 2.357.020.829        | Rp 2.137.951.954        |
| 401                | Sibuhar B                         | Rp 1.362.293.613         | Rp 1.617.855.581         | 701                      | Beban Bunga Pinjaman     | Rp 457.736.700          | Rp 415.028.900          |
| 402                | Sibuhar C                         | Rp 6.925.512.857         | Rp 6.718.158.231         | 710                      | Gaji Karyawan            | Rp 2.381.167.653        | Rp 1.976.433.709        |
| 403                | Simpel                            | Rp 587.780.921           | Rp 560.689.658           | 711                      | Bonus Marketing          | Rp -                    | Rp -                    |
| 404                | Siraya                            | Rp 361.196.783           | Rp 310.531.873           | 724                      | Biaya Promosi            | Rp 52.499.725           | Rp 18.225.725           |
| 405                | Sisuka                            | Rp 16.635.800.000        | Rp 16.308.800.000        | 725                      | Beban Perjalanan Dinas   | Rp 78.673.278           | Rp 69.912.635           |
| 406                | Simapan                           | Rp 37.217.127            | Rp 35.353.001            | 730                      | Biaya Adm. Bank          | Rp 2.120.398            | Rp 1.998.802            |

|                                       |                         |                          |                          |                         |                               |                       |                       |
|---------------------------------------|-------------------------|--------------------------|--------------------------|-------------------------|-------------------------------|-----------------------|-----------------------|
| 407                                   | Simpanan Dana Abadi     | Rp 2.308.516.057         | Rp 2.301.586.387         | 731                     | Biaya Adm. Pinjaman           | Rp 50.000.000         | Rp 45.000.000         |
| 410                                   | Simpanan Rencana        | Rp 1.022.942.675         | Rp 1.051.225.797         | 740                     | Biaya Adm & Umum              | Rp 272.094.222        | Rp 242.206.824        |
| 420                                   | Dana Pendidikan         | Rp 24.333.042            | Rp 25.481.042            | 741                     | Biaya Perawatan Kantor        | Rp 39.407.926         | Rp 33.850.926         |
| 421                                   | Dana Sosial             | Rp 410.187.303           | Rp 433.177.303           | 742                     | Beban Alat Tulis Kantor       | Rp 120.131.533        | Rp 111.322.833        |
| 422                                   | DPDK                    | Rp 17.692.594            | Rp 17.692.594            | 743                     | Retribusi Telp, Listrik & Air | Rp 244.082.176        | Rp 223.748.987        |
| 423                                   | Dana Duka               | Rp 387.218.000           | Rp 311.288.000           | 750                     | Penyusutan Bangunan           | Rp 127.655.400        | Rp 117.017.450        |
| 430                                   | Biaya YMH dibayar       | Rp 1.160.486.013         | Rp 930.740.451           | 751                     | Penyusutan Perl. Kantor       | Rp 243.915.439        | Rp 223.249.390        |
| 460                                   | Bunga YMH dibayar       | Rp -                     | Rp -                     | 752                     | Penyusutan Kendaraan          | Rp 29.156.594         | Rp 26.718.058         |
| 470                                   | Pajak Terhutang         | Rp 294.451.496           | Rp 310.397.027           | 753                     | Penyisihan Pinjaman           | Rp -                  | Rp -                  |
| 480                                   | Pinjaman di BAG Umum    | Rp 3.475.428.800         | Rp 4.649.710.500         | 760                     | Biaya Pajak & Audit           | Rp 25.145.116         | Rp 23.275.392         |
| 481                                   | Pinjaman di BAG Khusus  | Rp -                     | Rp -                     | 770                     | Premi Daperma                 | Rp 485.450.700        | Rp 444.033.700        |
| 490                                   | Simpanan Khusus Anggota | Rp 999.172.045           | Rp 1.042.002.763         | 781                     | Biaya Sewa                    | Rp 79.247.898         | Rp 73.122.312         |
|                                       |                         |                          |                          |                         | <b>Biaya Non Operasional</b>  |                       |                       |
|                                       | <b>Ekuitas</b>          |                          |                          | 720                     | Biaya RAT                     | Rp 915.071.973        | Rp 841.365.990        |
| 500                                   | Simpanan Pokok          | Rp 1.106.700.000         | Rp 1.105.350.000         | 721                     | Rapat Pengurus                | Rp 90.985.100         | Rp 84.488.800         |
| 501                                   | Simpanan Wajib          | Rp 13.426.384.094        | Rp 13.280.724.015        | 722                     | Solidaritas                   | Rp 38.400.000         | Rp 35.200.000         |
| 510                                   | Donasi/HIBAH            | Rp 22.435.000            | Rp 22.435.000            | 723                     | Pendidikan                    | Rp 192.475.152        | Rp 190.927.452        |
| 520                                   | Dana Cadangan Umum      | Rp 2.551.464.970         | Rp 2.551.464.970         |                         |                               |                       |                       |
| 521                                   | Dana Cadangan Resiko    | Rp 2.375.703.315         | Rp 2.362.858.440         |                         | <b>Jumlah Biaya</b>           | Rp 8.282.437.812      | Rp 7.335.079.839      |
| 550                                   | SHU Ditahan             | Rp -                     | Rp -                     |                         |                               |                       |                       |
| 551                                   | SHU Tahun Berjalan      | Rp 874.812.223           | Rp 924.373.481           |                         | <b>SHU Sebelum Pajak</b>      | Rp 1.095.098.266      | Rp 1.156.285.005      |
|                                       |                         |                          |                          | 800                     | <b>Pajak Penghasilan</b>      | Rp 220.286.043        | Rp 231.911.524        |
| <b>Jumlah Kewajiban &amp; Ekuitas</b> |                         | <b>Rp 73.043.295.552</b> | <b>Rp 73.184.639.530</b> | <b>Sisa Hasil Usaha</b> |                               | <b>Rp 874.812.223</b> | <b>Rp 924.373.481</b> |

