



# Capaian dan Progres

## Pinjaman Dana Bergulir Nasional

Status data per 31 Januari 2018

**INFORMASI DATA PINJAMAN DANA BERGULIR NASIONAL**

Status Januari 2018

No	INFORMASI KINERJA PB	Wilayah 1			Wilayah 2			Nasional		
<b>I. INFORMASI PELAPORAN (APLIKASI SIM MK)</b>										
1	Σ Kelurahan Dampingan	4.924			6.143			11.067		
2	Σ BKM terbentuk	4.924	UPK	100%	6.143	UPK	100%	11.067	UPK	100%
3	Σ UPK Terbentuk	4.858	UPK	98,7%	6.143	UPK	100%	11.001	UPK	99%
4	Σ UPK Yg melaksanakan perguliran	4.432	UPK	91,2%	6.053	UPK	98,5%	10.485	UPK	95,3%
5	Σ UPK Yg Lapor	4.432	UPK	100,0%	6.040	UPK	99,8%	10.472	UPK	99,9%
6	Σ Data UPK yang terekam (Aproval) :	4.432	UPK	100%	6.040	UPK	100,0%	10.472	UPK	100,0%
	- NERACA BALANCE	4.432	UPK	100%	6.040	UPK	100,0%	10.472	UPK	100,0%
	- NERACA No BALANCE	0	UPK	0,0%	0	UPK	0,0%	0	UPK	0,0%
7	Σ Data Kosong	0	UPK	0,0%	0	UPK	0,0%	0	UPK	0,0%
8	Σ UPK yang blm melaksanakan keg. pinj. bergulir	426	UPK	8,8%	90	UPK	1,5%	516	UPK	4,7%
9	Σ Data Blank/ UPK tidak melaporkan	492	UPK	10,1%	13	UPK	0,2%	505	UPK	4,6%
<b>II. INFORMASI KSM PINJAMAN BERGULIR</b>										
	- Σ KSM Penerima Pinjaman	232.313	KSM		523.060	KSM		755.373	KSM	
	- Σ KSM Peminjam Aktif	113.810	KSM	49,0%	215.547	KSM	41,2%	329.357	KSM	43,6%
	- Σ KSM Pinjaman Lancar	26.985	KSM	11,6%	50.652	KSM	9,7%	77.637	KSM	10,3%
	- Σ KSM yang menunggak ≥ 3 Bln	67.105	KSM	28,9%	136.607	KSM	26,1%	203.712	KSM	27,0%
	- Σ Angg KSM Penerima Pinjaman	1.195.880	Anggota		2.794.177	Anggota		3.990.057	Anggota	
	- Σ Angg KSM Miskin Penerima Manfaat	1.177.494	Anggota	98,5%	2.619.599	Anggota	93,8%	3.797.093	Anggota	95,2%
	- Σ Anggota KSM Perempuan Penerima Pinjaman	843.495	Anggota	70,5%	1.920.549	Anggota	68,7%	2.764.044	Anggota	69,3%
	- Σ Persentase Non KK Miskin thd Total Anggota KSM	18.386	Anggota	1,5%	5.896	Anggota	0,2%	24.282	Anggota	0,6%
<b>III. INFORMASI INDIKATOR UTAMA (PDB)</b>										
<b>1</b>	<b>LAR = Loans at Risk (resiko peminjam yang menunggak)</b>									
	» Memuaskan ( < 10% )	1.179	UPK	26,6%	997	UPK	16,5%	2.176	UPK	20,8%
	» Minimum ( 10 - < 20% )	235	UPK	5,3%	285	UPK	4,7%	520	UPK	5,0%
	» Penundaaan ( ≥ 20% )	3.018	UPK	68,1%	4.758	UPK	78,8%	7.776	UPK	74,3%
	Σ Data LAR terekam dari yang lapor	4.432	UPK	100,0%	6.040	UPK	100,0%	10.472	UPK	100,0%
	Σ Data LAR tidak terekam	-	UPK	0,0%	-	UPK	0,0%	0	UPK	0,0%
	Total	4.432	UPK	100%	6.040	UPK	100%	10.472	UPK	100%
<b>2</b>	<b>PAR = Portofolio at Risk (resiko pinjaman yang menunggak)</b>									
	» Memuaskan ( < 10% )	1.228	UPK	27,7%	1.241	UPK	20,5%	2.469	UPK	23,6%
	» Minimum ( 10 - < 20% )	254	UPK	5,7%	378	UPK	6,3%	632	UPK	6,0%
	» Penundaaan ( ≥ 20% )	2.950	UPK	66,6%	4.421	UPK	73,2%	7.371	UPK	70,4%
	Σ Data PAR terekam dari yang lapor	4.432	UPK	100,0%	6.040	UPK	100,0%	10.472	UPK	100,0%
	Σ Data PAR tidak terekam	-	UPK	0,0%	-	UPK	0,0%	0	UPK	0,0%
	Total	4.432	UPK	100%	6.040	UPK	100%	10.472	UPK	100%
<b>IV. INFORMASI STATISTIK PDB</b>										
1	MODAL UPP-1	35.614.535.991			100.057.744.522			135.672.280.513		
2	PINJAMAN UPP-1	35.430.104.601			100.245.473.102			135.675.577.703		
3	MODAL DARI SUMBER LAIN	95.250.948.763			8.800.371.446			104.051.320.209		
4	MODAL PINJAMAN BERGULIR	138.056.784.942			734.638.650.015			872.695.434.957		
5	JUMLAH PERGULIRAN sampai dengan Januari '18 (OMZE)	369.707.293.785			4.182.257.795.835			4.551.965.089.620		
6	LABA/RUGI TAHUN LALU	(29.759.526.354)			(84.306.826.427)			(114.066.352.781)		
7	LABA TAHUN BERJALAN	(14.438.282.602)			(13.318.707.715)			(27.756.990.317)		
8	NILAI PINJAMAN KSM	369.707.293.785			734.098.321.185			1.103.805.614.970		
9	NILAI TUNGGAKAN KSM ≥ 3 bln	168.763.280.728	45,6%		295.013.911.254	40,2%		463.777.191.982	42,0%	
10	PENDAPATAN TAHUN BERJALAN	8.128.371.093			14.685.113.561			22.813.484.654		
11	BIAYA TAHUN BERJALAN	22.566.653.695			28.003.821.276			50.570.474.971		



