



GUBERNUR DAERAH ISTIMEWA YOGYAKARTA

KEPUTUSAN GUBERNUR DAERAH ISTIMEWA YOGYAKARTA

NOMOR 196 / KEP / 2024

TENTANG

PENGESAHAN LAPORAN KEUANGAN BADAN USAHA KREDIT PEDESAAN
DAERAH ISTIMEWA YOGYAKARTA TAHUN BUKU 2023

GUBERNUR DAERAH ISTIMEWA YOGYAKARTA,

- Menimbang :
- a. bahwa berdasarkan Pasal 22 ayat (2) Peraturan Daerah Propinsi Daerah Istimewa Yogyakarta Nomor 1 Tahun 1989 tentang Badan Usaha Kredit Pedesaan Propinsi Daerah Istimewa Yogyakarta, Kepala Badan Usaha Kredit Pedesaan menyampaikan perhitungan tahunan yang terdiri dari neraca dan perhitungan rugi laba kepada Badan Pembina untuk mendapat persetujuan dan pengesahan;
 - b. bahwa Laporan Keuangan Tahunan 75 (Tujuh Puluh Lima) Badan Usaha Kredit Pedesaan Daerah Istimewa Yogyakarta Tahun Buku 2023 telah diaudit oleh Kantor Akuntan Publik;
 - c. bahwa berdasarkan pertimbangan sebagaimana dimaksud dalam huruf a dan huruf b, perlu menetapkan Keputusan Gubernur tentang Pengesahan Laporan Keuangan Badan Usaha Kredit Pedesaan Daerah Istimewa Yogyakarta Tahun Buku 2023;
- Mengingat :
- 1. Undang-Undang Nomor 3 Tahun 1950 tentang Pembentukan Daerah Istimewa Jogjakarta (Berita Negara Republik Indonesia Tahun 1950 Nomor 3), sebagaimana telah diubah terakhir dengan Undang-Undang Nomor 9 Tahun 1955 tentang Perubahan Undang-Undang Nomor 3 Jo. Nomor 19 Tahun 1950 tentang Pembentukan Daerah Istimewa Jogjakarta (Lembaran Negara Republik Indonesia Tahun 1955 Nomor 43, Tambahan Lembaran Negara Republik Indonesia Nomor 827);

2. Undang-Undang Nomor 13 Tahun 2012 tentang Keistimewaan Daerah Istimewa Yogyakarta (Lembaran Negara Republik Indonesia Tahun 2012 Nomor 170, Tambahan Lembaran Negara Republik Indonesia Nomor 5339);
3. Undang-Undang Nomor 23 Tahun 2014 tentang Pemerintahan Daerah (Lembaran Negara Republik Indonesia Tahun 2014 Nomor 244, Tambahan Lembaran Negara Republik Indonesia Nomor 5587), sebagaimana telah diubah beberapa kali terakhir dengan Undang-Undang Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja Menjadi Undang-Undang (Lembaran Negara Republik Indonesia Tahun 2023 Nomor 41, Tambahan Lembaran Negara Republik Indonesia Nomor 6856);
4. Peraturan Pemerintah Nomor 31 Tahun 1950 tentang Berlakunya Undang-Undang Nomor 2 Tahun 1950 tentang Pembentukan Propinsi Djawa Timoer, Undang-Undang Nomor 3 Tahun 1950 tentang Pembentukan Daerah Istimewa Jogjakarta, Undang-Undang Nomor 10 Tahun 1950 tentang Pembentukan Propinsi Djawa Tengah, dan Undang-Undang Nomor 11 Tahun 1950 tentang Pembentukan Propinsi Djawa Barat (Berita Negara Republik Indonesia Tahun 1950 Nomor 58);
5. Peraturan Daerah Provinsi Daerah Istimewa Yogyakarta Nomor 1 Tahun 1989 tentang Badan Usaha Kredit Pedesaan Provinsi Daerah Istimewa Yogyakarta (Lembaran Daerah Propinsi Daerah Istimewa Yogyakarta Tahun 1950 Seri D Nomor 37);

MEMUTUSKAN :

Menetapkan : KEPUTUSAN GUBERNUR TENTANG PENGESAHAN LAPORAN KEUANGAN BADAN USAHA KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA TAHUN BUKU 2023.

KESATU : Mengesahkan Laporan Keuangan Badan Usaha Kredit Pedesaan Daerah Istimewa Yogyakarta Tahun Buku 2023 yang telah diaudit oleh Kantor Akuntan Publik, dengan data sebagaimana tercantum dalam Lampiran yang merupakan bagian tidak terpisahkan dari Keputusan ini.

- KEDUA : Laporan Keuangan sebagaimana dimaksud dalam Diktum KESATU selanjutnya menjadi dasar pembagian Laba Bersih Badan Usaha Kredit Pedesaan Daerah Istimewa Yogyakarta Tahun Buku 2023.
- KETIGA : Keputusan ini mulai berlaku pada tanggal ditetapkan.

Ditetapkan di Yogyakarta
pada tanggal 28 MEI 2024

GUVERNUR
DAERAH ISTIMEWA YOGYAKARTA,



HAMENGKU BUWONO X

Salinan Keputusan ini disampaikan kepada Yth:

1. Direktur Utama PT Bank BPD DIY;
2. Badan Pembina BUKP Kabupaten/Kota se-DIY;
3. Sekretaris Daerah DIY;
4. Inspektur DIY;
5. Kepala BPKA DIY; dan
6. Kepala Biro Hukum Setda DIY.

untuk diketahui dan/atau dipergunakan sebagaimana mestinya.

LAMPIRAN
KEPUTUSAN GUBERNUR
DAERAH ISTIMEWA YOGYAKARTA
NOMOR 196/KEP/2024
TENTANG
PENGESAHAN LAPORAN KEUANGAN BADAN USAHA
KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA
TAHUN BUKU 2023

LAPORAN KEUANGAN TAHUNAN
BADAN USAHA KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA
WILAYAH KOTA YOGYAKARTA
TAHUN BUKU 2023

A. NERACA, PER 31 DESEMBER 2023

NO	PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KEMANTREN														TOTAL
		UMBULHARJO	TEGARREJO	KOTAGEDE	MANTRIJERON	WROBRAJAN	JETIS	GONDAMANAN	GONDOKUSUMAN	KRATON	NGAMPILAN	GEDONGTENGEN	PAKUALAMAN	MERANGSAN	DANUREJAN	
I.	ASET															
1.	Kas	13,860,600	9,721,600	44,815,300	2,829,800	33,923,800	12,468,400	3,818,500	114,056,900	12,505,600	45,821,300	19,286,700	37,188,000	16,738,800	24,202,900	381,231,200
2.	Pendapatan yang akan diterima	3,757,177	6,373,938	2,085,645	1,094,919	8,986,532	4,241,280	376,855	13,894,600	760,121	9,297,194	2,585,637	4,546,978	766,008	6,753,347	65,540,242
3.	Penempatan pada Bank lain	38,455,744	412,672,576	49,927,315	2,344,925	1,362,568,218	166,080,865	19,420,586	2,250,822,685	99,121,682	541,771,979	96,167,871	13,243,859	42,261,466	42,514,736	5,137,374,508
4.	Kredit yang diberikan															-
	Pihak yang mempunyai hubungan istimewa	39,834,400	27,780,000	-	-	399,734,500	45,188,500	-	289,799,200	24,600,000	24,002,000	16,841,000	14,999,600	-	-	862,579,200
	Pihak ketiga	1,295,870,300	1,464,552,400	603,476,950	782,347,900	1,703,165,450	1,115,701,400	432,300,750	1,902,273,243	535,484,200	864,561,050	676,345,300	1,087,331,150	977,291,000	692,974,700	14,133,675,793
	Sub Jumlah	1,335,594,700	1,492,332,400	603,476,950	782,347,900	2,102,899,950	1,160,889,900	432,300,750	2,172,072,443	560,084,200	888,563,050	693,186,300	1,102,330,750	977,291,000	692,974,700	14,996,254,993
	Provisi yang belum diamortisasi	(5,730,571)	(8,588,000)	(1,890,056)	(1,526,333)	(8,086,139)	(5,373,639)	(475,417)	(20,578,759)	(1,074,556)	(12,603,111)	(4,894,806)	(5,293,833)	(1,484,111)	(7,313,282)	(64,594,613)
	Administrasi yang belum diamortisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Penyisihan penghapusan aktiva produktif	(388,989,650)	(338,397,550)	(385,129,250)	(253,206,700)	(799,535,626)	(553,956,800)	(349,655,745)	(193,084,825)	(265,929,800)	(5,861,000)	(305,226,850)	(515,299,605)	(773,080,950)	(187,366,525)	(5,314,720,875)
	Jumlah bersih	940,784,480	1,145,346,850	216,457,644	527,612,867	1,295,298,188	601,559,461	82,169,588	1,958,408,859	293,079,844	870,198,938	383,264,444	581,737,312	202,725,939	408,294,893	9,596,939,505
5.	Aset Tetap															-
	Haaga perolehan	142,720,000	100,070,100	88,446,150	90,082,250	161,168,750	95,463,800	56,588,000	198,325,800	61,506,500	106,691,400	75,932,200	123,625,500	63,037,950	64,797,000	1,428,455,500
	Akumulasi penyusutan	(130,344,618)	(89,814,475)	(88,446,113)	(88,782,208)	(151,606,736)	(89,782,650)	(56,588,000)	(164,193,467)	(61,375,249)	(73,858,729)	(76,454,146)	(116,605,929)	(62,633,783)	(62,247,933)	(1,311,967,036)
	Jumlah bersih	12,375,382	255,825	37	1,157,042	9,562,014	5,681,250	-	44,132,333	131,251	32,832,671	478,054	6,929,571	404,167	2,549,067	116,488,464
6.	Aset tidak berwujud															-
	Harga perolehan	15,400,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,400,000	15,000,000	15,000,000	15,000,000	15,400,000	15,000,000	15,000,000	15,000,000	211,200,000
	Akumulasi penyusutan	(15,400,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,400,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,400,000)	(15,000,000)	(15,000,000)	(15,000,000)	(211,200,000)
	Jumlah bersih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Aset lain-lain	274,851,936	1,376,822,904	12,444,000	-	55,888,240	-	84,603,209	25,481,517	104,255,421	31,501,132	36,489,300	77,137,816	610,733,172	22,331,941	2,722,140,588
	JUMLAH ASET	1,284,085,320	2,951,193,493	325,332,941	535,039,553	2,766,236,991	789,021,266	200,388,739	4,406,796,894	509,853,919	1,531,423,214	538,282,206	720,783,537	873,629,552	596,646,883	18,029,714,507
II.	KEWAJIBAN DAN EKUITAS															-
1.	Kewajiban															-
	Utang bunga	10,028,489	3,095,309	379,233	4,448,851	7,041,054	2,436,944	918,270	3,257,188	480,999	563,341	1,397,795	3,334,752	5,601,388	520,778	43,502,391
	Utang pajak	2,724,229	2,152,938	9,915,572	1,169,218	8,405,759	1,021,701	700,833	12,822,068	2,645,072	15,294,878	506,793	812,020	48,227,508	3,344,915	109,833,304
	Simpanan nasabah	597,541,638	2,893,927,599	270,865,093	806,823,246	2,650,925,391	908,053,280	861,241,925	3,145,729,422	528,511,304	986,592,187	757,996,565	938,597,030	2,882,412,972	258,856,584	18,460,074,230
	Pinjaman diterima	485,270,401	-	388,130,300	488,335,300	-	250,000,000	444,878,100	-	596,848,300	-	200,000,000	324,950,000	887,908,000	88,774,000	4,155,094,401
	Kewajiban lain-lain	-	-	-	152,303	35,000	816,580	-	98,238,139	-	36,314,973	-	-	1,356,500	80,850	136,992,145
	Jumlah Kewajiban	1,075,562,757	2,899,175,846	679,298,198	1,310,928,919	2,666,407,284	1,162,328,505	1,307,738,928	3,260,044,817	1,128,485,675	1,018,765,379	959,991,153	1,267,693,802	3,825,506,367	349,576,927	22,911,496,478
2.	EKUITAS															-
	Modal disetor	190,138,950	291,500,000	526,500,000	726,500,000	171,449,850	588,768,820	279,000,000	154,300,000	279,000,000	286,500,000	276,500,000	286,500,000	348,843,000	521,500,000	4,923,000,620
	Modal sumbangan	-	-	12,132,500	9,432,500	-	9,432,500	12,132,500	5,643,000	12,132,500	12,132,500	12,132,500	9,432,500	-	9,432,500	104,035,500
	Saldo laba															-
	Cadangan Umum	149,407,281	86,271,287	5,508,059	9,329,719	223,449,975	3,089,488	8,721,700	384,105,720	28,109,355	62,072,719	26,328,282	42,032,545	-	13,595,872	1,022,031,831
	Cadangan Tujuan	138,839,584	112,765,097	18,813,126	23,491,534	223,753,946	14,347,971	13,951,492	390,515,909	30,172,411	74,059,382	34,066,111	43,615,850	60,293,712	19,764,314	1,207,450,420
	Laba Rugi Tahun Sobolurnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Belum ditentukan penggunaannya	(269,863,232)	(418,518,737)	(916,910,971)	(1,544,643,118)	(518,823,987)	(985,956,018)	(1,421,155,881)	212,187,448	(968,046,022)	77,893,234	(770,735,841)	(928,491,159)	(3,368,013,527)	(317,222,530)	(12,138,300,341)
	Jumlah Ekuitas	208,522,563	52,017,647	(353,957,257)	(775,889,266)	99,829,787	(372,307,239)	(1,107,350,189)	1,146,752,077	(618,631,756)	512,657,835	(421,708,947)	(546,910,265)	(2,851,876,815)	247,069,956	(4,881,781,970)
	TOTAL KEWAJIBAN DAN EKUITAS	1,284,085,320	2,951,193,493	325,332,941	535,039,553	2,766,236,991	789,021,266	200,388,739	4,406,796,894	509,853,919	1,531,423,214	538,282,206	720,783,537	873,629,552	596,646,883	18,029,714,507

B. PERHITUNGAN LABA/ (RUGI) PERIODE 1 JANUARI S.D 31 DESEMBER 2023

NO	PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KEMANTREN															TOTAL
		UMBULHARJO	TEGALREJO	KOTAGEDE	MANTRIJERON	WIROBRAJAN	JETIS	GONDAMANAN	GONDOKUSUMAN	KRATON	NGAMPILAN	GEDONGTENGEN	PAKUALAMAN	MERGANGSAN	DANUREJAN		
I.	PENDAPATAN DAN BEBAN OPERASIONAL																
	1. Pendapatan Operasional																
	Pendapatan Bunga	189,249,596	161,617,340	75,421,739	63,786,496	401,285,686	115,534,259	24,018,081	653,293,809	31,145,005	242,596,565	81,513,704	135,091,697	28,955,350.80	170,506,872.00	2,374,016,200	
	Pendapatan Provisi dan Amortisasi	41,669,165	40,597,931	6,271,440	3,943,173	54,091,298	15,629,389	3,077,306	152,645,009	12,407,346	69,577,761	13,135,841	24,417,675	1,337,683.00	36,878,876.00	475,679,893	
	Pendapatan Operasional Lainnya	178,289	171,483,050	6,959,700	-	1,252,202	5,659,954	44,473	15,467,300	2,449,525	6,456,640	1,523,961	67,000	13,609,623.00	10,000.00	225,161,717	
	Jumlah	231,097,049	373,698,321	88,652,879	67,729,669	456,629,187	136,823,602	27,139,860	821,406,118	46,001,876	318,630,965	96,173,507	159,576,372	43,902,657	207,395,748	3,074,857,811	
	2. Beban Operasional																
	Beban Bunga	111,716,984	142,372,411	31,204,952	100,241,644	178,064,173	61,194,713	74,842,032	110,233,043	54,028,011	34,603,537	25,108,466	101,438,988	240,740,404.20	26,513,054.00	1,292,302,412	
	Beban Tenaga Kerja	141,560,644	145,096,253	139,647,988	131,528,489	134,790,818	132,762,406	91,869,305	305,764,687	108,855,131	155,349,075	92,281,651	134,174,208	114,113,124.20	118,792,198.00	1,946,585,977	
	Beban Administrasi dan Umum	118,338,887	150,454,719	30,235,971	48,826,010	116,191,078	41,692,899	25,324,067	187,772,696	107,333,753	57,552,578	48,469,403	218,885,025	26,118,017.00	33,577,486.00	1,210,772,589	
	Jumlah	371,616,515	437,923,383	201,088,911	280,596,144	429,046,069	235,650,018	192,035,404	603,770,426	270,216,895	247,505,190	165,859,520	454,498,221	380,971,545	178,882,738	4,449,660,978	
	Laba Operasional	(140,519,466)	(64,225,062)	(112,436,032)	(212,866,475)	27,583,118	(98,826,415)	(164,895,543)	217,635,692	(224,215,019)	71,125,775	(69,686,013)	(294,921,849)	(337,068,889)	28,513,010	(1,374,803,168)	
II.	PENDAPATAN (BEBAN) OPERASIONAL																
	Pendapatan Non Operasional	-	-	-	137,349,050	350,000	33,548,500	29,135,829	9,807,792	46,895,665	15,985,782	7,999,999	-	35,329,100.00	-	316,401,717	
	Beban Non Operasional	-	-	-	-	-	-	-	100,000	-	-	-	-	-	-	100,000	
	Pendapatan (Beban) Non Operasional	-	-	-	137,349,050	350,000	33,548,500	29,135,829	9,707,792	46,895,665	15,985,782	7,999,999	-	35,329,100	-	316,301,717	
III.	LABA SEBELUM PAJAK PENGHASILAN	(140,519,466)	(64,225,062)	(112,436,032)	(75,517,425)	27,933,118	(65,277,915)	(135,759,714)	227,343,484	(177,319,354)	87,111,557	(61,686,014)	(294,921,849)	(301,739,789)	28,513,010	(1,058,501,451)	
	PAJAK KINI	-	-	-	-	3,072,643	-	-	15,156,036	-	9,218,322	-	-	-	3,136,431	30,583,432	
	LABA BERSIH	(140,519,466)	(64,225,062)	(112,436,032)	(75,517,425)	24,860,475	(65,277,915)	(135,759,714)	212,187,448	(177,319,354)	77,893,235	(61,686,014)	(294,921,849)	(301,739,789)	25,376,579	(1,089,084,883)	