**DATA STATISTIK**

|                              |                  |              |                           |                      |                 |
|------------------------------|------------------|--------------|---------------------------|----------------------|-----------------|
| Tanggal Pembentukan          | 1 September 1981 |              | Jumlah Simpanan Saham     | Rp.                  | 14.533.084.094  |
| Jumlah anggota               | <b>Bln Lalu</b>  |              | Jumlah Simpanan Non Saham | Rp.                  | 46.915.998.702  |
| Laki - Laki                  | 3.629            | 3.638        | orang                     | Jumlah Modal Lembaga | Rp.             |
| Perempuan                    | 3.740            | 3.740        | orang                     | Jumlah Peminjam      |                 |
|                              | <b>7.369</b>     | <b>7.378</b> | <b>orang</b>              | Dalam bulan          | Rp.             |
| Jumlah Kantor Cabang         |                  | 8            | buah                      | Dalam Tahun          | RP.             |
| Jumlah Pendidikan bulan ini  |                  | 2            | kali                      | Jumlah karyawan :    |                 |
| Jumlah Pendidikan tahun ini  |                  | 14           | kali                      | Laki-laki            | 26 orang        |
| Jumlah Pemeriksaan bulan ini |                  | 4            | kali                      | Perempuan            | 26 orang        |
| Jumlah Pemeriksaan tahun ini |                  | 40           | kali                      | <b>Total</b>         | <b>52 orang</b> |

MTR 2017

| Modal Tertimbang       | Nilai (Rp) |                | Bobot (%) | Mod.Tertimbang    |
|------------------------|------------|----------------|-----------|-------------------|
| Kekayaan Bersih        |            |                |           |                   |
| Simpanan Pokok         | Rp         | 1.106.700.000  | 100%      | Rp 1.106.700.000  |
| Simpanan Wajib         | Rp         | 13.426.384.094 | 100%      | Rp 13.426.384.094 |
| Modal Penyertaan       | Rp         | -              | 50%       | Rp -              |
| Cadangan Umum          | Rp         | 2.551.464.970  | 100%      | Rp 2.551.464.970  |
| Cadangan Tujuan Risiko | Rp         | 2.375.703.315  | 50%       | Rp 1.187.851.658  |
| Modal Sumbangan        | Rp         | 22.435.000     | 50%       | Rp 11.217.500     |
| SHU Belum Dibagi       | Rp         | 874.812.223    | 50%       | Rp 437.406.112    |
| Jumlah Kekayaan Bersih | Rp         | 20.357.499.602 | Rp        | 18.721.024.333    |
| Modal Tertimbang       |            |                | Rp        | 18.721.024.333    |

ATMR 2017

| Aset Tertimbang               | Nilai (Rp)        | Bobot (%) | Aktiva.Tertimbang        |
|-------------------------------|-------------------|-----------|--------------------------|
| Kas                           | Rp 523.092.989    | 0%        | Rp -                     |
| Bank & Koperasi               | Rp 4.072.104.689  | 20%       | Rp 814.420.938           |
| Pinjaman Yang Diberikan       | Rp 58.011.523.693 | 100%      | Rp 58.011.523.693        |
| Beban Dibayar Dimuka          | Rp 252.179.259    | 50%       | Rp 126.089.630           |
| Penyertaan Pada Puskopdit BAG | Rp 2.010.568.999  | 70%       | Rp 1.407.398.299         |
| Penyertaan Pada Pihak Lain    | Rp 49.614.402     | 100%      | Rp 49.614.402            |
| Aset tetap                    | Rp 5.084.457.148  | 70%       | Rp 3.559.120.004         |
| <b>Aset Tertimbang</b>        |                   |           | <b>Rp 66.524.872.382</b> |