C. STATISTIK KREDIT YANG DIBERIKAN

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KEMANTREN															TOTAL
			UMBULHARJO	TEGALREJO	KOTAGEDE	MANTRIJerON	WIROBRAJAN	JETIS	GONDAMANAN	GONDOKUSUMAN	KRATON	NGAMPILAN	GEDONGTENGEN	PAKUALAMAN	MERGANGSAN	DANUREJAN		
I.	STATISTIK KREDIT YANG DIBERIKAN																	
	1. Saldo kredit yang diberikan awal tahun	Rp.	1,637,669,400	1,511,280,100.00	722,273,100	958,989,100	2,937,996,650	1,157,989,200	483,337,850	3,068,072,143	597,304,700	993,363,000.00	605,634,200	1,339,790,850	1,047,433,200	827,902,200	17,889,035,693.00	
		Org	259	275	278	216	668	253	181	359	163	181.00	140	368	327	343	4,011.00	
	2. Pencairan kredit selama 1 tahun	Rp.	591,950,000	978,800,000.00	250,000,000	191,350,000	964,200,000	596,200,000	75,500,000	3,681,500,000	125,200,000	1,896,600,000.00	535,300,000	649,400,000	111,000,000	955,000,000	11,602,000,000.00	
		Org	80	178	76	29	175	111	23	402	40	242.00	91	387	34	290	2,158.00	
	3. Angsuran kredit selama 1 tahun	Rp.	894,114,700	997,747,700.00	368,796,150	367,991,200	1,799,296,700	593,299,300	126,537,100	4,577,499,700	162,420,500	2,001,399,950.00	447,747,900	886,860,100	181,142,200	1,089,927,500	14,494,780,700.00	
		Org	1,304	1,751	817	752	1,654	960	396	3,220	1,416	2,070.00	733	2,352	718	2,872	21,015.00	
	4. Saldo kredit yang diberikan akhir tahun	Rp.	1,335,504,700.00	1,492,332,400	603,476,950	782,347,900	2,102,899,950	1,160,889,900	432,300,750.00	2,172,072,443.00	560,084,200.00	888,563,050	693,186,300	1,102,330,750.00	977,291,000.00	692,974,700.00	14,996,254,993.00	
		Org	242	288	247	156	699	270	156	312	155	153.00	152	381	305	327	3,843.00	
	5. Tunggakan kredit	Rp.	862,126,700	928,039,150.00	479,799,550	289,736,247	1,189,564,000	804,951,900	425,332,950	518,865,025	420,723,400	45,940,400.00	419,342,600	815,328,126	929,526,350	235,904,400	8,365,180,798.00	
		Org	223	197	214	117	646	191	144	102	86	27.00	100	277	305	327	2,956.00	
		%	64.55	62.19	79.51	37.03	56.57	69.34	98.39	23.89	75.12	5.17	60.49	73.96	95.11	34.04	55.78	
	II.	KOLEKTIBILITAS KREDIT YANG DIBERIKAN																
1. Lancar		Rp.	216,045,000	462,281,050.00	115,456,950	100,517,150	919,135,150	355,938,000	27,471,000	1,861,337,518	51,848,500	803,545,050.00	228,207,300	347,397,300	47,207,050	469,850,050	6,006,237,068.00	
		Org	41	124.00	45	25	128	80	14	256	87	148.00	52	86	26	215	1,327.00	
		%	16.18	30.98	41	12.85	43.71	32	6.35	85.69	9.26	90.43	32.92	31.51	4.83	67.80	40.05	
2. Kurang lancar		Rp.	215,760,500	58,574,000.00	6,389,000	-	50,684,950	50,389,500	1,165,200	25,000,000	-	-	290,000	44,109,000	-	5,801,250	458,163,400.00	
		Org	33	8.00	2	-	14	6	2	1	-	-	1	5	-	5	77.00	
		%	16.16	3.92	5	-	2.41	2	0.27	1.15	-	-	0.04	4.00	-	0.84	3.06	
3. Diragukan		Rp.	238,756,000	22,875,000.00	14,168,000	3,980,000	6,847,750	44,327,000	-	14,812,750	89,667,500	64,678,000.00	103,211,700	109,779,600	-	30,947,000.00	744,050,300.00	
		Org	18	5.00	3	17	3	5	-	2	9	3.00	13	20	-	12	110.00	
		%	17.88	1.53	4	0.51	0.33	11	-	0.68	16.01	7.28	14.89	9.96	-	4.47	4.96	
4. Macet		Rp.	664,943,200	948,602,350.00	467,463,000	677,850,750	1,126,232,100	710,235,400	403,664,550	270,922,175	418,568,200	20,340,000.00	361,477,300	601,044,850	930,083,950	186,376,400	7,787,804,225.00	
		Org	127	151.00	197	130	554	180	140	53	52	2.00	86	243	305	95	2,315.00	
		%	49.79	63.57	50	86.64	53.56	55	93.38	12.47	74.73	2.29	52.15	54.52	95.17	26.90	51.93	
5. NPL	Rp.	1,119,459,700	1,030,051,350	488,020,000	681,830,750	1,183,764,800	804,951,900	404,829,750	310,734,925	508,235,700	85,018,000	464,979,000	754,933,450	930,083,950	223,124,650	8,990,017,925		
	Org	178	164	202	147	571	191	142	56	61	5	100	268	305	112	2,502		
	%	83.82	69.02	80.87	87.15	56.29	69.34	93.65	14.31	90.74	9.57	67.08	68.49	95.17	32.20	59.95		

D. RENCANA PEMBAGIAN LABA BERSIH

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON															TOTAL
			UMBULHARJO	TEGALREJO	KOTAGEDE	MANTRIJERON	WIROBRAJAN	JETIS	GONDAMANAN	GONDOKUSUMAN	KRATON	NGAMPILAN	GEDONGTENGEN	PAKUALAMAN	MERGANGSAN	DANUREJAN		
1.	Bagian Laba Pemilik Modal	55%		-	-	-	-	13,673,261.03	-	-	116,703,096.40	-	42,841,279.47	-	-	-	13,957,118.45	187,174,755.90
	dibagi sesuai perimbangan modal :																	
	a. Pemerintah Daerah DIY			-	-	-	-	10,762,357.18	-	-	90,070,714.75	-	37,383,315.42	-	-	-	13,381,705.13	151,598,092.48
	b. Pemerintah Kab/Kota			-	-	-	-	2,910,903.85	-	-	26,632,381.65	-	5,457,964.05	-	-	-	575,413.32	35,576,662.87
	c. Pemerintah Desa			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Cadangan Umum	15%		-	-	-	-	3,729,071.19	-	-	31,828,117.20	-	11,683,985.31	-	-	-	3,806,486.85	51,047,660.70
3.	Cadangan Tujuan	15%		-	-	-	-	3,729,071.19	-	-	31,828,117.20	-	11,683,985.31	-	-	-	3,806,486.85	51,047,660.70
4.	Dana Pembinaan	7.5%		-	-	-	-	1,864,535.60	-	-	15,914,058.60	-	5,841,992.66	-	-	-	1,903,243.43	25,523,830.35
	dibagi :																	
	a. Badan Pembina Pemda DIY			-	-	-	-	621,511.86	-	-	5,304,686.20	-	1,947,330.89	-	-	-	634,414.48	8,507,943.43
	b. Badan Pembina Kab/Kota			-	-	-	-	621,511.86	-	-	5,304,686.20	-	1,947,330.89	-	-	-	634,414.48	8,507,943.43
	c. Pembina Teknis (BPD DIY)			-	-	-	-	621,511.86	-	-	5,304,686.20	-	1,947,330.89	-	-	-	634,414.48	8,507,943.43
5.	Jasa Produksi	7.5%		-	-	-	-	1,864,535.60	-	-	15,914,058.60	-	5,841,992.66	-	-	-	1,903,243.43	25,523,830.35
	dibagi :																	
	a. Badan Pembina Pemda DIY			-	-	-	-	466,133.90	-	-	3,978,514.65	-	1,460,498.16	-	-	-	475,810.86	6,380,957.57
	b. Badan Pembina Kab/Kota			-	-	-	-	466,133.90	-	-	3,978,514.65	-	1,460,498.16	-	-	-	475,810.86	6,380,957.57
	c. Camat dan Karyawan BUKP			-	-	-	-	932,267.80	-	-	7,957,029.30	-	2,920,996.33	-	-	-	951,621.71	12,761,915.14

E. ANALISA KINERJA

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KEMANTREN															TOTAL
			UMBULHARJO	TEGALREJO	KOTAGEDE	MANTRIJERON	WIROBRAJAN	JETIS	GONDAMANAN	GONDOKUSUMAN	KRATON	NGAMPILAN	GEDONGTENGEN	PAKUALAMAN	MERGANGSAN	DANUREJAN		
I.	RATIO LIKUIDITAS																	
	1. Cash Ratio	%	8.57	14.57	33.70	0.64	52.37	19.59	2.69	74.80	21.00	59.81	15.19	5.35	2.01	25.59	23.99	
	2. Loan to Deposit Ratio (LDR)	%	106.59	46.85	50.48	38.51	74.51	66.53	27.27	65.82	39.88	70.91	56.15	71.12	23.74	79.92	58.45	
II.	RATIO RENTABILITAS																	
	1. Return on Assets (ROA)	%	-10.94	-2.18	-34.56	-14.11	1.01	-8.26	-67.75	5.16	-34.78	5.69	-11.46	-40.92	-34.54	4.78	(17.35)	
	2. Return on Equity (ROE)	%	-67.39	-123.47	31.77	9.73	27.98	17.53	12.26	19.82	28.66	16.99	14.63	53.93	10.22	11.54	4.59	
	3. BOPO	%	160.81	117.19	226.83	414.29	93.96	172.23	707.58	73.50	587.40	77.68	172.46	284.82	867.76	86.25	288.77	
	4. Net Profit Margin (NPM)	%	-60.81	-17.19	-126.83	-111.50	5.44	-47.71	-500.22	25.83	-385.46	24.45	-64.14	-184.82	-687.29	12.24	(151.29)	
III.	RATIO SOLVABILITAS																	
	1. Capital Adequacy Ratio (CAR)	%	45.85	17.53	26.17	-42.93	40.39	24.48	-102.51	49.15	-24.68	49.56	0.62	18.75	-116.52	62.14	3.43	
	2. Debt to Equity Ratio	%	515.80	5573.45	-191.91	-168.96	2670.95	-312.20	-118.10	284.29	-182.42	198.72	-227.64	-231.79	-129.60	141.49	558.72	
IV.	AKTIVITAS PELAYANAN																	
	1. Jumlah SDM BUKP	Org	3.00	5.00	3.00	3.00	4.00	3.00	3.00	4.00	3.00	3.00	3.00	3.00	3.00	3.00	3.29	
	2. Jumlah Hari Kerja	Org	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	298.00	289.00	289.00	289.64	
	3. Pelayanan Nasabah	Org	5664.00	19979.00	3235.00	4514.00	11141.00	2482.00	1557.00	7559.00	6439.00	2551.00	2493.00	11889.00	1176.00	10655.00	6,523.86	
	4. Aktivitas Pelayanan Nasabah per hari per SDM	Org	6.53	13.83	3.73	5.21	9.64	2.86	1.80	6.54	7.43	2.94	2.88	13.30	1.36	12.29	6.45	
V.	PENCAPAIAN ANGGARAN																	
	1. Asset	%	48.92	136.09	40.77	27.37	75.60	58.38	24.92	74.96	53.88	94.40	59.32	42.41	68.49	60.32	61.84	
	2. Kewajiban	%	49.88	179.24	70.34	57.73	79.85	79.11	81.35	68.96	86.32	88.39	94.94	75.44	103.36	57.20	83.72	
	3. Ekuitas	%	44.50	9.44	211.09	245.81	31.23	320.89	137.86	99.54	171.34	109.14	406.84	-2855.30	121.70	65.38	(62.90)	
	4. Pendapatan Operasional	%		109.44	32.88	16.61	73.42	43.70	7.53	94.12	16.80	90.63	37.03	39.73	8.31	85.94	46.87	
	5. Beban Operasional	%	85.25	150.16	82.08	76.51	83.62	83.68	59.26	88.50	109.73	78.56	82.20	131.04	87.90	82.41	91.49	
	6. Laba/(Rugi) Bersih Tahun Berjalan	%	-249.94	-87.20	-457.09	-184.62	22.84	-207.43	-372.54	111.38	-643.17	213.45	-106.45	-537.65	-318.07	104.64	(193.70)	

LAPORAN KEUANGAN TAHUNAN
BADAN USAHA KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA
WILAYAH KABUPATEN BANTUL
TAHUN BUKU 2023

A. NERACA, PER 31 DESEMBER 2023

NO	PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																	TOTAL
		IMOGIRI	SRANDAKAN	PANDAK	KRETEK	PLERET	PIYUNGAN	SEDAYU	PAJANGAN	SANDEN	DLINGO	BB LIPURO	SEWON	BANGUNTAPAN	JETIS	PUNDONG	BANTUL	KASHAN	
I.	ASET																		
	1. Kas	52,749,000	82,505,700	17,358,900	55,548,200	84,660,900	36,430,000	76,754,100	110,038,000	9,469,900	69,115,800	54,075,500	146,520,100	89,136,300	52,679,900	66,099,600	53,417,900	51,182,300	1,107,742,100
	2. Pendapatan yang akam diterima	19,934,799	19,382,710	1,478,427	26,748,935	11,932,008	5,800,524	14,835,927	14,404,718	2,370,116	23,788,035	26,684,640	18,493,266	16,805,339	29,096,064	28,008,657	11,975,282	27,793,192	299,532,640
	3. Penempatan pada Bank lain	2,916,087,952	265,743,426	170,860,370	3,095,542,156	361,325,243	216,384,350	2,218,494,420	2,148,462,534	231,941,960	3,929,064,997	489,622,351	881,674,515	130,072,587	2,431,882,850	3,623,549,975	1,601,437,633	3,246,694,517	27,958,841,837
	4. Kredit yang diberikan																		-
	Phak yang mempunyai hubungan istimewa	-	-	-	-	-	-	-	-	-	174,010,000	-	-	-	-	11,750,000	6,660,000	65,731,200	258,151,200
	Phak ketiga	2,434,673,050	2,838,614,050	354,048,000	4,661,978,600	1,898,601,800	1,708,157,679	1,757,661,200	3,115,386,300	2,019,228,117	3,245,958,150	5,084,403,300	2,734,958,450	2,698,448,150	4,630,907,550	3,787,738,568	1,875,455,200	2,967,676,799	47,813,894,963
	Sub Jumlah	2,434,673,050	2,838,614,050	354,048,000	4,661,978,600	1,898,601,800	1,708,157,679	1,757,661,200	3,115,386,300	2,019,228,117	3,419,968,150	5,084,403,300	2,734,958,450	2,698,448,150	4,630,907,550	3,799,488,568	1,882,115,200	3,033,407,999	48,072,046,163
	Provisi yang belum diamortisasi	(30,245,334)	(36,374,667)	(1,544,003)	(39,847,222)	(23,609,458)	(8,933,250)	(23,933,566)	(31,209,028)	(5,921,097)	(38,841,167)	(42,323,333)	(31,202,106)	(24,282,166)	(27,122,411)	(54,124,127)	(20,753,583)	(31,527,345)	(471,793,863)
	Administrasi yang belum diamortisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Penyisihan penghapusan aktiva produktif	(225,297,400)	(97,481,500)	(115,920,100)	(304,299,150)	(47,484,250)	(351,968,979)	(55,247,500)	(323,412,230)	(430,008,350)	(438,960,825)	(222,450,000)	(129,420,850)	(267,169,025)	(139,761,401)	(73,900,550)	(59,257,500)	(255,672,500)	(3,537,712,111)
	Jumlah bersih	2,179,130,316	2,704,757,883	236,583,897	4,317,832,228	1,827,508,092	1,347,255,450	1,678,480,134	2,760,765,042	1,583,298,670	2,942,166,158	4,819,629,967	2,574,335,494	2,406,996,959	4,464,023,738	3,671,463,891	1,802,104,117	2,746,208,154	44,062,540,189
	5. Aset Tetap																		
	Harga perolehan	542,169,250	423,872,902	165,338,750	549,311,950	140,207,850	198,235,350	199,309,400	529,177,000	94,864,850	758,291,950	678,590,550	438,512,100	212,263,170	248,118,000	280,845,500	184,823,000	201,277,500	5,845,209,072
	Akumulasi penyusutan	(233,990,097)	(174,666,492)	(158,067,992)	(200,719,560)	(119,495,739)	(147,458,440)	(164,369,669)	(357,520,953)	(91,796,247)	(508,733,133)	(254,594,302)	(142,643,785)	(189,356,122)	(217,809,584)	(243,671,058)	(155,705,314)	(183,774,975)	(3,544,373,462)
	Jumlah bersih	308,179,153	249,206,410	7,270,758	348,592,390	20,712,111	50,776,910	34,939,731	171,656,047	3,068,603	249,558,817	423,986,248	295,868,315	22,907,048	30,308,416	37,174,442	29,117,686	29,117,525	2,300,835,610
	6. Aset tidak berwujud																		
	Harga perolehan	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	255,000,000
	Akumulasi penyusutan	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(255,000,000)
	Jumlah bersih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	7. Aset lain-lain	61,827,600	58,144,767	2,826,224,930	119,200,000	4,256,677	390,000	52,910,000	250,000	511,545,338	116,792,000	5,576,029	-	226,699,225	118,870,677	119,070,000	36,610,712	31,440,000	4,289,807,955
	JUMLAH ASET	5,537,908,819	3,379,740,895	3,259,777,283	7,963,463,910	2,310,395,032	1,657,037,234	4,076,414,312	5,205,576,340	2,341,694,586	7,330,485,808	5,819,584,736	3,916,891,690	2,892,617,458	7,126,861,646	7,545,366,565	3,534,663,330	6,120,820,689	80,019,300,331
II.	KEWAJIBAN DAN EKUITAS																		
	1. Kewajiban																		
	Utang bunga	1,086,388	3,461,804	2,786,222	1,636,082	-	2,382,527	323,194	4,167,830	1,268,258	125,625	12,806,166	1,902,194	833,792	737,223	5,194,752	191,806	7,373,480	46,277,342
	Utang pajak	6,788,352	13,064,594	2,053,907	33,952,001	3,045,319	3,186,887	15,387,532	4,137,339	1,666,785	12,777,398	16,035,910	2,807,072	14,293,217	36,034,129	15,503,668	11,987,015	25,155,655	217,876,779
	Simpanan nasabah	3,989,636,473	2,070,247,793	2,458,415,600	5,727,700,653	1,516,241,881	1,352,869,340	2,930,336,271	4,850,115,283	2,068,954,717	5,266,687,780	4,269,169,534	3,100,924,139	1,687,399,570	4,486,847,797	6,086,343,280	2,405,000,741	4,970,691,025	59,237,581,878
	Pinjaman diterima	-	150,000,000	840,750,000	-	-	150,000,000	-	-	277,782,100	-	-	-	262,500,000	-	-	-	-	1,681,032,100
	Kewajiban lain-lain	39,929,381	75,735,024	100,000	107,058,285	26,627,053	-	35,407,076	48,000	-	67,447,701	53,975,200	104,583,676	-	233,489,675	170,557,691	22,093,942	92,307,216	1,029,359,920
	Jumlah Kewajiban	4,037,440,593	2,312,509,215	3,304,105,728	5,870,347,021	1,545,914,254	1,508,438,754	2,981,454,073	4,858,468,452	2,349,671,860	5,347,038,504	4,351,986,809	3,210,217,081	1,965,026,580	4,757,108,823	6,277,599,391	2,439,273,505	5,095,527,376	62,212,128,018
	2. EKUITAS																		
	Modal disetor	422,334,589	229,869,720	234,506,667	372,308,871	269,386,906	206,565,040	205,078,555	376,054,701	346,039,872	495,779,479	366,077,201	348,365,750	247,477,507	518,341,940	285,837,217	176,317,550	229,376,432	5,329,717,997
	Modal sumbangan	13,869,000	-	14,275,000	-	-	-	-	-	9,432,500	-	-	9,432,500	-	-	-	-	-	47,009,000
	Saldo laba																		
	Cadangan Umum	483,441,552	374,311,917	250,610,857	703,518,896	222,168,394	194,789,062	357,302,193	240,926,318	102,978,170	690,680,600	497,930,803	193,431,697	286,971,136	763,159,225	347,629,091	397,117,411	276,372,159	6,383,339,480
	Cadangan Tujuan	483,441,552	311,006,114	172,905,306	640,345,724	222,168,394	195,206,410	357,302,193	242,883,822	102,978,170	664,920,400	450,881,083	186,196,998	286,971,136	763,159,225	360,809,841	415,680,871	302,581,328	6,159,438,565
	Laba Rugi Tahun Sebelumnya			-			(284,321,771)		-				(200,162,534)						(484,484,305)
	Belum ditentukan penggunaannya	97,381,533	152,043,929	(716,626,274)	376,943,398	50,757,085	(163,640,260)	175,277,298	(512,756,952)	(569,405,985)	132,066,823	152,708,840	169,410,198	106,171,099	325,092,433	273,491,026	106,273,992	216,963,394	372,151,576
	Jumlah Ekuitas	1,500,468,226	1,067,231,680	(44,328,445)	2,093,116,889	764,480,778	148,598,480	1,094,960,239	347,107,888	(7,977,274)	1,983,447,303	1,467,597,927	706,674,609	927,590,879	2,369,752,822	1,267,767,175	1,095,389,825	1,025,293,313	17,807,172,313
	TOTAL KEWAJIBAN DAN EKUITAS	5,537,908,819	3,379,740,895	3,259,777,283	7,963,463,910	2,310,395,032	1,657,037,234	4,076,414,312	5,205,576,340	2,341,694,586	7,330,485,808	5,819,584,736	3,916,891,690	2,892,617,458	7,126,861,646	7,545,366,565	3,534,663,330	6,120,820,689	80,019,300,331

B. PERHITUNGAN LABA/ (RUGI) PERIODE 1 JANUARI S.D 31 DESEMBER 2023

NO	PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																	TOTAL
		IMOGIRI	SRANDAKAN	PANDAK	KRETEK	PLERET	PIYUNGAN	SEDAYU	PAJANGAN	SANDEN	DLINGO	BB LIPURO	SEWON	BANGUNTAPAN	JETIS	PUNDONG	BANTUL	KASHAN	
I.	PENDAPATAN DAN BEBAN OPERASIONAL																		
	1. Pendapatan Operasional																		
	Pendapatan Bunga	513,285,864	590,300,864	85,307,385	919,716,439	317,707,352	176,463,613	488,341,485	474,041,502	102,748,030	739,582,487	727,140,608	576,510,623	370,203,640	870,835,293	961,986,446	415,059,889	748,625,185	9,077,856,705
	Pendapatan Provisi dan Amortisasi	75,834,782	58,515,499	5,989,331	115,234,111	45,887,542	19,341,972	38,823,100	43,915,972	2,791,569	81,890,077	104,834,167	73,524,559	62,665,849	224,516,589	125,640,081	49,353,751	131,080,528	1,259,839,479
	Pendapatan Operasional Lainnya	1,587,770	5,144,818	1,081,633	17,228,000	3,259,849	34,197,196	5,047,269	-	1,942,364	2,408,790	199,206	1,164,126	2,562,250	1,219,107	800,243	6,605,492	214,396	84,662,509
	Jumlah	590,708,416	653,961,181	92,378,350	1,052,178,550	366,854,743	230,002,781	532,211,854	517,957,474	107,481,963	823,881,355	832,173,980	651,199,309	435,431,739	1,096,570,989	1,088,426,770	471,019,132	879,920,108	10,422,358,694
	2. Beban Operasional																		
	Beban Bunga	104,187,887	100,125,065	131,906,463	149,995,265	26,700,296	64,566,746	73,070,178	172,982,275	145,957,978	122,281,465	291,472,786	103,938,800	70,706,119	111,867,941	246,697,477	47,020,043	234,024,073	2,197,500,858
	Beban Tenaga Kerja	233,285,384	264,162,757	157,692,514	305,152,500	194,530,888	164,244,333	228,320,895	172,877,351	141,810,615	326,319,073	230,517,579	261,404,730	176,785,563	463,438,216	383,272,930	216,587,824	271,245,076	4,191,648,229
	Beban Administrasi dan Umum	150,559,593	119,202,558	79,623,551	143,280,487	81,217,951	59,010,100	113,935,399	133,919,670	47,180,101	179,260,933	151,238,894	89,479,239	78,646,688	158,255,384	164,458,289	131,309,908	162,013,600	2,042,592,345
	Jumlah	488,032,864	483,490,379	369,222,528	598,428,252	302,449,136	287,821,179	415,326,472	479,779,296	334,948,694	627,861,471	673,229,259	454,822,769	326,138,370	733,561,541	794,428,696	394,917,775	667,282,750	8,431,741,431
	Lab a Operasional	102,675,552	170,470,802	(276,844,178)	453,750,297	64,405,607	(57,818,398)	116,885,382	38,178,178	(227,466,730)	196,019,883	158,944,721	196,376,539	109,293,370	363,009,449	293,998,074	76,101,357	212,637,358	1,990,617,263
	II. PENDAPATAN (BEBAN) OPERASIONAL																		
	Pendapatan Non Operasional	7,000,000	5,000,000	8,569,200	940	-	3,094,936	79,243,506	564,300	-	-	12,481,200	-	10,000,000	500,001	11,238,481	44,468,500	29,244,650	211,405,714
	Beban Non Operasional	-	3,712,500	-	31,454,550	7,504,950	108,916,799	-	26,535,399	57,328,910	49,601,125	-	6,028,000	-	-	-	-	-	291,082,233
	Pendapatan (Beban) Non Operasional	7,000,000	1,287,500	8,569,200	(31,453,610)	(7,504,950)	(105,821,862)	79,243,506	(25,971,099)	(57,328,910)	(49,601,125)	12,481,200	(6,028,000)	10,000,000	500,001	11,238,481	44,468,500	29,244,650	(79,676,519)
	III. LABA SEBELUM PAJAK PENGHASILAN	109,675,552	171,758,302	(268,274,978)	422,296,687	56,900,657	(163,640,260)	196,128,888	12,207,079	(284,795,640)	146,418,758	171,425,921	190,348,539	119,293,370	363,509,450	305,236,555	120,569,857	241,882,008	1,910,940,744
	PAJAK KINI	12,294,019	19,714,373	-	45,353,290	6,143,573	-	20,851,589	1,974,236	-	14,351,934	18,717,081	20,938,340	13,122,270	38,417,017	31,745,529	14,295,864	24,918,614	282,837,730
	LABA BERSIH	97,381,533	152,043,929	(268,274,978)	376,943,398	50,757,085	(163,640,260)	175,277,298	10,232,843	(284,795,640)	132,066,823	152,708,840	169,410,198	106,171,099	325,092,433	273,491,026	106,273,992	216,963,394	1,628,103,014

C. STATISTIK KREDIT YANG DIBERIKAN

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																	TOTAL
			IMOGIRI	SRANDAKAN	PANDAK	KRETEK	PLERET	PIYUNGAN	SEDAYU	PAJANGAN	SANDEN	DLINGO	BB LIPURO	SEWON	BANGUNTAPAN	JETIS	PUNDONG	BANTUL	KASHAN	
I.	STATISTIK KREDIT YANG DIBERIKAN																			
	1. Saldo kredit yang diberikan awal tahun	Rp.	2,126,124,600	2,582,488,200	543,437,400	4,383,337,750	1,077,060,300	2,020,595,800	2,131,050,250	3,357,741,950	2,087,038,350	3,638,747,200	5,169,648,450	2,630,832,400	2,872,331,000	4,336,215,200	3,778,146,850	1,604,559,500	3,170,112,650	47,509,467,850
		Org	271	247	99	409	171	216	242	340	191	655	488	217	316	347	404	198	474	5,285
	2. Pencairan kredit selama 1 tahun	Rp.	4,085,250,000	3,395,000,000	236,000,000	8,186,377,000	3,096,100,000	954,700,000	1,914,750,000	2,677,500,000	293,500,000	4,327,050,000	4,706,000,000	3,958,500,000	2,436,900,000	9,743,750,000	6,182,300,000	3,054,000,000	6,543,100,000	65,790,777,000
		Org	367	316	643	720	328	88	199	225	40	547	303	300	246	496	497	199	722	6,236
	3. Angsuran kredit selama 1 tahun	Rp.	3,776,701,550	3,138,874,150	425,389,400	7,907,736,150	2,274,558,500	1,267,138,121	2,288,139,050	2,919,855,650	361,310,233	4,545,829,050	4,791,245,150	3,854,373,950	2,610,782,850	9,449,057,650	6,160,958,282	2,776,444,300	6,679,804,651	65,228,198,687
		Org	2,149	2,247	43	3,488	1,706	722	2,261	1,968	443	3,663	2,417	1,779	254	2,718	5,973	1,362	3,386	36,579
	4. Saldo kredit yang diberikan akhir tahun	Rp.	2,434,673,050	2,838,614,050	354,048,000	4,661,978,600	1,898,601,800	1,708,157,679	1,757,661,200	3,115,386,300	2,019,228,117	3,419,968,150	5,084,403,300	2,734,958,450	2,698,448,150	4,630,907,550	3,799,488,568	1,882,115,200	3,033,407,999	48,072,046,163
		Org	271	259	699	486	257	304	199	324	180	625	502	255	391	316	395	162	471	6,096
	5. Tunggalan kredit	Rp.	456,565,400	579,498,350	255,885,200	1,138,401,100	303,508,950	1,269,186,279	367,797,000	1,243,095,250	1,660,904,417	1,008,189,850	1,781,133,000	379,593,200	1,011,015,500	733,609,750	503,753,668	366,354,550	515,260,550	13,573,752,014
		Org	52	146	49	110	2,134	146	35	237	162	482	370	94	961	150	395	57	85	5,665
		%	18.75	20.41	72.27	24.42	15.99	74.30	20.93	39.90	82.25	29.48	35.03	13.88	37.47	15.84	13.26	19.47	16.99	28.24
II.	KOLEKTIBILITAS KREDIT YANG DIBERIKAN																			
	1. Lancar	Rp.	2,008,107,650	2,417,954,800	102,548,500	3,523,427,500	1,607,408,950	461,313,500	1,389,864,200	1,685,420,400	85,022,500	2,668,422,500	3,968,312,300	2,472,762,600	1,369,967,400	4,408,446,150	3,429,525,868	1,427,940,700	2,549,048,499	35,575,494,017
		Org	232	233	25	296	207	49	196	169	18	363	294	212	185	271	344	121	347	3,562
		%	82.48	85.18	28.96	75.58	84.66	27.01	79.07	54.10	4.21	78.02	78.05	90.41	50.77	95.20	90.26	75.87	84.03	74.00
	2. Kurang lancar	Rp.	53,464,500.00	712,500.00	11,295,000.00	6,903,000.00	71,448,350.00	62,699,300.00	97,517,000.00	230,044,400.00	13,064,266.62	2,906,500.00	101,512,000.00	-	309,237,250.00	4,028,000.00	37,494,800	59,892,000.00	71,320,500.00	1,133,539,366.62
		Org	8	1	8	2	12	10	7	25	2	4	9	-	31	2	7	3.00	11	142.00
		%	2.20	0.03	3.19	0.15	3.76	3.67	5.55	7.38	0.65	0.08	2.00	-	11.46	0.09	0.99	3.18	2.35	2.36
	3. Diragukan	Rp.	79,822,000.00	2,000,000.00	-	140,579,900.00	10,861,500.00	109,617,000.00	92,707,500.00	155,005,500.00	23,177,500.00	40,106,750.00	187,679,900.00	-	312,256,250.00	6,282,000.00	70,693,000	6,305,000.00	37,929,500.00	1,275,023,300.00
		Org	4	1	3	8	4	13	5	15	2	10	39	-	44	2	11	2.00	6	169.19
		%	3.28	0.07	-	3.02	0.57	6.42	5.27	4.98	1.15	1.17	3.69	-	11.57	0.14	1.86	0.33	1.25	2.65
	4. Macet	Rp.	293,278,900.00	417,946,750.00	240,204,500.00	991,068,200.00	208,883,000.00	1,074,527,879.00	177,572,500.00	1,044,916,000.00	1,897,963,850.00	708,532,400.00	826,899,100.00	262,195,850.00	706,987,250.00	212,151,400.00	261,774,900	387,977,500.00	375,109,500.00	10,087,989,479.00
		Org	40	24	25	100	34	123	23	115	158	248	160	43	131	41	33	36.00	107	1,441.00
		%	12.05	14.72	67.85	21.26	11.00	62.91	10.10	33.54	93.99	20.72	16.26	9.59	26.20	4.58	6.89	20.61	12.37	20.99
	5. NPL	Rp.	426,565,400.00	420,659,250.00	251,499,500.00	1,138,551,100.00	291,192,850.00	1,246,844,179.00	367,797,000.00	1,429,965,900.00	1,934,205,616.62	751,545,650.00	1,116,091,000.00	262,195,850.00	1,328,480,750.00	222,461,400.00	369,962,700.00	454,174,500.00	484,359,500.00	12,496,552,145.62
		Rp.	52	22	36	110	50	146	35	155	162	152	208	43	206	42	51	41.00	124	1,752.19
		%	17.52	14.82	71.04	24.42	15.34	72.99	20.93	45.90	95.79	21.98	21.95	9.59	49.23	4.80	9.74	24.13	15.97	26.00

D. RENCANA PEMBAGIAN LABA BERSIH

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																	TOTAL
			IMOIRI	SRANDAKAN	PANDAK	KRETEK	PLERET	PHYUNGAN	SEDAYU	PAJANGAN	SANDEN	DLINGO	BB LIPURO	SEWON	BANGUNTAPAN	JETIS	PUNDONG	BANTUL	KASHAN	
1.	Bagian Laba Pemilik Modal	55%	53,559,843.15	83,624,160.73	-	207,318,868.68	27,916,396.70	-	96,402,514.01	5,628,063.65	-	72,636,752.87	83,989,862.22	93,175,609.07	58,394,104.56	178,800,838.32	150,420,064.30	58,450,695.82	119,329,866.92	1,289,647,640.99
	dibagi sesuai perimbangan modal :																			
	a. Pemerintah Daerah DIY		46,771,063.28	66,235,371.87	-	176,935,360.13	22,050,277.52	-	68,929,508.68	4,661,836.97	-	66,098,532.96	71,078,042.68	80,239,468.78	47,493,362.97	159,416,870.31	122,111,191.03	41,918,536.10	97,621,236.29	1,071,560,659.56
	b. Pemerintah Kab/Kota		6,543,207.19	16,661,210.11	-	28,640,867.52	5,658,860.43	-	26,532,853.26	888,625.05	-	6,245,199.51	11,381,092.14	12,401,210.50	10,428,827.15	18,418,114.56	23,648,607.19	15,786,266.50	20,265,271.35	203,500,212.45
	c. Pemerintah Desa		245,572.68	727,578.74	-	1,742,641.03	207,258.75	-	940,152.07	77,601.64	-	293,020.41	1,530,727.40	534,929.79	471,914.44	965,853.44	4,660,266.08	745,893.22	1,443,359.28	14,586,768.98
2.	Cadangan Umum	15%	14,607,229.95	22,806,589.29	-	56,541,509.64	7,613,562.74	-	26,291,594.73	1,534,926.45	-	19,810,023.51	22,906,326.06	25,411,529.75	15,925,664.88	48,763,865.00	41,023,653.90	15,941,098.86	32,544,509.16	351,722,083.91
3.	Cadangan Tujuan	15%	14,607,229.95	22,806,589.29	-	56,541,509.64	7,613,562.74	-	26,291,594.73	1,534,926.45	-	19,810,023.51	22,906,326.06	25,411,529.75	15,925,664.88	48,763,865.00	41,023,653.90	15,941,098.86	32,544,509.16	351,722,083.91
4.	Dana Pembinaan	7.5%	7,303,614.98	11,403,294.65	-	28,270,754.82	3,806,781.37	-	13,145,797.37	767,463.23	-	9,905,011.76	11,453,163.03	12,705,764.87	7,962,832.44	24,381,932.50	20,511,826.95	7,970,549.43	16,272,254.58	175,861,041.95
	dibagi :																			
	a. Badan Pembina Pemda DIY		2,434,538.33	3,801,098.22	-	9,423,584.94	1,268,927.12	-	4,381,932.46	255,821.08	-	3,301,670.59	3,817,721.01	4,235,254.96	2,654,277.48	8,127,310.83	6,837,275.65	2,656,849.81	5,424,084.86	58,620,347.32
	b. Badan Pembina Kab/Kota		2,434,538.33	3,801,098.22	-	9,423,584.94	1,268,927.12	-	4,381,932.46	255,821.08	-	3,301,670.59	3,817,721.01	4,235,254.96	2,654,277.48	8,127,310.83	6,837,275.65	2,656,849.81	5,424,084.86	58,620,347.32
	c. Pembina Teknis (BPD DIY)		2,434,538.33	3,801,098.22	-	9,423,584.94	1,268,927.12	-	4,381,932.46	255,821.08	-	3,301,670.59	3,817,721.01	4,235,254.96	2,654,277.48	8,127,310.83	6,837,275.65	2,656,849.81	5,424,084.86	58,620,347.32
5.	Jasa Produksi	7.5%	7,303,614.98	11,403,294.65	-	28,270,754.82	3,806,781.37	-	13,145,797.37	767,463.23	-	9,905,011.76	11,453,163.03	12,705,764.87	7,962,832.44	24,381,932.50	20,511,826.95	7,970,549.43	16,272,254.58	175,861,041.95
	dibagi :																			
	a. Badan Pembina Pemda DIY		1,825,903.74	2,850,823.66	-	7,067,688.71	951,695.34	-	3,286,449.34	191,865.81	-	2,476,252.94	2,863,290.76	3,176,441.22	1,990,708.11	6,095,483.12	5,127,956.74	1,992,637.36	4,068,063.65	43,965,260.49
	b. Badan Pembina Kab/Kota		1,825,903.74	2,850,823.66	-	7,067,688.71	951,695.34	-	3,286,449.34	191,865.81	-	2,476,252.94	2,863,290.76	3,176,441.22	1,990,708.11	6,095,483.12	5,127,956.74	1,992,637.36	4,068,063.65	43,965,260.49
	c. Camat dan Karyawan BUKP		3,651,807.49	5,701,647.32	-	14,135,377.41	1,903,390.68	-	6,572,898.68	383,731.61	-	4,952,505.88	5,726,581.52	6,352,882.44	3,981,416.22	12,190,966.25	10,255,913.48	3,985,274.72	8,136,127.29	87,930,520.98

E. ANALISA KINERJA

NO		URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																TOTAL	
				IMOIRI	SRANDAKAN	PANDAK	KRETEK	PLERET	PIYUNGAN	SEDAYU	PAJANGAN	SANDEN	DLINGO	BB LIPURO	SEWON	BANGUNTAPAN	JETIS	PUNDONG	BANTUL	KASHAN	
I.	RATIO LIKUIDITAS																				
	1. Cash Ratio	%		74.27	16.69	7.64	54.68	29.35	18.61	77.91	46.49	11.65	75.73	12.65	33.11	12.88	54.92	60.42	68.46	65.92	42.43
	2. Loan to Deposit Ratio (LDR)	%		55.18	115.86	10.02	76.43	106.33	99.93	56.06	59.61	74.99	59.35	109.69	79.29	122.80	92.52	59.63	72.91	58.33	77.00
II.	RATIO RENTABILITAS																				
	1. Return on Assets (ROA)	%		1.98	5.08	(8.23)	5.30	2.46	(9.88)	4.81	0.23	(12.16)	2.00	2.95	4.86	4.12	5.10	4.05	3.41	3.95	1.18
	2. Return on Equity (ROE)	%		7.31	16.09	605.20	20.18	7.44	100.00	17.91	-2.38	3,570.09	7.38	11.68	112.36	12.86	15.34	24.08	11.01	23.59	268.24
	3. BOPO	%		82.62	73.93	399.69	56.88	82.44	125.14	78.04	92.63	311.63	76.21	80.90	69.84	74.90	66.90	72.99	83.84	75.83	112.02
	4. Net Profit Margin (NPM)	%		16.49	23.25	(290.41)	35.83	13.84	(71.15)	32.93	1.98	(264.97)	16.03	18.35	26.02	24.38	29.65	25.13	22.56	24.66	(18.56)
	RATIO SOLVABILITAS																				
	1. Capital Adequacy Ratio (CAR)	%		53.11	37.91	11.16	40.74	43.47	46.31	50.50	38.08	25.01	56.69	32.11	22.06	42.45	46.89	29.79	52.35	34.92	39.03
	2. Debt to Equity Ratio	%		269.08	216.68	-7453.69	280.46	202.22	(921.80)	272.29	(947.52)	-29454.57	269.58	296.54	1894.94	211.84	200.74	495.17	222.69	496.98	(1,967.55)
	AKTIVITAS PELAYANAN																				
	1. Jumlah SDM BUKP	Org		4.00	5.00	4.00	5.00	3.00	4.00	5.00	4.00	4.00	6.00	4.00	4.00	4.00	5.00	5.00	5.00	4.00	4.41
	2. Jumlah Hari Kerja	Org		289.00	289.00	289.00	289.00	295.00	289.00	289.00	295.00	289.00	289.00	289.00	289.00	289.00	289.00	259.00	289.00	289.00	287.94
	3. Pelayanan Nasabah	Org		5113.00	6550.00	1903.00	7930.00	3688.00	2172.00	5557.00	6094.00	3087.00	7522.00	5009.00	4859.00	4795.00	8803.00	25933.00	3819.00	8611.00	6,555.59
	4. Aktivitas Pelayanan Nasabah per hari per SDM	Org		4.42	4.53	1.65	5.49	4.17	1.88	3.85	5.16	2.67	4.34	4.33	4.20	4.15	6.09	20.03	2.64	7.45	5.12
	PENCAPAIAN ANGGARAN																				
	1. Asset	%		90.69	89.95	79.17	87.36	97.39	54.70	96.58	102.27	100.44	99.73	88.94	129.24	70.71	109.38	119.10	91.34	111.34	95.20
	2. Kewajiban	%		90.52	82.37	89.13	82.41	97.89	63.84	92.90	109.67	139.62	100.86	85.11	133.16	63.12	115.17	120.91	89.36	112.69	98.16
	3. Ekuitas	%		91.09	112.37	-10.80	105.04	96.40	22.31	108.24	52.61	-1.23	96.80	102.64	113.99	94.88	99.35	110.85	96.09	105.12	82.10
	4. Pendapatan Operasional	%		83.40	90.09	21.82	86.76	81.40	50.45	81.10	75.80	22.16	74.43	86.92	107.47	41.02	85.81	104.26	65.41	90.68	73.47
	5. Beban Operasional	%		87.15	84.50	87.28	75.50	85.72	72.50	80.97	73.19	82.55	76.71	85.34	92.06	40.62	90.96	99.25	74.14	92.43	81.23
	6. Laba/(Rugi) Bersih Tahun Berjalan	%		66.19	108.51	(2,218.90)	95.84	55.40	(238.47)	127.51	7.73	(380.66)	41.86	90.60	135.95	46.42	75.21	120.42	61.52	96.16	(100.51)

LAPORAN KEUANGAN TAHUNAN
BADAN USAHA KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA
WILAYAH KABUPATEN KULON PROGO
TAHUN BUKU 2023

A. NERACA, PER 31 DESEMBER 2023

NO	PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON												TOTAL
		GALUR	TEMON	SENTOLO	KALIBAWANG	NANGGULAN	KOKAP	WATES	LENDAH	SAMIGALUH	PANJATAN	PENGASIH	GIRIMULYO	
I.	ASET													
	1. Kas	143,081,500	25,250,300	99,864,000	48,785,400	66,283,300	141,039,700	(49,881,300)	117,130,500	48,788,900	49,672,100	152,856,000	3,128,700	845,999,100
	2. Pendapatan yang akam diterima	17,120,121	8,433,460	14,034,046	2,298,508	20,853,169	27,579,288	11,698,234	43,304,539	11,811,218	5,749,992	19,202,497	8,794,261	190,879,334
	3. Penempatan pada Bank lain	15,885,273	572,032,355	71,121,593	331,489,017	2,284,813,927	1,196,939,420	40,257,047	3,875,653,307	40,919,536	275,110,992	3,899,700,462	27,254,570	12,631,177,500
	4. Kredit yang diberikan													
	Pihak yang mempunyai hubungan istimewa	-	-	-	52,060,000	407,754,000	746,831,000	521,200,000	693,149,400	-	-	710,416,300	-	3,131,410,700
	Pihak ketiga	3,910,108,500	2,292,287,850	2,843,784,700	1,211,720,000	3,451,055,100	4,956,608,500	5,144,008,550	7,319,384,625	2,306,059,450	4,310,116,700	2,275,076,500	4,161,984,150	44,182,194,625
	Sub Jumlah	3,910,108,500	2,292,287,850	2,843,784,700	1,263,780,000	3,858,809,100	5,703,439,500	5,665,208,550	8,012,534,025	2,306,059,450	4,310,116,700	2,985,492,800	4,161,984,150	47,313,605,325
	Provisi yang belum diamortisasi	(18,259,611)	(12,783,000)	(15,362,628)	(4,193,472)	(37,662,528)	(61,591,988)	(51,456,456)	(75,793,861)	(4,193,472)	(7,706,950)	(35,601,706)	(17,275,992)	(341,881,665)
	Administrasi yang belum diamortisasi	-	-	-	-	-	-	-	-	-	-	-	-	-
	Penyisihan penghapusan aktiva produktif	(207,349,800)	(99,754,450)	(119,397,025)	(205,693,400)	(100,905,300)	(284,827,100)	(228,562,925)	(174,289,000)	(135,332,350)	(363,470,525)	(36,521,500)	(369,183,750)	(2,325,287,126)
	Jumlah bersih	3,684,499,089	2,179,750,400	2,709,025,047	1,053,893,128	3,720,241,272	5,357,020,412	5,385,189,169	7,762,451,164	2,166,533,627	3,938,939,224	2,913,369,594	3,775,524,407	44,646,436,534
	5. Aset Tetap													
	Harga perolehan	206,068,200	180,570,000	140,827,000	126,797,750	566,999,250	360,192,000	169,675,100	276,949,280	141,917,100	184,291,100	242,555,250	149,160,500	2,746,002,530
	Akumulasi penyusutan	(172,334,281)	(141,408,335)	(132,141,104)	(97,613,155)	(350,695,208)	(314,258,800)	(154,551,273)	(200,805,957)	(117,918,643)	(173,182,611)	(201,466,729)	(138,105,041)	(2,194,481,137)
	Jumlah bersih	33,733,919	39,161,665	8,685,896	29,184,595	216,304,042	45,933,200	15,123,827	76,143,323	23,998,457	11,108,489	41,088,521	11,055,459	551,521,393
	6. Aset tidak berwujud													
	Harga perolehan	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	180,000,000
	Akumulasi penyusutan	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(180,000,000)
	Jumlah bersih	-	-	-	-	-	-	-	-	-	-	-	-	-
	7. Aset lain-lain	56,765,896	4,625,000	69,813,869	20,379,175	600,000	887,452,000	1,074,398,091	101,622,075	19,433,333	207,725,000	31,883,333	36,111,915	2,510,809,687
	JUMLAH ASET	3,951,085,798	2,829,253,180	2,972,544,451	1,486,029,824	6,309,095,710	7,655,964,020	6,476,785,068	11,976,304,908	2,311,485,071	4,488,305,797	7,058,100,408	3,861,869,312	61,376,823,548
II.	KEWAJIBAN DAN EKUITAS													
	1. Kewajiban													
	Utang bunga	7,299,920	2,460,999	2,850,474	4,597,765	7,641,945	5,314,268	14,315,830	27,963,354	2,191,195	8,907,429	2,465,071	607,806	86,616,055
	Utang pajak	52,409,138	4,412,194	27,951,576	3,916,828	10,502,757	20,522,919	189,033,431	50,281,149	9,017,454	9,994,678	24,362,791	2,771,930	405,176,844
	Simpanan nasabah	2,430,968,057	1,993,435,421	1,993,821,520	1,319,164,110	5,027,091,753	5,933,743,592	3,463,964,555	9,772,115,399	1,504,830,809	4,150,832,505	5,748,632,329	3,179,206,609	46,517,806,659
	Pinjaman diterima	400,416,300	100,000,000	424,967,000	183,331,000	-	-	1,156,935,900	-	208,750,000	158,227,000	-	262,497,000	2,895,124,200
	Kewajiban lain-lain	35,382,989	-	19,448,098	10,000	53,413,482	95,140,410	186,524,632	203,321,696	25,110,604	104,665	102,735,383	-	721,191,959
	Jumlah Kewajiban	2,926,476,403	2,100,308,614	2,469,038,668	1,511,019,703	5,098,649,937	6,054,721,189	5,010,774,348	10,053,681,597	1,749,900,061	4,328,066,277	5,878,195,574	3,445,083,345	50,625,915,717
	2. EKUITAS													
	Modal disetor	147,966,511	137,557,445	134,256,835	314,841,487	124,371,939	145,476,068	260,340,883	173,622,650	265,190,180	262,224,650	259,557,120	260,861,600	2,486,267,368
	Modal sumbangan	-	7,757,400	9,432,500	9,432,500	-	-	-	-	9,432,500	9,432,500	-	9,432,500	54,919,900
	Saldo laba													
	Cadangan Umum	388,749,418	328,019,754	129,823,349	363,024,207	530,805,024	616,343,393	412,091,126	692,027,351	165,650,972	188,168,453	369,281,949	265,214,761	4,449,199,756
	Cadangan Tujuan	388,749,418	243,028,154	139,682,519	24,522,185	422,711,194	604,645,293	381,703,681	683,698,963	80,728,778	144,224,158	367,605,291	201,250,576	3,682,550,209
	Laba Rugi Tahun Sebelumnya													-
	Belum ditentukan penggunaannya	99,144,048	12,581,813	90,310,580	(736,810,258)	132,557,616	234,778,078	411,875,030	373,274,347	40,582,580	(443,810,241)	183,460,474	(319,973,469)	77,970,598
	Jumlah Ekuitas	1,024,609,395	728,944,566	503,505,783	(24,989,879)	1,210,445,773	1,601,242,831	1,466,010,720	1,922,623,311	561,585,010	160,239,520	1,179,904,834	416,785,967	10,750,907,831
	TOTAL KEWAJIBAN DAN EKUITAS	3,951,085,798	2,829,253,180	2,972,544,451	1,486,029,824	6,309,095,710	7,655,964,020	6,476,785,068	11,976,304,908	2,311,485,071	4,488,305,797	7,058,100,408	3,861,869,312	61,376,823,548

B. PERHITUNGAN LABA/ (RUGI) PERIODE 1 JANUARI S.D 31 DESEMBER 2023

NO	PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON												TOTAL
		GALUR	TEMON	SENTOLO	KALIBAWANG	NANGGULAN	KOKAP	WATES	LEDAH	SAMIGALUH	PANJATAN	PENGASIH	GIRIMULYO	
I.	PENDAPATAN DAN BEBAN OPERASIONAL													
	1. Pendapatan Operasional													
	Pendapatan Bunga	585.996,222	321,085,899	481,875,089	142,073,461	631,941,380	887,440,928	913,756,958	1.420.586,012	354,057,953	336,066,516	694,402,659	247,232,762	7,016,515,839
	Pendapatan Provisi dan Amortisasi	126,608,500	48,739,725	58,232,316	12,847,844	94,828,111	100,390,810	88,667,433	286,186,339	70,446,334	65,931,078	83,224,727	78,593,534	1,114,696,751
	Pendapatan Operasional Lainnya	7,260,970	6,178,338	684,022	27,650,234	1,956,667	500,506	1,510,000	5,185,262	265,000	600,806	6,665,982	474,265	58,932,052
	Jumlah	719,865,692	376,003,962	540,791,427	182,571,539	728,726,159	988,332,244	1,003,934,390	1.711.957,613	424,769,287	402,598,400	784,293,369	326,300,561	8,190,144,642
	2. Beban Operasional													
	Beban Bunga	209,918,733	100,062,542	180,111,905	101,171,306	230,854,162	233,647,705	309,988,796	681,879,409	71,041,631	288,062,630	184,474,436	151,272,764	2,742,486,018
	Beban Tenaga Kerja	217,850,869	175,235,216	214,511,108	153,894,282	249,184,675	311,831,335	175,657,395	406,675,526	186,258,777	160,835,287	294,699,611	183,625,667	2,730,259,748
	Beban Administrasi dan Umum	185,948,322	86,964,336	89,049,197	74,969,606	104,273,092	182,992,084	77,960,081	203,993,300	81,470,615	268,979,646	118,051,085	311,375,600	1,786,026,964
	Jumlah	613,717,924	362,262,094	483,672,210	330,035,194	584,311,929	728,471,124	563,606,272	1,292,548,234	338,771,023	717,877,563	597,225,132	646,274,031	7,258,772,730
	Lab a Operasional	106,147,768	13,741,868	57,119,217	(147,463,655)	144,414,230	259,861,120	440,328,119	419,409,379	85,998,263	(315,279,163)	187,068,237	(319,973,470)	931,371,912
II.	PENDAPATAN (BEBAN) OPERASIONAL													
	Pendapatan Non Operasional	5,250,039	395,000	44,333,647	5,965,861	-	-	22,452,814	-	5,317,150	8,235	7,390,000	-	91,112,746
	Beban Non Operasional	-	-	1	1,000,017	-	-	-	-	-	-	4	-	1,000,022
	Pendapatan (Beban) Non Operasional	5,250,039	395,000	44,333,646	4,965,844	-	-	22,452,814	-	5,317,150	8,235	7,389,996	-	90,112,724
III.	LABA SEBELUM PAJAK PENGHASILAN	111,397,807	14,136,868	101,452,863	(142,497,811)	144,414,230	259,861,120	462,780,933	419,409,379	91,315,413	(315,270,928)	194,458,233	(319,973,470)	1,021,484,636
	PAJAK KINI	12,253,759	1,555,055	11,142,284	-	11,856,614	25,083,042	50,905,903	46,135,032	10,044,696	-	10,997,759	-	179,974,144
	LABA BERSIH	99,144,048	12,581,813	90,310,580	(142,497,811)	132,557,616	234,778,078	411,875,030	373,274,347	81,270,717	(315,270,928)	183,460,474	(319,973,470)	841,510,493

C. STATISTIK KREDIT YANG DIBERIKAN

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON												TOTAL
			GALUR	TEMON	SENTOLO	KALIBAWANG	NANGGULAN	KOKAP	WATES	LEDAH	SAMIGALUH	PANJATAN	PENGASIH	GIRIMULYO	
I.	STATISTIK KREDIT YANG DIBERIKAN														
	1. Saldo kredit yang diberikan awal tahun	Rp.	3,824,245,350	2,247,704,300	2,860,597,700.00	1,343,217,300	3,787,919,250.00	5,501,007,000	5,465,675,450	7,452,050,800	2,403,300,100	4,851,466,225.00	2,847,367,300	3,833,569,950.00	46,418,120,725.00
		Org	344	216	465	301	314	553	817	501	459	447	368	404	5,189
	2. Pencairan kredit selama 1 tahun	Rp.	6,258,000,000	2,966,630,000	2,490,700,000.00	604,000,000	4,813,700,000.00	5,370,600,000	3,947,300,000	15,241,850,000	2,600,500,000	1,492,500,000.00	4,509,100,000	3,327,275,000.00	53,622,155,000.00
		Org	418	254	208	69	384	412	332	748	384	191	586	394	4,380
	3. Angsuran kredit selama 1 tahun	Rp.	6,172,136,850	2,922,046,450	2,507,513,000.00	683,437,300	4,742,810,150.00	5,168,167,500	3,747,766,900	14,681,366,775	2,697,740,650	2,033,849,525.00	4,370,974,500	2,998,860,800.00	52,726,670,400.00
		Org	1,968	1,560	2,928	777	2,810	403	4,774	3,379	2,897	1,389	4,678	1,580	29,143
	4. Saldo kredit yang diberikan akhir tahun	Rp.	3,910,108,500	2,292,287,850	2,843,784,700	1,263,780,000	3,858,809,100	5,703,439,500	5,665,208,550	8,012,534,025	2,306,059,450	4,310,116,700	2,985,492,800	4,161,984,150	47,313,605,325
		Org	345	213	445	287	345	562	749	512	428	424	389	497	5,196
	5. Tunggalan kredit	Rp.	1,576,316,000	1,197,266,550	730,556,300.00	11,225,362,150	1,084,098,700.00	1,256,792,800	1,900,808,800	1,976,041,225	568,598,100	2,641,065,400.00	374,497,300	2,642,765,950.00	27,174,169,275.00
		Org	234	29	327	3,242	189	407	661	284	177	385	152	431	6,518
		%	40.31	52.23	25.69	888.24	28.09	22.04	33.55	24.66	24.66	61.28	12.54	63.50	57.43
II.	KOLEKTIBILITAS KREDIT YANG DIBERIKAN														-
	1. Lancar	Rp.	3,050,905,700	1,055,586,450	2,246,832,800.00	323,730,250	3,135,994,850.00	4,533,367,750	1,280,740,150	6,815,298,325	1,737,461,350	525,358,950.00	2,687,203,800	1,388,904,450.00	28,781,384,825.00
		Org	208	126	214	41	270	360	106	353	293	91	331	183	2,576
		%	78.03	46.05	79.01	25.62	81.27	79.48	22.61	85.06	75.34	12.19	90.01	33.37	60.83
	2. Kurang lancar	Rp.	147,812,000	14,711,500	40,936,000.00	20,339,500	13,546,500.00	152,026,250	3,144,048,100	140,793,500	52,231,500	190,663,200.00	861,000	396,507,250.00	4,314,476,300.00
		Org	24	3	14	4	4	20	329	10	17	23	2	65	515
		%	3.78	0.64	1.44	1.61	0.35	2.67	55.50	1.76	2.26	4.42	0.03	9.53	9.12
	3. Diragukan	Rp.	118,439,000	70,012,500	139,874,000.00	54,703,000	63,060,250.00	187,765,000	807,867,500	82,080,000	191,674,500	956,458,750.00	53,829,500	698,638,750.00	3,424,402,750.00
		Org	33	5	38	9	15	21	113	9	37	65	6	99	450
		%	3.03	3.05	4.92	4.33	1.63	3.29	14.26	1.02	8.31	22.19	1.80	16.79	7.24
	4. Macet	Rp.	592,951,800	1,151,977,400	416,141,900.00	865,007,250	646,207,500.00	830,280,500	432,552,800	974,362,200	324,692,100	2,637,635,800.00	243,598,500	1,677,933,700.00	10,793,341,450.00
		Org	80	79	179	233	56	161	201	140	177	245	50	150	1,751
		%	15.16	50.25	14.63	68.45	16.75	14.56	7.64	12.16	14.08	61.20	8.16	40.32	22.81
	5. NPL	Rp.	859,202,800	1,236,701,400	596,951,900	940,049,750	722,814,250	1,170,071,750	4,384,468,400	1,197,235,700	568,598,100	3,784,757,750	298,289,000	2,773,079,700	18,532,220,500
		Org	137	87	231	246	75	202	643	159	231	333	58	314	2,716
		%	21.97	53.95	20.99	74.38	18.73	20.52	77.39	14.94	24.66	87.81	9.99	66.63	39.17

D. RENCANA PEMBAGIAN LABA BERSIH

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON													TOTAL
			GALUR	TEMON	SENTOLO	KALIBAWANG	NANGGULAN	KOKAP								
1.	Bagian Laba Pemilik Modal	55%	54,529,226.40	6,919,997.15	49,670,818.95	-	72,906,688.58	129,127,942.90	226,531,266.28	205,300,890.63	44,698,894.36			100,903,260.59	-	890,588,985.84
	dibagi sesuai perimbangan modal :															
	a. Pemerintah Daerah DIY		47,665,372.77	6,044,461.55	43,258,337.47	-	60,980,656.30	108,631,323.42	217,533,319.84	191,325,164.82	42,138,527.11	-		97,187,914.35	-	825,379,242.19
	b. Pemerintah Kab/Kota		6,126,805.41	780,294.17	5,672,544.19	-	10,753,634.57	14,624,528.58	7,257,679.88	11,610,816.74	2,223,259.03	-		2,937,842.93	-	54,705,782.39
	c. Pemerintah Desa		737,048.22	95,241.43	739,937.28	-	1,172,397.72	5,872,090.91	2,364,909.08	2,364,909.08	337,108.22	-		777,503.31	-	10,503,961.25
2.	Cadangan Umum	15%	14,871,607.20	1,887,271.95	13,546,586.99	-	19,883,642.34	35,216,711.70	61,781,254.44	55,991,151.99	12,190,607.55	-		27,519,071.07	-	242,887,905.23
3.	Cadangan Tujuan	15%	14,871,607.20	1,887,271.95	13,546,586.99	-	19,883,642.34	35,216,711.70	61,781,254.44	55,991,151.99	12,190,607.55	-		27,519,071.07	-	242,887,905.23
4.	Dana Pembinaan	7.5%	7,435,803.60	943,635.98	6,773,293.49	-	9,941,821.17	17,608,355.85	30,890,627.22	27,995,576.00	6,095,303.78	-		13,759,535.54	-	121,443,952.61
	dibagi :															
	a. Badan Pembina Pemda DIY		2,478,601.20	314,545.33	2,257,764.50	-	3,313,940.39	5,869,451.95	10,296,875.74	9,331,858.67	2,031,767.93	-		4,586,511.85	-	40,481,317.54
	b. Badan Pembina Kab/Kota		2,478,601.20	314,545.33	2,257,764.50	-	3,313,940.39	5,869,451.95	10,296,875.74	9,331,858.67	2,031,767.93	-		4,586,511.85	-	40,481,317.54
	c. Pembina Teknis (BPD DIY)		2,478,601.20	314,545.33	2,257,764.50	-	3,313,940.39	5,869,451.95	10,296,875.74	9,331,858.67	2,031,767.93	-		4,586,511.85	-	40,481,317.54
5.	Jasa Produksi	7.5%	7,435,803.60	943,635.98	6,773,293.49	-	9,941,821.17	17,608,355.85	30,890,627.22	27,995,576.00	6,095,303.78	-		13,759,535.54	-	121,443,952.61
	dibagi :															
	a. Badan Pembina Pemda DIY		1,858,950.90	235,908.99	1,693,323.37	-	2,485,455.29	4,402,088.96	7,722,656.81	6,998,894.00	1,523,825.94	-		3,439,883.88	-	30,360,988.15
	b. Badan Pembina Kab/Kota		1,858,950.90	235,908.99	1,693,323.37	-	2,485,455.29	4,402,088.96	7,722,656.81	6,998,894.00	1,523,825.94	-		3,439,883.88	-	30,360,988.15
	c. Camat dan Karyawan BUKP		3,717,901.80	471,817.99	3,386,646.75	-	4,970,910.59	8,804,177.93	15,445,313.61	13,997,788.00	3,047,651.89	-		6,879,767.77	-	60,721,976.31

E. ANALISA KINERJA

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON												TOTAL
			GALUR	TEMON	SENTOLO	KALIBAWANG	NANGGULAN	KOKAP	WATES	LENDAH	SAMIGALUH	PANJATAN	PENGASIH	GIRIMULYO	
I.	RATIO LIKUIDITAS														
	1. Cash Ratio	%	6.38	29.86	8.45	28.64	46.60	22.45	-0.26	40.53	5.92	7.79	70.17	0.95	22.29
	2. Loan to Deposit Ratio (LDR)	%	131.24	102.75	111.39	69.54	74.91	93.82	116.06	80.56	116.54	94.29	49.69	112.41	96.10
II.	RATIO RENTABILITAS														
	1. Return on Assets (ROA)	%	2.82	0.50	3.41	(9.59)	2.29	3.39	7.15	3.50	3.95	-7.02	2.76	-8.29	0.41
	2. Return on Equity (ROE)	%	10.87	1.94	20.15	570.22	11.93	16.23	31.57	21.81	16.26	-196.75	16.48	-76.77	37.00
	3. BOPO	%	85.25	96.35	89.44	180.77	80.18	73.71	56.14	75.50	79.75	178.31	76.15	198.06	105.80
	4. Net Profit Margin (NPM)	%	13.77	3.35	16.70	(78.05)	18.19	23.75	41.03	21.80	19.13	-78.31	23.39	-98.06	(6.11)
III.	RATIO SOLVABILITAS														
	1. Capital Adequacy Ratio (CAR)	%	32.69	37.61	23.52	24.46	33.00	29.25	24.06	23.24	31.59	18.23	33.21	25.21	28.01
	2. Debt to Equity Ratio	%	285.62	288.13	490.37	-6046.53	421.22	378.13	341.80	522.91	311.60	2701.00	498.19	826.58	84.92
IV.	AKTIVITAS PELAYANAN														
	1. Jumlah SDM BUKP	Org	4.00	4.00	5.00	4.00	5.00	5.00	4.00	5.00	4.00	5.00	4.00	5.00	4.50
	2. Jumlah Hari Kerja	Org	289.00	289.00	295.00	289.00	289.00	289.00	289.00	295.00	289.00	289.00	289.00	295.00	290.50
	3. Pelayanan Nasabah	Org	5497.00	9229.00	14,205.00	2654.00	14707.00	9941.00	20247.00	5275.00	12827.00	7198.00	49839.00	5893.00	13,126.00
	4. Aktivitas Pelayanan Nasabah per hari per SDM	Org	4.76	7.98	9.63	2.30	10.18	6.88	17.51	3.58	11.10	4.98	43.11	4.00	10.50
V.	PENCAPAIAN ANGGARAN														
	1. Asset	%	84.88	88.20	81.52	85.16	108.46	93.00	99.44	138.83	84.66	69.98	106.03	67.62	92.31
	2. Kewajiban	%	80.99	84.10	77.83	90.33	108.36	91.09	96.66	147.89	78.14	75.00	107.03	69.33	92.23
	3. Ekuitas	%	98.39	102.61	106.16	-34.60	108.86	101.01	110.29	105.14	114.38	24.92	101.29	56.17	82.89
	4. Pendapatan Operasional	%	87.62	66.45	91.73	39.51	85.99	85.03	84.82	112.24	83.40	41.05	92.47	56.84	77.26
	5. Beban Operasional	%	88.62	73.56	92.55	79.93	82.45	80.37	66.88	112.39	78.92	94.58	88.66	127.54	88.87
	6. Laba/(Rugi) Bersih Tahun Berjalan	%	76.87	17.16	134.93	(289.37)	95.54	91.76	120.84	99.49	101.51	-142.20	105.12	-475.01	(5.28)

LAPORAN KEUANGAN TAHUNAN
BADAN USAHA KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA
WILAYAH KABUPATEN GUNUNGKIDUL
TAHUN BUKU 2023

A. NERACA, PER 31 DESEMBER 2023

PERKIRAAN		BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON															TOTAL
NO		PONJONG	PLAYEN	SEMIN	PANGGANG	RONGKOP	NGLIPAR	SEMANU	PALIYAN	KARANGMOJO	NGAWEN	PATUK	WONOSARI	SAPTOSARI	TEPUS	GEDANGSARI	
I.	ASET																
	1. Kas	41,107,900	75,338,300	117,979,700	209,021,800	31,836,900	87,453,800	45,347,400	84,864,500	48,494,400	98,457,400	152,720,400	78,207,800	105,077,700	51,160,700	159,601,500	1,386,670,200
	2. Pendapatan yang akan diterima	21,321,519	22,331,976	46,343,532	32,537,766	27,842,347	27,662,013	12,491,177	28,616,898	14,127,339	34,815,000	34,601,855	9,308,347	34,414,704	6,556,403	67,916,447	420,887,324
	3. Penempatan pada Bank lain	1,495,307,371	1,189,388,798	4,035,236,830	3,817,758,797	471,762,871	3,006,643,852	1,282,132,530	2,804,056,391	1,292,927,272	4,596,388,412	1,266,384,223	1,252,202,846	1,054,113,109	24,785,947	4,649,956,997	32,239,046,247
	4. Kredit yang diberikan																
	Pihak yang mempunyai hubungan istimewa	-	-	-	-	-	17,661,000	-	-	-	-	-	-	-	-	-	17,661,000
	Pihak ketiga	2,391,904,000	3,257,332,000	7,915,725,850	3,102,131,000	3,194,206,550	4,659,019,600	1,497,259,050	3,134,385,300	2,184,573,500	4,036,435,900	4,592,747,350	1,352,575,250	2,650,094,500	2,491,283,400	8,640,046,350	55,099,719,600
	Sub Jumlah	2,391,904,000	3,257,332,000	7,915,725,850	3,102,131,000	3,194,206,550	4,676,680,600	1,497,259,050	3,134,385,300	2,184,573,500	4,036,435,900	4,592,747,350	1,352,575,250	2,650,094,500	2,491,283,400	8,640,046,350	55,117,380,600
	Provisi yang belum diamortisasi	(25,829,417)	(41,210,139)	(102,933,509)	(24,607,911)	(36,481,417)	(47,167,819)	(15,208,861)	(32,354,222)	(28,357,694)	(52,470,833)	(62,126,548)	(15,214,290)	(23,719,556)	(13,643,509)	(93,308,611)	(614,634,337)
	Administrasi yang belum diamortisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Penyisihan penghapusan aktiva produktif	(14,895,500)	(84,208,500)	(57,455,000)	(65,459,898)	(33,747,000)	(275,962,100)	(125,479,400)	(109,866,800)	(41,900,000)	(51,853,650)	(64,789,100)	(118,270,500)	(3,082,600)	(1,335,305,750)	(164,319,570)	(2,546,595,369)
	Jumlah bersih	2,351,179,083	3,131,913,361	7,755,337,341	3,012,063,191	3,123,978,133	4,353,550,681	1,356,570,789	2,992,164,278	2,114,315,805	3,932,111,417	4,465,831,702	1,219,090,460	2,623,292,344	1,142,334,141	8,382,418,169	51,956,150,895
	5. Aset Tetap																
	Harga perolehan	178,316,000	249,394,000	691,124,100	174,999,500	284,551,500	305,111,527	174,016,775	217,290,000	206,383,600	256,046,489	226,915,500	101,229,000	163,884,750	147,311,700	322,355,650	3,698,930,091
	Akumulasi penyusutan	(140,770,663)	(172,707,847)	(434,359,808)	(147,202,802)	(176,323,083)	(259,970,117)	(140,752,861)	(175,761,617)	(153,115,131)	(187,516,609)	(165,592,604)	(85,623,052)	(148,972,277)	(135,669,888)	(183,888,405)	(2,708,226,764)
	Jumlah bersih	37,545,337	76,686,153	256,764,292	27,796,698	108,228,417	45,141,411	33,263,914	41,528,383	53,268,469	68,529,880	61,322,896	15,605,948	14,912,473	11,641,813	138,467,245	990,703,327
	6. Aset tidak berwujud																
	Harga perolehan	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	225,000,000
	Akumulasi penyusutan	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(15,000,000)	(225,000,000)
	Jumlah bersih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	7. Aset lain-lain	7,803,333	7,058,333	6,880,000	41,250,000	25,476,000	100,000	18,237,789	18,949,600	91,200,000	3,140,000	8,345,000	48,524,667	78,733,667	963,822,467	633,000	1,320,153,856
	JUMLAH ASET	3,954,264,544	4,502,716,921	12,218,541,695	7,140,428,252	3,789,124,667	7,520,551,757	2,748,043,598	5,970,180,049	3,614,333,285	8,733,442,110	5,989,206,076	2,622,940,068	3,910,543,997	2,200,301,471	13,398,993,358	88,313,611,848
II.	KEWAJIBAN DAN EKUITAS																
	1. Kewajiban																
	Utang bunga	1,506,389	3,079,682	727,439	2,216,871	1,361,679	4,828,882	2,057,221	5,014,416	2,426,168	6,646,082	7,531,946	4,199,640	1,320,665	1,294,445	6,139,361	50,350,886
	Utang pajak	19,078,989	20,394,207	22,414,906	22,817,418	15,425,401	24,272,624	2,548,239	21,971,277	6,432,382	9,730,454	35,133,121	2,293,718	11,548,242	10,126,714	12,693,586	236,881,278
	Simpanan nasabah	2,742,176,243	3,315,365,644	8,604,081,966	5,215,001,283	2,342,791,316	6,015,480,580	2,154,378,846	4,127,798,510	2,522,983,077	7,260,755,179	4,491,050,105	2,013,922,780	2,629,001,869	3,089,503,005	10,375,481,966	66,899,772,368
	Pinjaman diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000,000	-	500,000,000
	Kewajiban lain-lain	205,946,248	170,173,389	540,809,287	174,616,992	191,795,927	98,194,001	34,251,705	121,158,216	113,608,394	207,074,950	199,610,856	18,722,742	237,454,723	-	403,146,636	2,716,564,066
	Jumlah Kewajiban	2,968,707,868	3,509,012,921	9,168,033,598	5,414,652,564	2,551,374,324	6,142,776,087	2,193,236,010	4,275,942,419	2,645,450,022	7,484,206,665	4,733,326,028	2,039,138,880	2,879,325,499	3,600,924,164	10,797,461,548	70,403,568,597
	2. EKUITAS																
	Modal disetor	128,725,016	139,538,129	137,248,509	236,440,144	140,440,296	129,743,413	327,923,676	177,504,302	252,728,866	105,531,606	171,349,850	411,574,924	150,116,101	252,500,000	242,703,000	3,004,067,832
	Modal sumbangan	9,432,500	-	-	-	-	-	-	-	-	9,432,500	-	-	-	9,432,500	-	28,297,500
	Saldo laba																
	Cadangan Umum	298,594,133	316,637,601	1,143,687,150	629,462,041	428,367,742	577,571,273	152,485,099	774,740,812	273,434,884	429,724,564	408,546,619	55,561,350	281,054,654	413,814,282	991,552,168	7,175,234,372
	Cadangan Tujuan	297,117,130	286,250,642	1,143,687,150	565,303,823	413,072,142	417,322,417	121,102,838	429,554,971	290,186,494	414,843,154	375,735,883	76,562,391	306,379,121	136,986,407	785,123,484	6,059,228,047
	Laba Rugi Tahun Sebelumnya							-									-
	Belum ditentukan penggunaannya	251,687,897	251,277,628	625,885,287	294,569,679	255,870,163	253,138,568	(46,704,025)	312,437,546	152,533,019	289,703,620	300,247,697	40,102,523	293,668,622	(2,213,355,882)	582,153,158	1,643,215,500
	Jumlah Ekuitas	985,556,676	993,704,000	3,050,508,097	1,725,775,687	1,237,750,344	1,377,775,671	554,807,588	1,694,237,630	968,883,263	1,249,235,445	1,255,880,049	583,801,188	1,031,218,498	(1,400,622,694)	2,601,531,810	17,910,043,251
	TOTAL KEWAJIBAN DAN EKUITAS	3,954,264,544	4,502,716,921	12,218,541,695	7,140,428,252	3,789,124,667	7,520,551,757	2,748,043,598	5,970,180,049	3,614,333,285	8,733,442,110	5,989,206,076	2,622,940,068	3,910,543,997	2,200,301,471	13,398,993,358	88,313,611,848

B. PERHITUNGAN LABA/(RUGI) PERIODE 1 JANUARI S.D 31 DESEMBER 2023

NO	PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON															TOTAL
		PONJONG	PLAYEN	SEMIN	PANGGANG	RONGKOP	NGLIPAR	SEMANU	PALIYAN	KARANGMOJO	NGAWEN	PATUK	WONOSARI	SAPTOSARI	TEPUS	GEDANGSARI	
I.	PENDAPATAN DAN BEBAN OPERASIONAL																
	1. Pendapatan Operasional																
	Pendapatan Bunga	718,255,644	733,875,847	1,806,401,231	938,579,527	752,317,468	850,443,391	364,750,872	801,392,519	542,491,871	1,052,349,250	885,721,136	375,144,480	779,174,135	222,772,655	1,636,146,403	12,459,816,429
	Pendapatan Provisi dan Amortisasi	142,432,556	107,015,628	275,601,555	126,632,023	154,541,937	122,838,569	58,903,679	102,031,112	95,512,306	143,884,223	162,197,765	50,892,655	145,318,917	35,660,997	233,374,620	1,956,838,542
	Pendapatan Operasional Lainnya	2,183,962	1,481,086	15,020,256	2,795,000	908,038	2,563,973	16,608,950	4,992,310	9,920,732	3,838,205	548,339	1,315,628	8,813,900	15,000	53,446,313	124,451,692
	Jumlah	862,872,162	842,372,561	2,097,023,042	1,068,006,550	907,767,443	975,845,934	440,263,502	908,415,940	647,924,908	1,200,071,678	1,048,467,240	427,352,763	933,306,952	258,448,652	1,922,967,336	14,541,106,663
	2. Beban Operasional																
	Beban Bunga	100,699,932	128,368,695	407,213,013	221,662,185	122,639,196	273,343,524	77,931,590	174,071,078	104,422,585	326,730,767	222,502,382	112,353,309	103,618,359	162,380,015	401,519,853	2,939,456,483
	Beban Tenaga Kerja	406,772,651	347,499,607	808,533,697	396,282,081	394,547,942	328,596,378	164,751,595	309,563,256	303,123,626	432,873,161	389,461,546	200,339,378	431,630,059	144,992,070	652,956,095	5,711,923,142
	Beban Administrasi dan Umum	76,195,655	85,887,214	199,917,739	125,773,585	112,863,558	96,597,160	109,066,055	89,876,675	74,507,646	134,567,250	112,887,808	74,809,519	71,513,093	494,320,638	217,659,890	2,076,443,485
	Jumlah	583,668,238	561,755,516	1,415,664,449	743,717,851	630,050,696	698,537,062	351,749,240	573,511,009	482,053,858	894,171,178	724,851,736	387,502,206	606,761,511	801,692,723	1,272,135,838	10,727,823,110

	Lab a Operasional	279,203,924	280,617,046	681,358,594	324,288,699	277,716,746	277,308,871	88,514,262	334,904,932	165,871,051	305,900,500	323,615,504	39,850,557	326,545,441	(543,244,071)	650,831,497	3,813,283,553
II.	PENDAPATAN (BEBAN) OPERASIONAL																
	Pendapatan Non Operasional	1,759,401	-	11,068,476	330	9,210,002	2,381,960	-	6,658,702	2,500,001	6,821,254	11,079,606	1,992,000	2,585,163	-	2,530	56,059,425
	Beban Non Operasional	-	-	3,362	-	419	3	-	19,475	3	-	-	-	271,601	-	-	294,863
	Pendapatan (Beban) Non Operasional	1,759,401	-	11,065,114	330	9,209,583	2,381,957	-	6,639,227	2,499,998	6,821,254	11,079,606	1,992,000	2,313,563	-	2,530	55,764,562
III.	LABA SEBELUM PAJAK PENGHASILAN	280,963,325	280,617,046	692,423,708	324,289,029	286,926,329	279,690,828	88,514,262	341,544,158	168,371,048	312,721,754	334,695,110	41,842,557	328,859,003	(543,244,071)	650,834,028	3,869,048,115
	PAJAK KINI	29,275,428	29,339,418	66,538,420	29,719,350	31,056,166	26,552,260	8,486,411	29,106,612	15,838,029	23,018,134	34,447,413	1,740,033	35,190,381	-	68,680,870	428,988,925
	LABA BERSIH	251,687,897	251,277,628	625,885,287	294,569,679	255,870,163	253,138,568	80,027,852	312,437,546	152,533,019	289,703,620	300,247,697	40,102,524	293,668,622	(543,244,071)	582,153,158	3,440,059,190

C. STATISTIK KREDIT YANG DIBERIKAN

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON															TOTAL
			PONJONG	PLAYEN	SEMIN	PANGGANG	RONGKOP	NGILIPAR	SEMANU	PALIYAN	KARANGMOJO	NGAWEN	PATUK	WONOSARI	SAPTOSARI	TEPUS	GEDANGSARI	
I.	STATISTIK KREDIT YANG DIBERIKAN																	
	1. Saldo kredit yang diberikan awal tahun	Rp.	2,556,238,550.00	2,944,787,550.00	7,227,062,550	3,366,152,350.00	2,909,463,050.00	4,577,722,650.00	1,464,811,500.00	3,368,906,600.00	2,063,488,500.00	3,946,020,000.00	4,549,147,000.00	1,445,207,750.00	2,916,013,200.00	2,418,547,450.00	8,374,357,050.00	54,127,925,750.00
		Org	279	418	583	469	354	490	240	526	228	393	453	272	508	677	872	6,762
	2. Pencairan kredit selama 1 tahun	Rp.	6,940,500,000.00	5,598,600,000.00	14,740,100,000	5,494,250,000.00	8,103,000,000.00	6,302,900,000.00	2,870,700,000.00	5,076,200,000.00	4,870,000,000.00	7,312,700,000.00	8,066,200,000.00	2,465,000,000.00	6,780,200,000.00	1,827,000,000.00	11,602,000,000.00	98,049,350,000.00
		Org	607	556	870	580	686	555	327	641	344	530	625	315	895	359	965	8,855
	3. Angsuran kredit selama 1 tahun	Rp.	7,104,834,550.00	5,286,055,550.00	14,051,436,700	5,758,271,350.00	7,818,256,500.00	6,203,942,050.00	2,838,252,450.00	5,310,721,300.00	4,748,915,000.00	7,222,284,100.00	8,022,599,650.00	2,557,632,500.00	7,046,118,700.00	1,754,264,050.00	11,336,310,700.00	97,059,895,150.00
		Org	3,444	3,991	5,325	4,751	4,008	3,576	2,587	4,753	2,699	3,808	3,704	2,341	4,493	2,016	7,634	59,130
	4. Saldo kredit yang diberikan akhir tahun	Rp.	2,391,904,000	3,257,332,000	7,915,725,850	3,102,131,000	3,194,206,550	4,676,680,600	1,497,259,050	3,134,385,300	2,184,573,500	4,036,435,900	4,592,747,350	1,352,575,250	2,650,094,500	2,491,283,400	8,640,046,350	55,117,380,600
		Org	303	418	553	499	368	490	234	521	211	375	438	236	528	704	881	6,759
	5. Tunggakan kredit	Rp.	42,324,900	313,162,800	515,867,300	200,113,400	171,825,800	1,102,310,600	257,466,000	764,629,600	102,634,600	331,640,100	566,623,200	172,864,900	181,453,050	1,425,309,250	1,253,304,700	7,401,530,200.00
		Org	44	163	230	24	56	247	28	238	56	140	235	84	171	437	162	2,315
		%	1.77	9.61	6.52	6.45	5.38	23.57	17.20	24.39	4.70	8.22	12.34	12.78	6.85	57.21	14.51	13.43
	II. KOLEKTIBILITAS KREDIT YANG DIBERIKAN																	
	1. Lancar	Rp.	2,367,979,000.00	3,030,972,500.00	7,757,117,250	2,774,360,300.00	3,098,742,050.00	3,685,840,950.00	1,239,793,050.00	2,449,751,000.00	2,142,673,500.00	3,876,137,700.00	4,272,583,150	1,198,484,750.00	2,614,815,400.00	1,031,490,850.00	7,785,664,850.00	49,326,406,300.00
		Org	299	347	542	452	351	376	206	417	206	354	390	197	514	257	732	5,640
		%	99.00	93.05	98.00	89.43	97.01	78.81	82.80	78.16	98.08	96.03	93	88.61	98.67	41.40	90.11	89.49
	2. Kurang lancar	Rp.	-	-	8,550,000.00	66,265,200.00	2,445,000.00	10,103,500.00	-	-	-	995,000.00	-	22,793,500.00	14,217,500.00	30,983,300.00	66,596,500.00	222,949,500.00
		Org	-	-	1	10	1	4	-	-	-	1	-	3	5	10	14	49
		%	-	-	0.11	2.14	0.08	0.22	-	-	-	0.02	-	1.69	0.54	1.24	0.77	0.40
	3. Diragukan	Rp.	-	-	40,410,000.00	76,823,000.00	28,627,000.00	65,271,250.00	-	-	-	16,296,500.00	83,851,000	6,325,000.00	6,695,000.00	-	131,162,300.00	455,461,050.00
		Org	-	-	2	9	5	10	-	-	-	2	14	1	2	-	19	64
		%	-	-	0.51	2.48	0.90	1.40	-	-	-	0.40	2	0.47	0.25	-	1.52	0.83
	4. Macet	Rp.	23,925,000.00	226,359,500.00	109,648,600.00	184,682,500.00	64,392,500.00	915,464,900.00	257,466,000.00	684,634,300.00	41,900,000.00	143,006,700.00	236,313,200	124,972,000.00	14,366,600.00	1,428,809,250.00	656,622,700.00	5,112,563,750.00
		Org	4	51	8	28	11	99	28	104	5	18	34	35	7	62	116	610
		%	1.00	6.95	1.39	5.95	2.02	19.58	17.20	21.84	1.92	3.54	5	9.24	0.54	57.35	7.60	9.28
	5. NPL	Rp.	23,925,000.00	226,359,500.00	158,608,600.00	327,770,700.00	95,464,500.00	990,839,650.00	257,466,000.00	684,634,300.00	41,900,000.00	160,298,200.00	320,164,200.00	154,090,500.00	35,279,100.00	1,459,792,550.00	854,381,500.00	5,790,974,300.00
		Rp.	4	51	11	47	17	113	28	104	5	21	48	39	14	72	149	723
		%	1.00	6.95	2.00	10.57	2.99	21.19	17.20	21.84	1.92	3.97	6.97	11.39	1.33	58.60	9.89	10.51

D. RENCANA PEMBAGIAN LABA BERSIH

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON															TOTAL
			PONJONG	PLAYEN	SEMIN	PANGGANG	RONGKOP	NGILIPAR	SEMANU	PALIYAN	KARANGMOJO	NGAWEN	PATUK	WONOSARI	SAPTOSARI	TEPUS	GEDANGSARI	
1.	Bagian Laba Pemilik Modal	55%	138,428,343.35	138,202,695.18	344,236,908.07	162,013,323.45	140,728,589.87	139,226,212.51	44,015,318.38	171,840,650.52	83,893,160.62	159,336,991.00	165,136,233.35	22,056,388.20	161,517,742.27	-	320,184,236.68	2,190,816,793.44
	dibagi sesuai perimbangan modal :																	
	a. Pemerintah Daerah DIY		135,267,440.95	131,869,327.85	336,920,064.24	158,602,194.96	138,223,457.90	134,041,393.70	43,431,660.27	168,848,129.63	82,987,315.56	151,524,976.15	162,726,890.22	21,922,412.67	158,749,208.49	-	316,886,129.15	2,142,000,601.72
	b. Pemerintah Kab/Kota		625,767.72	847,020.87	1,463,368.77	682,225.69	501,026.39	791,696.00	123,033.35	598,504.18	181,168.94	845,189.48	481,868.63	26,795.11	537,976.08	-	659,621.51	8,365,262.71
	c. Pemerintah Desa		2,535,134.68	5,486,346.46	5,853,475.06	2,728,902.80	2,004,105.58	4,393,122.82	460,624.77	2,394,016.71	724,676.11	6,966,825.37	1,927,474.50	107,180.43	2,230,557.70	-	2,638,486.02	40,450,929.01
2.	Cadangan Umum	15%	37,753,184.55	37,691,644.14	93,882,793.11	44,185,451.85	38,380,524.51	37,970,785.23	12,004,177.74	46,865,631.96	22,879,952.90	43,455,543.00	45,037,154.55	6,015,378.60	44,050,293.35	-	87,322,973.64	597,495,489.12
3.	Cadangan Tujuan	15%	37,753,184.55	37,691,644.14	93,882,793.11	44,185,451.85	38,380,524.51	37,970,785.23	12,004,177.74	46,865,631.96	22,879,952.90	43,455,543.00	45,037,154.55	6,015,378.60	44,050,293.35	-	87,322,973.64	597,495,489.12
4.	Dana Pembinaan	7.5%	18,876,592.28	18,845,822.07	46,941,396.56	22,092,725.93	19,190,262.26	18,985,392.62	6,002,088.87	23,432,815.98	11,439,976.45	21,727,771.50	22,518,577.28	3,007,689.30	22,025,146.67	-	43,661,486.82	298,747,744.56
	dibagi :																	
	a. Badan Pembina Pemda DIY		6,292,197.43	6,281,940.69	15,647,132.19	7,364,241.98	6,396,754.09	6,328,464.21	2,000,696.29	7,810,938.66	3,813,325.48	7,242,590.50	7,506,192.43	1,002,563.10	7,341,715.56	-	14,553,828.94	99,582,581.52
	b. Badan Pembina Kab/Kota		6,292,197.43	6,281,940.69	15,647,132.19	7,364,241.98	6,396,754.09	6,328,464.21	2,000,696.29	7,810,938.66	3,813,325.48	7,242,590.50	7,506,192.43	1,002,563.10	7,341,715.56	-	14,553,828.94	99,582,581.52
	c. Pembina Teknis (BPD DIY)		6,292,197.43	6,281,940.69	15,647,132.19	7,364,241.98	6,396,754.09	6,328,464.21	2,000,696.29	7,810,938.66	3,813,325.48	7,242,590.50	7,506,192.43	1,002,563.10	7,341,715.56	-	14,553,828.94	99,582,581.52
5.	Jasa Produksi	7.5%	18,876,592.28	18,845,822.07	46,941,396.56	22,092,725.93	19,190,262.26	18,985,392.62	6,002,088.87	23,432,815.98	11,439,976.45	21,727,771.50	22,518,577.28	3,007,689.30	22,025,146.67	-	43,661,486.82	298,747,744.56
	dibagi :																	
	a. Badan Pembina Pemda DIY		4,719,148.07	4,711,455.52	11,735,349.14	5,523,181.48	4,797,565.56	4,746,348.15	1,500,522.22	5,858,204.00	2,859,994.11	5,431,942.88	5,629,644.32	751,922.33	5,506,286.67	-	10,915,371.71	74,686,936.14
	b. Badan Pembina Kab/Kota		4,719,148.07	4,711,455.52	11,735,349.14	5,523,181.48	4,797,565.56	4,746,348.15	1,500,522.22	5,858,204.00	2,859,994.11	5,431,942.88	5,629,644.32	751,922.33	5,506,286.67	-	10,915,371.71	74,686,936.14
	c. Camat dan Karyawan BUKP		9,438,296.14	9,422,911.04	23,470,698.28	11,046,362.96	9,595,131.13	9,492,696.31	3,001,044.44	11,716,407.99	5,719,988.22	10,863,885.75	11,259,288.64	1,503,844.65	11,012,573.34	-	21,830,743.41	149,373,872.28

E. ANALISA KINERJA

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON															TOTAL
			PONJONG	PLAYEN	SEMIN	PANGGANG	RONGKOP	NGLIPAR	SEMANU	PALIYAN	KARANGMOJO	NGAWEN	PATUK	WONOSARI	SAPTOSARI	TEPUS	GEDANGSARI	
I.	RATIO LIKUIDITAS																	
	1. Cash Ratio	%	55.61	37.88	48.14	76.85	21.34	51.19	61.49	69.53	52.98	64.52	31.30	65.85	43.88	2.45	46.27	48.62
	2. Loan to Deposit Ratio (LDR)	%	83.32	94.28	90.56	56.90	128.63	76.10	60.32	72.80	78.70	54.80	98.51	55.76	95.36	64.84	81.37	79.48
II.	RATIO RENTABILITAS																	
	1. Return on Assets (ROA)	%	7.11	6.23	5.67	4.54	7.57	3.72	3.22	5.72	4.66	3.58	5.59	1.60	8.41	-24.69	4.86	3.19
	2. Return on Equity (ROE)	%	28.51	28.24	22.70	18.79	23.18	20.30	15.95	20.16	17.38	25.03	26.65	7.17	31.89	38.79	25.02	23.32
	3. BOPO	%	67.64	66.69	67.51	69.64	69.41	71.58	79.90	63.13	74.40	74.51	69.13	90.68	65.01	310.19	66.15	87.04
	4. Net Profit Margin (NPM)	%	29.17	29.83	29.85	27.58	28.19	25.94	18.18	34.39	23.54	24.14	28.64	9.38	31.47	-210.19	30.27	10.69
III.	RATIO SOLVABILITAS																	
	1. Capital Adequacy Ratio (CAR)	%	35.68	30.42	34.59	44.00	37.03	32.30	40.65	46.63	40.22	26.07	26.66	44.42	33.60	9.87	27.05	33.95
	2. Debt to Equity Ratio	%	301.22	353.12	300.54	313.75	206.13	445.85	395.31	252.38	273.04	599.10	376.89	349.29	279.22	-257.09	415.04	306.92
IV.	AKTIVITAS PELAYANAN																	
	1. Jumlah SDM BUKP	Org	4.00	4.00	7.00	4.00	4.00	5.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	6.00	4.40
	2. Jumlah Hari Kerja	Org	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	295.00	289.00	289.00	289.00	289.00	289.40
	3. Pelayanan Nasabah	Org	18312.00	35612.00	18605.00	11776.00	9446.00	17064.00	13158.00	11345.00	9274.00	29871.00	7832.00	6912.00	10326.00	4460.00	14130.00	14,541.53
	4. Aktivitas Pelayanan Nasabah per hari per SDM	Org	15.84	30.81	9.20	10.19	8.17	11.81	11.38	9.81	8.02	25.84	6.64	5.98	8.93	3.86	8.15	11.64
V.	PENCAPAIAN ANGGARAN																	
	1. Asset	%	105.54	94.55	103.04	95.53	99.21	104.40	108.31	98.00	99.56	100.49	100.63	87.48	89.55	83.70	106.70	98.45
	2. Kewajiban	%	106.37	91.06	104.51	91.97	97.54	99.81	109.60	90.89	98.67	99.73	98.46	110.40	84.40	79.59	108.14	98.14
	3. Ekuitas	%	103.14	109.35	98.87	108.72	102.83	131.29	103.48	120.66	99.25	105.33	109.75	93.81	107.95	68.45	100.48	104.22
	4. Pendapatan Operasional	%	95.63	100.05	95.08	102.49	90.70	103.44	93.65	93.42	89.94	104.90	97.70	88.97	107.28	55.37	94.67	94.22
	5. Beban Operasional	%	91.08	87.60	96.18	94.15	84.28	83.84	92.62	89.60	89.06	100.55	88.78	94.17	101.65	84.46	95.83	91.59
	6. Laba/(Rugi) Bersih Tahun Berjalan	%	96.27	125.25	85.31	116.86	97.55	229.73	66.19	94.86	85.16	113.72	116.95	58.26	107.56	-1573.39	83.42	(6.42)

LAPORAN KEUANGAN TAHUNAN
BADAN USAHA KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA
WILAYAH KABUPATEN SLEMAN
TAHUN BUKU 2023

A. NERACA, PER 31 DESEMBER 2023

NO		PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																TOTAL
I. ASET		TEMPEL	GODEAN	TURI	SEYEGAN	PAKEM	PRAMBANAN	MLATI	NGAGLIK	NGEMPLAK	GAMPING	DEPOK	MOYUDAN	SLEMAN	MINGGIR	CANGKRINGAN	BERBAH	KALASAN	
1. Kas		64,501,800	41,861,600.00	56,251,900.00	179,322,500.00	21,046,200.00	60,963,600.00	88,012,600.00	48,711,600.00	34,797,700.00	44,720,600.00	20,789,400.00	47,218,900.00	138,882,400.00	102,800,000.00	90,791,700.00	43,670,300.00	83,094,000.00	1,167,436,800.00
2. Pendapatan yang akan diterima		3,784,516	6,575,565.00	2,519,540.40	20,123,105.00	5,134,418.00	13,169,637.00	4,532,379.00	14,418,984.00	8,045,734.00	6,409,570.00	8,568,573.00	12,645,110.00	11,681,142.20	17,507,621.30	4,058,710.00	12,589,919.30	166,222,255.10	
3. Penempatan pada Bank lain		48,050,244	722,336,901.00	227,193,346.40	677,520,592.00	187,765,482.00	478,618,346.00	878,627,956.00	577,794,861.90	534,666,662.00	414,935,913.00	1,693,283,833.00	655,797,433.00	1,261,439,226.00	2,634,052,574.20	2,148,577,898.30	636,343,784.00	361,955,058.20	14,138,960,111.00
4. Kredit yang diberikan																			
Pihak yang mempunyai hubungan istimewa		129,314,200	3,750,000.00	21,042,000.00	95,875,000.00	17,580,000.00	60,785,000.00	3,000,000.00	253,000,000.00	27,141,500.00	106,200,000.00	145,406,600.00	16,110,800.00	39,806,800.00	-	855,470,700.00	18,880,000.00	-	1,793,362,600.00
Pihak ketiga		3,401,004,500	1,131,909,225.00	1,974,813,950.00	2,736,886,300.00	3,965,339,450.00	2,228,489,950.00	1,712,141,300.00	2,448,215,750.00	2,277,901,400.00	1,910,330,100.00	745,425,200.00	2,016,266,750.00	3,170,021,500.00	2,482,403,100.00	1,666,742,950.00	792,886,100.00	1,890,060,050.00	36,550,837,575.00
Sub Jumlah		3,530,318,700	1,135,659,225	1,995,855,950	2,832,761,300	3,982,919,450	2,289,274,950	1,715,141,300	2,701,215,750	2,305,042,900	2,016,530,100	890,831,800	2,032,377,550	3,209,828,300	2,482,403,100	2,522,213,650	811,766,100	1,890,060,050	38,344,200,175
Provisi yang belum diamortisasi		(6,682,278)	(9,084,264.30)	(3,341,166.60)	(21,272,175.00)	(29,031,117.30)	(16,413,624.00)	(13,198,250.00)	(19,491,778.00)	(21,848,020.00)	(9,727,722.00)	(7,934,778.00)	(17,595,115.00)	(19,204,361.00)	(17,745,222.00)	(19,129,361.00)	(3,002,861.00)	(17,716,277.50)	(252,418,370.70)
Administrasi yang belum diamortisasi		-	-	-	-	-	-	-	-	-	-	-	1.00	-	-	-	-	-	1.00
Penyisihan penghapusan aktiva produktif		(751,851,900)	(212,604,950.30)	(276,702,949.70)	(393,609,100.00)	(242,143,000.30)	(216,035,800.00)	(318,829,175.00)	(88,395,000.00)	(108,477,700.00)	(316,518,950.00)	(134,005,500.00)	(141,532,650.00)	(511,079,410.00)	(339,046,000.00)	(128,864,500.00)	(353,809,200.00)	(271,912,700.00)	(4,805,418,485.30)
Jumlah bersih		2,771,784,522	913,970,010	1,715,811,834	2,417,880,025	3,711,745,332	2,056,825,526	1,383,113,875	2,593,328,972	2,174,717,180	1,690,283,428	748,891,522	1,873,249,786	2,679,544,529	2,125,611,878	2,374,219,789	454,954,039	1,600,431,073	33,286,363,320
5. Aset Tetap																			
Harga perolehan		201,659,500	95,748,150.00	204,820,000.00	171,813,850.00	213,334,000.00	896,447,700.00	127,878,500.00	188,354,050.00	138,598,725.00	133,961,800.00	158,721,410.00	154,698,900.00	160,817,000.00	173,224,700.00	206,560,700.00	98,038,000.00	132,229,000.00	3,456,905,985.00
Akumulasi penyusutan		(185,221,930)	(94,015,160.00)	(181,421,360.00)	(130,629,324.00)	(194,420,198.00)	(146,477,533.00)	(126,029,338.00)	(157,308,130.00)	(95,517,919.00)	(119,743,208.00)	(130,444,658.90)	(146,206,449.00)	(138,568,510.00)	(154,003,569.50)	(136,702,551.00)	(95,414,044.00)	(87,482,749.00)	(2,319,606,631.40)
Jumlah bersih		16,437,570	1,732,990	23,398,640	41,184,526	18,913,802	749,970,167	1,849,162	31,045,920	43,080,806	14,218,592	28,276,751	8,492,451	22,248,490	19,221,131	69,858,149	2,623,956	44,746,251	1,137,299,354
6. Aset tidak berwujud																			
Harga perolehan		15,000,000	15,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00	17,500,000.00	16,900,000.00	17,700,000.00	19,400,000.00	15,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00	266,500,000.00
Akumulasi penyusutan		(15,000,000)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(17,500,000.00)	(16,900,000.00)	(17,700,000.00)	(19,400,000.00)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(15,000,000.00)	(266,500,000.00)
Jumlah bersih		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Aset lain-lain		69,312,000	43,058,400.00	50,000,000.00	73,335,567.00	59,623,053.00	63,650,000.00	65,083,300.00	-	-	17,110,417.00	133,388,909.00	33,000,000.00	86,538,494.00	17,317,676.00	3,885,000.00	26,058,333.00	-	741,361,149.00
JUMLAH ASET		2,973,870,652	1,729,535,466	2,075,175,261	3,409,366,315	4,004,228,287	3,423,197,276	2,421,219,272	3,265,339,085	2,801,681,332	2,189,314,684	2,631,039,985	2,626,327,143	4,201,298,249	4,910,684,401	4,704,840,158	1,167,709,122	2,102,816,301	50,637,642,989
II. KEWAJIBAN DAN EKUITAS																			
1. Kewajiban																			
Utang bunga		3,784,516	497,735.40	1,384,720.00	1,387,249.00	4,112,226.00	2,300,238.70	1,981,108.80	1,013,139.80	2,362,890.00	1,820,683.70	1,331,529.50	554,360.35	2,030,514.10	4,375,020.95	1,809,942.80	973,308.00	2,544,139.20	34,263,322.30
Utang pajak		16,115,561	443,237.40	815,746.90	20,477,812.00	25,369,508.00	8,115,732.80	4,563,434.80	8,766,242.80	10,249,803.00	1,004,436.70	-	2,674,352.35	11,789,148.10	4,187,733.95	18,777,692.80	444,018.00	6,472,369.20	140,266,829.80
Simpanan nasabah		1,288,032,616	1,085,796,238.40	899,674,563.00	2,039,472,116.00	2,087,268,589.00	2,021,835,859.00	1,555,136,805.90	1,347,747,561.80	1,527,748,279.00	1,673,863,880.00	1,933,506,782.00	1,650,118,249.30	3,001,943,323.00	4,121,439,762.00	3,132,213,632.80	834,758,318.00	1,586,634,632.00	31,787,191,207.20
Pinjaman diterima		837,287,200	262,500,000.00	418,083,700.00	109,375,000.00	728,630,800.00	500,000,000.00	136,987,000.00	1,014,100,000.00	46,875,000.00	112,500,000.00	-	500,000,000.00	-	-	700,000,000.00	187,500,000.00	5,553,838,700.00	
Kewajiban lain-lain		313,000	-	-	-	17,666,667.00	1,200,000.00	-	-	33,548,486.00	-	-	-	-	300,000.00	44,301,574.00	-	-	97,329,727.00
Jumlah Kewajiban		2,145,532,893	1,349,237,211	1,319,958,730	2,170,712,177	2,863,047,790	2,533,451,831	1,698,668,350	2,371,626,944	1,620,784,458	1,789,189,000	1,934,838,312	1,653,346,962	3,515,762,985	4,130,302,517	3,197,102,842	1,536,175,644	1,783,151,140	37,612,889,786
2. EKUITAS																			
Modal disetor		716,466,940	268,981,182.00	699,717,499.00	296,631,258.00	809,717,418.00	293,432,983.00	433,545,959.00	410,000,000.00	638,818,600.00	405,750,000.00	415,650,000.00	784,231,180.00	379,500,000.00	390,500,000.00	614,648,000.00	365,310,241.00	369,898,000.00	8,292,799,260.00
Modal sumbangan		-	-	-	-	-	-	-	9,432,500.00	-	-	-	9,432,500.00	9,432,500	-	-	9,432,500.00	9,432,500.00	47,162,500.00
Saldo laba																			
Cadangan Umum		264,671,522	111,423,780.10	237,402,406.50	416,792,326.50	184,167,071.70	390,961,855.90	175,530,592.70	199,158,488.70	224,018,014.50	80,221,770.30	134,024,168.80	86,761,402.00	193,015,167.90	178,430,808.50	398,886,025.70	8,781,116.00	81,272,196.90	3,365,518,714.70
Cadangan Tujuan		297,202,828	111,423,780.10	87,515,445.50	416,792,326.50	232,485,585.70	304,334,491.80	191,879,032.80	185,674,715.70	229,322,693.50	83,877,410.30	134,024,168.80	112,003,799.00	205,792,949.90	167,993,101.50	355,329,385.80	32,894,346.00	82,365,534.90	3,230,911,595.80
Laba Rugi Tahun Sebelumnya		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Belum ditentukan penggunaannya		(450,003,531)	(111,530,487.00)	(269,418,820.40)	108,438,227.00	(85,189,578.00)	(98,983,885.20)	(78,404,662.00)	89,446,436.00	88,737,566.00	(169,723,497.00)	12,503,336.00	(19,448,700.00)	(102,205,354.00)	43,457,974.00	138,873,903.70	(784,884,725.00)	(223,303,071.20)	(1,911,638,868.10)
Jumlah Ekuitas		828,337,799	380,298,255	755,216,531	1,238,654,138	1,141,180,497	889,745,446	722,550,923	893,712,140	1,180,896,874	400,125,684	696,201,674	972,980,181	685,535,264	780,381,884	1,507,737,315	(368,466,522)	319,665,161	13,024,753.20
TOTAL KEWAJIBAN DAN EKUITAS		2,973,870,652	1,729,535,466	2,075,175,261	3,409,366,315	4,004,228,287	3,423,197,276	2,421,219,272	3,265,339,085	2,801,681,332	2,189,314,684	2,631,039,985	2,626,327,143	4,201,298,249	4,910,684,401	4,704,840,158	1,167,709,122	2,102,816,301	50,637,642,989

B. PERHITUNGAN LABA/ (RUGI) PERIODE 1 JANUARI S.D 31 DESEMBER 2023

NO		PERKIRAAN	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																TOTAL	
			TEMPEL	GODEAN	TURI	SEYEGAN	PAKEM	PRAMBANAN	MLATI	NGAGLIK	NGEMPLAK	GAMPING	DEPOK	MOYUDAN	SLEMAN	MINGGIR	CANGKRINGAN	BERBAH		KALASAN
I.	PENDAPATAN DAN BEBAN OPERASIONAL																			
	1. Pendapatan Operasional																			
		Pendapatan Bunga	283,247,814	239,832,068.00	144,907,680.20	434,651,334.00	422,624,548.00	375,514,335.00	322,179,399.20	463,596,943.20	441,121,649.00	276,607,404.00	278,599,918.20	410,579,140.00	478,165,939.00	457,537,468.00	539,208,211.00	119,841,004.80	292,615,973.20	5,980,830,828.80
		Pendapatan Provisi dan Amortisasi	29,340,444	30,064,097.00	12,180,889.20	54,805,723.00	87,634,555.00	52,221,898.00	31,277,976.20	56,631,860.20	74,036,814.00	26,411,119.00	23,099,582.20	22,277,497.00	35,513,695.00	37,278,500.00	58,016,515.00	12,821,138.30	44,981,084.30	688,593,387.40
		Pendapatan Operasional Lainnya	131,000	1,964,346.00	1,889,876.20	539,550.00	2,340,796.00	860,101.00	3,004,000.00	4,451,895.00	28,258,450.00	19,385,248.00	7,644,069.00	3,865,131.00	3,909,969.00	17,834,125.00	2,866,078.00	3,782,860.00	6,185,000.00	108,912,494.20
		Jumlah	312,719,258	271,860,511	158,978,446	489,996,607	512,599,899	428,596,334	356,461,375	524,680,698	543,416,913	322,403,771	309,343,569	436,721,768	517,589,603	512,650,093	600,090,804	136,445,003	343,782,058	6,778,336,710
	2. Beban Operasional																			
		Beban Bunga	142,732,916	36,381,786.00	63,282,572.00	98,556,514.00	183,663,694.20	95,684,462.00	76,146,318.00	137,062,682.00	85,493,805.70	89,163,277.00	71,598,820.00	75,045,455.00	192,687,451.00	167,293,673.00	94,626,439.00	48,135,244.00	87,373,373.80	1,744,928,482.70
		Beban Tenaga Kerja	181,291,472	176,031,475.00	108,824,017.00	172,067,740.00	165,704,480.20	158,792,045.00	164,234,186.00	178,271,570.00	249,129,586.60	171,514,304.00	141,146,524.90	189,344,670.00	177,895,780.00	182,790,850.00	260,097,868.00	114,603,490.00	147,127,534.70	2,938,867,593.40
		Beban Administrasi dan Umum	234,224,579	56,545,575.00	117,126,697.00	101,414,446.00	136,265,069.20	98,271,063.00	83,683,089.00	112,607,132.00	56,226,086.00	84,094,889.00	87,823,512.00	100,532,233.00	121,725,273.00	102,741,600.00	50,870,709.00	70,686,888.00	1,725,861,373.20	
		Jumlah	558,248,967	268,958,836	289,233,286	372,038,700	485,633,244	352,747,570	324,063,593	426,357,149	447,230,524	316,903,667	296,840,234	352,213,637	471,115,464	471,809,796	457,465,907	213,609,443	305,187,797	6,409,657,813
		Lab a Operasional	(245,529,709)	2,901,675	(130,254,840)	117,957,907	26,966,655	75,848,764	32,397,782	98,323,549	96,186,389	5,500,104	12,503,336	84,508,131	46,474,139	40,840,297	142,624,897	(77,164,440)	38,594,261	368,678,897
II.	PENDAPATAN (BEBAN) OPERASIONAL																			
		Pendapatan Non Operasional	369,793	2,508,711.00	14,538,902.00	3,100,335.00	56,108.20	13,376,780.00	19,466,500.00	47,458.00	-	6,000,000.00	-	986,175.00	5,500,000.00	3,000,001.00	11,847,536.00	39,029,000.00	9,742,900.00	129,570,199.20
		Beban Non Operasional	-	-	-	144,552.00	-	-	-	-	2,849,103.00	1,000,765.00	-	1,300,000.00	8.00	-	1.00	40.00	1.40	5,294,470.40
		Pendapatan (Beban) Non Operasional	369,793	2,508,711	14,538,902	2,955,783	56,108	13,376,780	19,466,500	47,458	3,150,897	(1,000,765)	-	(313,825)	5,499,992	3,000,001	11,847,535	39,028,960	9,742,899	124,275,729

III.	LABA SEBELUM PAJAK PENGHASILAN	(245,159,916)	5,410,386	(115,715,938)	120,913,690	27,022,764	89,225,544	51,864,282	98,371,007	99,337,286	4,499,339	12,503,336	84,194,306	51,974,131	43,840,298	154,472,432	(38,135,480)	48,337,160	492,954,626
	PAJAK KINI	-	260,684,00	-	12,475,463	2,952,535	9,764,327,00	4,052,528,80	8,924,572	10,599,720	261,188	-	8,936,134	5,501,450	382,324	15,598,528	-	5,225,322	84,934,776,00
	LABA BERSIH	(245,159,916)	5,149,702	(115,715,938)	108,438,227	24,070,229	79,461,217	47,811,754	89,446,436	88,737,566	4,238,151	12,503,336	75,258,172	46,472,681	43,457,974	138,873,904	(38,135,480)	43,111,837	408,019,850

C. STATISTIK KREDIT YANG DIBERIKAN

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																	TOTAL
			TEMPEL	GODEAN	TURI	SEYEGAN	PAKEM	PRAMBANAN	MLATI	NGAGLIK	NGEMPLAK	GAMPING	DEPOK	MOYUDAN	SLEMAN	MINGGIR	CANGKRINGAN	BERBAH	KALASAN	
I.	STATISTIK KREDIT YANG DIBERIKAN																			
	1. Saldo kredit yang diberikan awal tahun	Rp.	3.765.016.000	1.295.629.825	2.292.675.002	3.068.650.300	3.971.076.885	2.293.866.800	1.920.819.450	3.057.611.400	2.163.814.250	2.230.673.100	1.435.451.650	2.252.266.700	3.691.069.000	2.526.270.100	2.943.053.000	1.020.925.700	2.014.680.300	41.943.549.462
		Org	553	228	241	217	297	283	343	185	246	228	135	332	502	385	241	124	345	4.885
	2. Pencairan kredit selama 1 tahun	Rp.	986.300.000	1.631.500.000	571.600.000	3.494.500.000	2.957.010.000	2.441.200.000	1.383.000.000	2.298.800.000	3.727.900.000	1.383.300.000	987.000.000	1.556.250.000	2.037.000.000	2.240.800.000	2.710.000.000	426.000.000	2.361.600.000	33.193.760.000
		Org	123	179	108	191	185	295	169	154	298	161	123	213	272	278	172	53	279	3.253
	3. Angsuran kredit selama 1 tahun	Rp.	1.220.997.300	1.791.470.600	868.419.052	3.730.389.000	2.945.167.435	2.445.791.850	1.588.678.150	2.655.195.650	3.586.671.350	1.597.443.000	1.531.619.850	1.776.139.150	2.518.240.700	2.284.667.000	3.130.839.350	635.159.600	2.486.220.250	36.793.109.287
		Org	1.526	1.663	823	1.313	1.210	2.068	2.514	1.295	1.958	1.353	1.047	2.127	2.14	2.337	1.585	867	2.020	25.920
	4. Saldo kredit yang diberikan akhir tahun	Rp.	3.530.318.700	1.135.659.225	1.995.855.950	2.832.761.300	3.982.919.450	2.289.274.950	1.715.141.300	2.701.215.750	2.305.042.900	2.016.530.100	890.831.800	2.032.377.550	3.209.828.300	2.482.403.100	2.522.213.650	811.766.100	1.890.060.050	38.344.200.175
		Org	529	242	249	180	231	285	319	187	232	223	139	285	484	395	223	124	356	4.683
	5. Tunggalan kredit	Rp.	3.265.928.200	356.461.875	23.380.300	1.048.285.700	2.014.824.700	916.924.950	956.717.450	875.093.600	667.977.750	1.183.234.500	304.678.100	513.500.000	1.888.236.800	1.139.622.750	601.658.500	573.321.600	673.089.200	17.002.935.975
		Org	492	116	59	114	186	178	202	110	149	150	608	211	304	306	73	70	152	3.480
		%	92.51	31.39	1.17	37.01	50.59	40.05	55.78	32.40	28.98	58.68	34.20	25.27	58.83	45.91	23.85	70.63	35.61	44.34
II.	KOLEKTIBILITAS KREDIT YANG DIBERIKAN																			
	1. Lancar	Rp.	264.390.500	611.501.750	246.605.150	2.020.571.450	1.267.669.450	1.457.030.650	810.939.050	1.446.775.450	1.828.256.200	753.025.700	586.153.700	1.015.396.750	1.321.591.500	1.271.463.250	1.920.555.150	238.444.500	1.154.957.250	18.215.327.450
		Org	37	126	1.773	125	107	210	119	122	168	99	80	158	183	195	150	34	176	3.862
		%	7.49	53.85	12.36	71.33	31.83	63.65	47.28	53.56	79.32	37.34	65.80	49.96	41.17	51.22	76.15	29.37	61.11	47.50
	2. Kurang lancar	Rp.	557.254.200	51.865.600	65.991.300	18.358.750	626.594.750	67.433.500	94.329.500	178.230.000	39.213.000	83.860.200	63.444.500	252.380.200	189.049.350	135.012.250	2.821.000	52.591.500	61.500.000	2.539.929.600
		Org	40	18	15	3	31	11	13	12	6	10	14	24	26	22	2	5	14	266
		%	15.78	4.57	3.31	0.65	15.73	2.95	5.50	6.60	1.70	4.16	7.12	12.42	5.89	5.44	0.11	6.48	3.25	6.62
	3. Diragukan	Rp.	603.058.900	71.502.050	136.148.250	22.040.000	526.893.250	60.408.000	81.645.850	187.554.300	138.480.000	108.865.500	37.632.600	212.782.750	118.717.800	119.402.500	67.000.000	43.198.000	100.701.250	2.636.031.000
		Org	59	14	21	4	23	7	11	13	13	9	7	26	23	32	4	5	20	291
		%	17.08	6.30	6.82	0.78	13.23	2.64	4.76	6.94	6.01	5.40	4.22	10.47	3.70	4.81	2.66	5.32	5.33	6.87
	4. Macet	Rp.	2.105.615.100	400.789.825	1.547.111.250	771.791.100	1.561.762.000	704.402.800	728.226.900	888.656.000	299.093.700	1.070.778.700	203.601.000	551.817.850	1.580.469.650	956.525.100	531.837.500	477.532.100	572.901.550	14.952.912.125
		Org	393	84	154	48	70	57	178	40	45	105	59	76	255	146	67	60	146	1.983
		%	59.64	35.29	77.52	27.25	39.21	30.77	42.46	32.90	12.98	53.10	22.86	27.15	49.24	38.53	21.09	58.83	30.31	39.00
	5. NPL	Rp.	3.265.928.200	524.157.475	1.749.250.800	812.189.850	2.715.250.000	832.244.300	904.202.250	1.254.440.300	476.786.700	1.263.504.400	304.678.100	1.016.980.800	1.888.236.800	1.210.939.850	601.658.500	573.321.600	735.102.800	20.128.872.725
		Org	492	116	190	55	124	75	202	65	64	124	80	126	304	200	73	70	180	2.540
		%	92.51	46.15	87.64	28.67	68.17	36.35	52.72	46.44	20.68	62.66	34.20	50.04	58.83	48.78	23.85	70.63	38.89	52.50

D. RENCANA PEMBAGIAN LABA BERSIH

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																	TOTAL
			TEMPEL	GODEAN	TURI	SEYEGAN	PAKEM	PRAMBANAN	MLATI	NGAGLIK	NGEMPLAK	GAMPING	DEPOK	MOYUDAN	SLEMAN	MINGGIR	CANGKRINGAN	BERBAH	KALASAN	
1.	Bagian Laba Pemilik Modal	55%	-	2,832,336.10	-	59,641,024.85	13,238,625.73	43,703,669.35	26,296,464.48	49,195,539.58	48,805,661.09	2,330,983.05	6,876,834.53	41,391,994.60	25,559,974.55	23,901,885.70	76,380,647.20	-	23,711,510.46	443,867,151.26
	dibagi sesuai perimbangan modal :																			-
	a. Pemerintah Daerah DIY		-	1,440,415.41	-	25,755,309.91	10,991,524.85	22,852,183.45	15,429,174.53	29,997,280.23	36,390,681.42	1,436,218.76	4,136,193.03	34,820,841.27	16,837,927.90	15,302,103.52	58,424,022.40	-	16,131,350.22	289,945,226.90
	b. Pemerintah Kab/Kota		-	1,327,184.45	-	32,996,146.98	2,214,401.50	20,553,607.53	10,679,417.96	18,958,281.11	12,262,179.91	883,274.54	2,707,551.95	6,465,592.63	8,587,343.23	8,477,365.35	17,708,090.20	-	7,451,954.57	151,272,391.92
	c. Pemerintah Desa		-	64,736.24	-	889,567.96	32,699.37	297,878.37	187,871.99	239,978.24	152,799.75	11,489.75	33,089.54	105,560.70	134,703.42	122,416.83	248,534.60	-	128,205.67	2,649,532.44
2.	Cadangan Umum	15%	-	772,455.30	-	16,265,734.05	3,610,534.29	11,919,182.55	7,171,763.04	13,416,965.34	13,310,634.84	635,722.65	1,875,500.33	11,288,725.80	6,970,902.15	6,518,696.10	20,831,085.60	-	6,466,775.58	121,054,677.62
3.	Cadangan Tujuan	15%	-	772,455.30	-	16,265,734.05	3,610,534.29	11,919,182.55	7,171,763.04	13,416,965.34	13,310,634.84	635,722.65	1,875,500.33	11,288,725.80	6,970,902.15	6,518,696.10	20,831,085.60	-	6,466,775.58	121,054,677.62
4.	Dana Pembinaan	7.5%	-	386,227.65	-	8,132,867.03	1,805,267.15	5,959,591.28	3,585,881.52	6,708,482.67	6,655,317.42	317,861.33	937,750.16	5,644,362.90	3,485,451.08	3,259,348.05	10,415,542.80	-	3,233,387.79	60,527,338.81
	dibagi :																			-
	a. Badan Pembina Pemda DIY		-	128,742.55	-	2,710,955.68	601,755.72	1,986,530.43	1,195,293.84	2,236,160.89	2,218,439.14	105,953.78	312,583.39	1,881,454.30	1,161,817.03	1,086,449.35	3,471,847.60	-	1,077,795.93	20,175,779.60
	b. Badan Pembina Kab/Kota		-	128,742.55	-	2,710,955.68	601,755.72	1,986,530.43	1,195,293.84	2,236,160.89	2,218,439.14	105,953.78	312,583.39	1,881,454.30	1,161,817.03	1,086,449.35	3,471,847.60	-	1,077,795.93	20,175,779.60
	c. Pembina Teknis (BPD DIY)		-	128,742.55	-	2,710,955.68	601,755.72	1,986,530.43	1,195,293.84	2,236,160.89	2,218,439.14	105,953.78	312,583.39	1,881,454.30	1,161,817.03	1,086,449.35	3,471,847.60	-	1,077,795.93	20,175,779.60
5.	Jasa Produksi	7.5%	-	386,227.65	-	8,132,867.03	1,805,267.15	5,959,591.28	3,585,881.52	6,708,482.67	6,655,317.42	317,861.33	937,750.16	5,644,362.90	3,485,451.08	3,259,348.05	10,415,542.80	-	3,233,387.79	60,527,338.81
	dibagi :																			-
	a. Badan Pembina Pemda DIY		-	96,556.91	-	2,033,216.76	451,316.79	1,489,897.82	896,470.38	1,677,120.67	1,663,829.36	79,465.33	234,437.54	1,411,090.73	871,362.77	814,837.01	2,603,885.70	-	808,346.95	15,131,834.70
	b. Badan Pembina Kab/Kota		-	96,556.91	-	2,033,216.76	451,316.79	1,489,897.82	896,470.38	1,677,120.67	1,663,829.36	79,465.33	234,437.54	1,411,090.73	871,362.77	814,837.01	2,603,885.70	-	808,346.95	15,131,834.70
	c. Camat dan Karyawan BUKP		-	193,113.83	-	4,066,433.51	902,633.57	2,979,795.64	3,354,241.34	3,327,658.71	1,792,940.76	158,930.66	1,629,678.05	1,742,725.54	1,629,674.03	5,207,771.40	-	1,616,693.90	30,263,669.90	

E. ANALISA KINERJA

NO	URAIAN	KET	BADAN USAHA KREDIT PEDESAAN (BUKP) PROPINSI DIY WILAYAH KERJA KAPANEWON																	TOTAL
			TEMPEL	GODEAN	TURI	SEYEGAN	PAKEM	PRAMBANAN	MLATI	NGAGLIK	NGEMPLAK	GAMPING	DEPOK	MOYUDAN	SLEMAN	MINGGIR	CANGKRINGAN	BERBAH	KALASAN	
I.	RATIO LIKUIDITAS																			
	1. Cash Ratio	%	8.61	70.32	31.43	41.57	9.86	26.55	61.90	46.15	36.97	27.41	88.59	42.52	46.43	66.27	71.03	81.32	27.89	46.17
	2. Loan to Deposit Ratio (LDR)	%	124.23	70.22	98.93	115.84	109.85	81.32	80.69	97.45	104.14	91.98	37.92	83.49	82.70	55.02	67.32	42.72	88.15	84.23
II.	RATIO RENTABILITAS																			
	1. Return on Assets (ROA)	%	(8.24)	0.31	(5.58)	3.55	0.67	2.61	2.14	3.01	3.55	0.21	0.48	3.21	1.24	0.89	3.28	(3.27)	2.30	0.61
	2. Return on Equity (ROE)	%	(29.60)	1.42	(15.32)	9.76	2.37	10.03	7.18	11.01	8.41	1.12	1.80	8.65	7.58	5.62	10.25	10.35	15.12	3.87
	3. BOPO	%	178.51	98.93	181.93	75.93	94.74	82.30	90.91	81.26	82.30	98.29	95.96	80.65	91.02	92.03	76.23	156.55	88.77	102.73
	4. Net Profit Margin (NPM)	%	(78.40)	1.89	(72.79)	22.13	4.70	18.54	13.41	17.05	16.33	1.31	4.04	17.23	8.98	8.48	23.14	(27.95)	12.54	(0.55)
III.	RATIO SOLVABILITAS																			
	1. Capital Adequacy Ratio (CAR)	%	49.78	48.86	55.67	53.41	36.89	36.57	55.48	36.84	53.04	37.63	63.15	52.52	35.69	39.48	54.12	10.64	31.95	44.22
	2. Debt to Equity Ratio	%	259.02	354.78	174.78	175.25	250.88	284.74	235.09	265.37	137.25	447.16	277.91	169.93	512.85	529.27	212.05	(416.91)	557.82	260.43
IV.	AKTIVITAS PELAYANAN																			
	1. Jumlah SDM BUKP	Org	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.00	4.00	4.00	4.00	5.00	2.00	4.00	3.88
	2. Jumlah Hari Kerja	Org	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	289.00	258.00	289.00	289.00	289.00	289.00	289.00	289.00	287.18
	3. Pelayanan Nasabah	Org	5843.00	5955.00	4704.00	7336.00	5503.00	16770.00	6275.00	7732.00	4846.00	14520.00	3112.00	6623.00	3870.00	19844.00	5593.00	3335.00	3872.00	7,396.06
	4. Aktivitas Pelayanan Nasabah per hari per SDM	Org	5.05	5.15	4.07	6.35	4.76	14.51	5.43	6.69	4.19	12.56	4.02	5.73	3.35	17.17	3.87	5.77	3.35	6.59
V.	PENCAPAIAN ANGGARAN																			
	1. Asset	%	77.27	132.69	86.24	98.32	83.85	97.10	76.89	78.05	101.05	75.68	84.77	89.05	89.72	96.14	105.78	75.57	88.16	90.37
	2. Kewajiban	%	80.69	161.32	77.35	95.45	80.22	98.55	74.45	73.19	102.39	74.04	82.28	82.42	92.93	95.78	105.67	98.94	87.31	91.94
	3. Ekuitas	%	69.64	81.42	107.94	103.80	94.61	93.21	83.30	94.78	99.28	84.00	92.53	103.16	76.23	98.08	106.04	4,965.26	93.20	379.20
	4. Pendapatan Operasional	%	48.35	81.76	28.53	78.61	75.56	78.44	68.03	71.47	96.41	56.07	67.37	82.92	76.86	82.18	88.21	31.79	82.09	70.27
	5. Beban Operasional	%	97.01	90.27	57.76	66.79	80.21	71.78	69.03	72.36	98.86	61.42	72.16	77.29	80.33	150.90	81.02	55.78	81.86	80.28
	6. Laba(Rugi) Bersih Tahun Berjalan	%	(343.41)	14.90	(204.94)	163.48	32.99	144.65	87.73	61.71	79.72	7.18	26.15	106.09	53.48	66.40	120.00	(82.51)	93.64	25.14

REKAPITULASI
LAPORAN PERHITUNGAN TAHUNAN
BADAN USAHA KREDIT PEDESAAN DAERAH ISTIMEWA YOGYAKARTA
TAHUN BUKU 2023 DAN TAHUN BUKU 2022

A. REKAPITULASI NERACA, PER 31 DESEMBER 2023 DAN 31 DESEMBER 2022

NO	PERKIRAAN	KOTA YOGYAKARTA		KAB. BANTUL		KAB. KULON PROGO		KAB. GUNUNGKIDUL		KAB. SLEMAN		TOTAL	
		2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
I.	ASET												
	1. Kas	391,231,200	522,008,200	1,107,742,100	1,072,877,900	845,999,100	1,814,696,750	1,386,670,200	1,410,743,500	1,167,436,800	1,199,913,850	4,899,079,400	6,020,240,200
	2. Pendapatan bunga yang akan diterima	65,540,242	76,441,640	299,532,640	267,185,849	190,879,334	252,755,490	420,887,324	389,062,165	166,222,255	191,363,748	1,143,061,794	1,176,808,892
	3. Penempatan pada bank lain	5,137,374,508	4,553,502,868	27,958,841,837	27,089,059,336	12,631,177,500	10,467,756,634	32,239,046,247	30,170,239,636	14,138,960,111	10,016,143,874	92,105,400,202	82,296,702,348
	4. Kredit yang diberikan												
	Pihak Yang Mempunyai Hubungan Istimewa	862,579,200	3,401,513,000	258,151,200	707,136,500	3,131,410,700	3,500,173,400	17,661,000	345,776,900	1,793,362,600	2,569,207,350	6,063,164,700	10,523,807,150
	Pihak Ketiga	14,133,675,793	14,487,522,693	47,813,894,963	46,802,331,350	44,182,194,625	42,917,947,325	55,099,719,600	53,782,148,850	36,550,837,575	39,374,342,112	197,780,322,556	197,364,292,330
	Sub jumlah	14,996,254,993	17,889,035,693	48,072,046,163	47,509,467,850	47,313,605,325	46,418,120,725	55,117,380,600	54,127,925,750	38,344,200,175	41,943,549,462	203,843,487,256	207,888,099,480
	Provisi yang belum diamortisasi	(84,594,613)	(329,229,514)	(471,793,863)	(494,730,344)	(341,881,665)	(413,271,564)	(614,634,337)	(610,595,875)	(252,418,371)	(281,106,560)	(1,765,322,848)	(2,128,933,858)
	Administrasi yang belum diamortisasi	-	-	-	-	-	-	-	-	1	-	1	-
	Penyisihan penghapusan aset produktif	(5,314,720,875)	(5,331,608,219)	(3,537,712,111)	(3,654,284,572)	(2,325,287,126)	(1,811,022,056)	(2,546,595,369)	(2,111,446,042)	(4,805,418,485)	(5,145,400,346)	(18,529,733,966)	(18,053,761,234)
	Jumlah-bersih	9,596,939,505	12,228,197,960	44,062,540,189	43,360,452,934	44,646,436,534	44,193,827,105	51,956,150,895	51,405,883,833	33,286,363,320	36,517,042,557	183,548,430,443	187,705,404,388
	5. Aset tetap												
	Harga perolehan	1,428,455,500	1,444,699,500	5,845,209,072	5,784,802,420	2,746,002,530	2,708,877,900	3,698,930,091	3,410,205,093	3,456,905,985	3,451,328,335	17,175,503,178	16,799,913,248
	Akumulasi penyusutan	(1,311,967,036)	(1,288,297,185)	(3,544,373,462)	(3,379,153,984)	(2,194,481,137)	(2,113,755,633)	(2,708,226,764)	(2,558,173,350)	(2,319,606,631)	(2,260,186,232)	(12,078,655,030)	(11,599,566,385)
	Jumlah - bersih	116,488,464	156,402,315	2,300,835,610	2,405,648,435	551,521,393	595,122,267	990,703,327	852,031,743	1,137,299,354	1,191,142,103	5,096,848,149	5,200,346,864
	6. Aset tidak berwujud												
	Harga perolehan	211,200,000	211,200,000	255,000,000	255,000,000	180,000,000	180,000,000	225,000,000	225,000,000	266,500,000	266,500,000	1,137,700,000	1,137,700,000
	Akumulasi penyusutan	(211,200,000)	(211,200,000)	(255,000,000)	(255,000,000)	(180,000,000)	(180,000,000)	(225,000,000)	(225,000,000)	(266,500,000)	(266,500,000)	(1,137,700,000)	(1,137,700,000)
	Jumlah - bersih	-	-	-	-	-	-	-	-	-	-	-	-
	8. Aset lain-lain	2,722,140,588	2,022,840,248	4,289,807,955	4,371,467,807	2,510,809,687	405,799,810	1,320,153,856	1,364,755,556	741,361,149	710,529,531	11,584,273,235	8,875,392,952
	JUMLAH ASET	18,029,714,507	19,559,393,231	80,019,300,331	78,566,692,261	61,376,823,548	57,729,958,055	88,313,611,848	85,592,716,433	50,637,642,989	49,826,135,662	298,377,093,223	291,274,895,643
II.	KEWAJIBAN												
	1. Utang bunga	43,502,391	68,837,068	46,277,342	55,457,772	86,616,055	81,694,654	50,350,896	53,327,011	34,263,322	32,621,833	261,009,997	291,938,338
	2. Utang pajak	109,833,304	92,209,303	217,876,779	217,980,620	405,176,844	329,034,179	236,881,278	355,286,063	140,266,830	77,693,392	1,110,035,035	1,072,203,557
	3. Simpanan nasabah	18,466,074,236	17,863,429,554	59,237,581,878	58,307,100,491	46,517,806,659	42,452,919,817	66,899,772,368	64,766,103,987	31,787,191,207	30,237,170,259	222,908,426,347	213,626,724,108
	4. Pinjaman yang diterima	4,155,094,401	5,155,045,183	1,681,032,100	1,662,136,200	2,895,124,200	3,006,007,800	500,000,000	929,166,700	5,553,838,700	6,911,338,300	14,785,089,401	17,663,694,183
	5. Kewajiban lain-lain	136,992,145	82,784,400	1,029,359,920	896,257,024	721,191,959	811,781,272	2,716,564,066	2,501,960,667	97,329,727	112,834,054	4,701,437,817	4,405,617,417
	JUMLAH KEWAJIBAN	22,911,496,478	23,262,305,508	62,212,128,018	61,138,932,106	50,625,915,717	46,681,437,722	70,403,568,597	68,605,844,428	37,612,889,786	37,371,657,838	243,765,998,596	237,060,177,603
III.	EKUITAS												
	1. Modal disetor	4,923,000,620	4,923,000,620	5,329,717,997	5,329,717,997	2,486,267,368	2,486,267,368	3,004,067,832	3,004,067,832	8,292,799,260	8,292,799,260	24,035,853,077	24,035,853,077
	2. Modal sumbangan	104,035,500	104,035,500	47,009,000	47,009,000	54,919,900	54,919,900	28,297,500	28,297,500	47,162,500	47,162,500	281,424,400	281,424,400
	3. Saldo laba												
	a. Cadangan umum	1,022,031,831	1,002,792,228	6,383,339,480	6,115,950,238	4,449,199,756	4,274,517,465	7,175,234,372	6,635,895,242	3,365,518,715	3,341,623,783	22,395,324,153	21,370,778,955
	b. Cadangan tujuan	1,207,450,420	1,188,210,819	6,159,438,565	5,892,049,325	3,682,550,209	3,438,905,488	6,059,228,047	5,519,888,916	3,230,911,596	3,149,440,483	20,339,578,837	19,188,495,030
	c. Laba Rugi Tahun Sebelumnya			(484,484,305)	(772,481,555)			-	(126,731,878)		(1,446,687,213)	(484,484,305)	(2,345,900,646)
	d. Belum diferentiasi penggunaannya	(12,138,300,341)	(10,920,951,444)	372,151,576	815,515,150	77,970,598	793,910,113	1,643,215,500	1,925,454,393	(1,911,638,868)	(929,860,988)	(11,956,601,535)	(8,315,932,777)
	JUMLAH EKUITAS	(4,881,781,970)	(3,702,912,277)	17,807,172,313	17,427,760,155	10,750,907,831	11,048,520,334	17,910,043,251	16,986,872,005	13,024,753,202	12,454,477,824	54,611,094,627	54,214,718,041
	JUMLAH KEWAJIBAN DAN EKUITAS	18,029,714,507	19,559,393,231	80,019,300,331	78,566,692,261	61,376,823,548	57,729,958,055	88,313,611,848	85,592,716,433	50,637,642,989	49,826,135,662	298,377,093,223	291,274,895,643

B. REKAPITULASI PERHITUNGAN LABA/ (RUGI) PERIODE 31 DESEMBER 2023 DAN 31 DESEMBER 2022

NO	PERKIRAAN	KOTA YOGYAKARTA		KAB. BANTUL		KAB. KULON PROGO		KAB. GUNUNGKIDUL		KAB. SLEMAN		TOTAL	
		2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
I.	PENDAPATAN DAN BEBAN OPERASIONAL												
	1. Pendapatan Operasional												
	a. Pendapatan bunga	2,374,016,200	3,083,627,813	9,077,856,705	9,378,303,732	7,016,515,839	8,250,359,626	12,459,816,429	12,370,928,581	5,980,830,829	6,854,847,521	36,909,036,002	39,938,067,274
	b. Pendapatan provisi dan administrasi	475,679,893	148,907,129	1,259,839,479	1,114,638,372	1,114,696,751	1,242,943,505	1,956,838,542	1,930,495,582	688,593,387	1,070,700,438	5,495,648,053	5,509,385,026
	c. Pendapatan operasional lainnya	225,161,717	104,475,497	84,662,509	66,721,543	58,932,052	67,886,810	124,451,692	54,996,953	108,912,494	82,087,930	602,120,465	376,168,733
	Jumlah	3,074,857,811	3,337,010,440	10,422,358,694	10,561,363,647	8,190,144,642	9,561,189,941	14,541,106,663	14,356,421,117	6,778,336,710	8,007,635,889	43,006,804,520	45,823,621,034
	2. Beban Operasional												
	a. Beban bunga	1,292,302,412	1,481,005,465	2,197,500,858	2,368,311,435	2,742,486,018	2,737,664,960	2,939,456,483	2,857,164,060	1,744,928,483	1,767,512,030	10,916,674,254	11,211,657,950
	b. Beban tenaga kerja	1,946,585,977	2,125,718,735	4,191,648,229	4,091,487,732	2,730,259,748	3,242,078,268	5,711,923,142	5,625,199,987	2,938,867,593	3,257,242,699	17,519,284,689	18,341,727,420
	c. Beban administrasi dan umum	1,210,772,589	2,501,625,326	2,042,592,345	3,101,795,141	1,786,026,964	2,258,873,451	2,076,443,485	2,031,593,251	1,725,861,737	4,029,130,696	8,841,697,120	13,923,017,865
	Jumlah	4,449,660,978	6,108,349,526	8,431,741,431	9,561,594,308	7,258,772,730	8,238,616,679	10,727,823,110	10,513,957,299	6,409,657,813	9,053,885,425	37,277,656,063	43,476,403,236

	3. Laba operasional	(1,374,803,168)	(2,771,339,086)	1,990,617,263	999,769,340	931,371,912	1,322,573,262	3,813,283,553	3,842,463,818	368,678,897	(1,046,249,536)	5,729,148,457	2,347,217,798
II.	PENDAPATAN (BEBAN) NON OPERASIONAL												
	1. Pendapatan non operasional	316,401,717	6,529,719	211,405,714	57,936,084	91,112,746	4,438,798	56,059,425	22,521,969	129,570,199	15,971,518	804,549,802	107,398,087
	2. Beban non operasional	100,000	-	291,082,233	24,991,760	1,000,022	1,864,416	294,863	5,381,205	5,294,470	7,465,886	297,771,588	39,703,267
	3. Pendapatan (beban) non operasional - bersih	316,301,717	6,529,719	(79,676,519)	32,944,324	90,112,724	2,574,382	55,764,562	17,140,764	124,275,729	8,505,632	506,778,214	67,694,820
III.	LABA/(RUGI)											-	-
	1. LABA (RUGI) SEBELUM PAJAK PENGHASILAN	(1,058,501,451)	(2,764,809,367)	1,910,940,744	1,032,713,663	1,021,484,636	1,325,147,644	3,869,048,115	3,859,604,581	492,954,626	(1,037,743,904)	6,235,926,670	2,414,912,618
	2. PAJAK KINI	30,583,432	25,434,529	282,837,730	217,198,510	179,974,144	193,570,869	428,988,925	384,318,250	84,934,776	61,849,417	1,007,319,006	882,371,575
	3. LABA (RUGI) BERSIH	(1,089,084,883)	(2,790,243,896)	1,628,103,014	815,515,153	841,510,493	1,131,576,775	3,440,059,190	3,475,286,331	408,019,850	(1,099,593,321)	5,228,607,664	1,532,541,043

C. STATISTIK KREDIT YANG DIBERIKAN

NO	URAIAN	KET	KOTA YOGYAKARTA		KAB. BANTUL		KAB. KULON PROGO		KAB. GUNUNGKIDUL		KAB. SLEMAN		TOTAL	
			2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
I.	STATISTIK KREDIT YANG DIBERIKAN													
	1. Saldo kredit yang diberikan awal tahun	Rp.	17,889,035,693	21,329,449,450	47,509,467,850	47,248,844,175	46,418,120,725	44,490,869,600	54,127,925,750	49,803,621,600	41,943,549,462	43,529,912,777	207,888,099,480	206,402,697,602
		Org	4,011	4,530	5,285	5,970	5,189	5,194	6,762	6,663	4,885	4,787	26,132	27,144
	2. Pencairan kredit selama 1 tahun	Rp.	11,602,000,000	20,764,250,000	65,790,777,000	67,580,900,000	53,622,155,000	61,107,705,000	98,049,350,000	96,512,100,000	33,193,760,000	43,029,350,000	262,258,042,000	288,994,305,000
		Org	2,158	3,016	6,236	5,772	4,380	5,012	8,855	8,653	3,253	4,470	24,882	26,923
	3. Angsuran kredit selama 1 tahun	Rp.	14,494,780,700	21,407,018,389	65,228,198,687	67,320,276,325	52,726,670,400	59,180,453,875	97,059,895,150	92,187,795,850	36,793,109,287	44,615,713,315	266,302,654,224	284,711,257,754
		Org	21,015	26,204	36,579	39,052	29,143	31,079	59,130	56,798	25,920	30,106	171,787	183,239
	4. Saldo kredit yang diberikan akhir tahun	Rp.	14,996,254,993	20,686,681,061	48,072,046,163	47,509,467,850	47,313,605,325	46,418,120,725	55,117,380,600	54,127,925,750	38,344,200,175	41,943,549,462	203,843,487,256	210,685,744,848
		Org	3,843	4,282	6,030	6,030	5,196	5,198	6,759	6,641	4,683	4,529	26,511	26,680
	5. Tunggakan kredit	Rp.	8,365,180,798	8,178,042,961	13,573,752,014	13,859,022,480	27,174,169,275	21,469,385,325	7,401,530,200	7,067,065,577	17,002,935,975	14,319,013,862	73,517,568,262	64,892,530,205
		Org	2,953	2,953	5,665	2,929	6,518	6,480	2,315	2,457	3,480	3,005	20,931	17,824
		%	56	40	28	29	57	46	13	13	44	34	36	31
II.	KOLEKTIBILITAS KREDIT YANG DIBERIKAN													
	1. Lancar	Rp.	6,006,237,068	12,747,548,686	35,575,494,017	35,584,703,650	28,781,384,825	37,450,135,275	49,326,406,300	48,479,151,600	18,215,327,450	26,064,982,850	137,904,849,660	160,326,522,061
		Org	1,327	1,901	3,562	3,731	2,576	5,503	5,640	5,689	3,862	2,598	16,967	19,422
		%	40	62	74	75	61	81	89	90	48	62	68	76
	2. Kurang lancar	Rp.	458,163,400	387,396,500	1,133,539,367	1,078,831,900	4,314,476,300	907,206,950	455,461,050	444,880,300	2,539,929,600	2,133,245,835	8,901,569,717	4,951,561,485
		Org	77	97	142	147	515	213	49	36	266	260	1,049	753
		%	3	2	2	2	9	2	1	1	7	5	4	2
	3. Diragukan	Rp.	744,050,300	746,848,950	1,275,023,300	2,256,106,500	3,424,402,750	1,508,504,150	455,461,050	444,880,300	2,636,031,000	3,350,736,950	8,534,968,400	8,307,076,850
		Org	110	134	169	441	450	230	64	63	291	339	1,084	1,207
		%	5	4	3	5	7	3	1	1	7	8	4	4
	4. Macet	Rp.	8,990,017,925	7,853,678,175	10,087,989,479	8,589,825,800	10,793,341,450	6,552,274,350	5,112,563,750	5,052,116,150	14,952,912,125	10,394,583,827	49,936,824,729	38,442,478,302
		Org	2,502	2,366	1,441	1,234	1,751	1,327	610	976	1,983	1,582	8,287	7,485
		%	60	38	21	18	23	14	9	9	39	25	24	18

E. ANALISA KINERJA

NO	URAIAN	KET	KOTA YOGYAKARTA		KAB. BANTUL		KAB. KULON PROGO		KAB. GUNUNGKIDUL		KAB. SLEMAN		TOTAL	
			2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
I.	RATIO LIKUIDITAS													
	1. Cash Ratio	%	23.99	21.36	42.43	43.22	22.29	22.60	48.62	46.78	46.17	34.00	43.25	41.08
	2. Loan to Deposit Ratio (LDR)	%	58.45	64.95	77.00	76.01	96.10	100.93	79.48	81.54	84.23	92.53	77.88	81.42
II.	RATIO RENTABILITAS													
	1. Return on Assets (ROA)	%	(17.35)	(32.80)	1.18	0.38	0.41	(0.30)	3.19	4.41	0.61	(3.90)	2.09	0.83
	2. Return on Equity (ROE)	%	4.59	(1.22)	268.24	13.40	37.00	(20.95)	23.32	21.49	3.87	28.58	11.42	4.45
	3. BOPO	%	288.77	304.97	112.02	109.47	105.80	104.42	87.04	78.06	102.73	121.84	86.68	94.88
	4. Net Profit Margin (NPM)	%	(151.29)	(205.05)	(18.56)	(10.44)	(6.11)	(6.00)	10.69	19.54	(0.55)	(22.35)	12.16	3.34

III.	RATIO SOLVABILITAS													
	1. Capital Adequacy Ratio (CAR)	%	3,43	15,52	39,03	40,61	28,01	29,64	33,95	32,75	44,22	42,93	33,48	34,61
	2. Debt to Equity Ratio	%	558,72	348,74	(1.967,55)	355,73	84,92	481,65	306,92	310,57	260,43	145,74	446,37	437,26
IV.	AKTIVITAS PELAYANAN													
	1. Jumlah SDM BUKP	Org	3	4	4	4	28	30	4	5	4	4	44	47
	2. Jumlah Hari Kerja	Org	290	295	288	295	291	295	289	295	287	295	269	295
	3. Pelayanan Nasabah	Org	6,524	7,315	6,556	6,902	13,126	9,173	14,542	13,901	7,396	8,066	48,143	45,359
	4. Aktivitas Pelayanan Nasabah per hari per SDM	Org	7	7	5	5	2	1	12	10	7	6	4	3
V.	PENCAPAIAN ANGGARAN													
	1. Asset	%	61,84	64,88	95,20	92,46	92,31	93,43	98,45	105,84	90,37	84,63	95,58	93,30
	2. Kewajiban	%	83,72	85,36	98,16	94,52	92,23	94,45	98,14	110,55	91,94	87,89	98,29	95,58
	3. Ekuitas	%	(62,90)	77,68	82,10	84,10	82,89	90,33	104,22	105,15	379,20	22,04	85,10	84,48
	4. Pendapatan Operasional	%	46,87	48,06	73,47	72,89	77,26	86,84	94,22	87,18	70,27	79,18	75,75	80,71
	5. Beban Operasional	%	91,49	120,12	81,23	90,95	86,87	109,98	91,59	90,80	80,28	114,11	86,21	100,55
	6. Laba(Rugi) Bersih Tahun Berjalan	%	(193,70)	(1,231,11)	(100,51)	(135,84)	(5,28)	(135,53)	(6,42)	(187,20)	25,14	(467,79)	40,77	11,95