## NERACA NASIONAL

Per : 31 Januari 2018

Uraian	Wilayah-1	Wilayah-2	Nasional	Uraian	Wilayah-1	Wilayah-2	Nasional
Kas	Rp. 8.107.214.526	19.309.474.950	27.416.689.476	Hutang Pihak III	Rp. 714.970.602	3.824.576.640	4.539.547.242
Bank	Rp. 135.606.585.165	229.927.840.176	365.534.425.341	Tabungan KSM	Rp. 31.453.267.279	64.988.852.503	96.442.119.782
Pinjaman KSM	Rp. 369.707.293.785	734.098.321.185	1.103.805.614.970	Alokasi Laba BKM	Rp. 7.344.150.572	39.718.898.736	47.063.049.308
Cadangan Resiko	(Rp.) (89.937.897.633)	(184.320.177.695)	(274.258.075.328)	<b>Total Kewajiban</b>	<b>Rp. 39.512.388.453</b>	<b>108.532.327.879</b>	<b>148.044.716.332</b>
Pinjaman Lain	Rp. 24.976.212.263	40.628.804.423	65.605.016.686	Modal UPP-1 ( Yg Displit )	Rp. 35.614.535.991	100.057.744.522	135.672.280.513
Pinjaman UPP-1 ( Yg Displit )	Rp. 35.430.104.601	100.245.473.102	135.675.577.703	Modal Pinjaman Bergulir	Rp. 138.056.784.942	222.398.029.100	360.454.814.042
Inventaris	Rp. 2.264.535.804	13.379.385.514	15.643.921.318	Modal PNPM	Rp. 181.393.036.328	389.495.862.514	570.888.898.842
Penyusutan Inventaris	(Rp.) (600.351.951)	(7.608.188.859)	(8.208.540.810)	Modal Sumber Lain	Rp. 95.250.948.763	8.800.371.446	104.051.320.209
				Pemupukan Modal Laba	Rp. 39.923.811.039	214.002.131.477	253.925.942.516
				Laba Rugi Thn Lalu	Rp. (29.759.526.354)	(84.306.826.427)	(114.066.352.781)
				Laba Rugi Thn Berjalan	Rp. (14.438.282.602)	(13.318.707.715)	(27.756.990.317)
				<b>Total Modal</b>	<b>Rp. 446.041.308.107</b>	<b>837.128.604.917</b>	<b>1.283.169.913.024</b>
<b>Total Kekayaan</b>	<b>Rp. 485.553.696.560</b>	<b>945.660.932.796</b>	<b>1.431.214.629.356</b>	<b>Total Kewajiban &amp; Modal</b>	<b>Rp. 485.553.696.560</b>	<b>945.660.932.796</b>	<b>1.431.214.629.356</b>



## LABA / RUGI NASIONAL

Periode : Januari 2018

Pendapatan		Wilayah-1		Wilayah-2		Nasional	
Jasa Pinjaman	Rp.	7.358.927.906	90,5%	13.697.316.635	93,3%	21.056.244.541	92,3%
Pendapatan Lain	Rp.	250.263.187	3,1%	411.512.429	2,8%	661.775.616	2,9%
Bunga Tabungan Bank	Rp.	364.464.454	4,5%	404.388.716	2,8%	768.853.170	3,4%
Pendapatan Non Operasional	Rp.	154.715.546	1,9%	171.895.781	1,2%	326.611.327	1,4%
<b>Jumlah Pendapatan</b>	<b>Rp.</b>	<b>8.128.371.093</b>		<b>14.685.113.561</b>		<b>22.813.484.654</b>	
<b>Biaya</b>							
Biaya Insentif Petugas UPK	Rp.	2.166.228.612	9,6%	3.993.591.819	14,3%	6.159.820.431	12,2%
Biaya Adm Kantor	Rp.	455.197.259	2,0%	666.850.965	2,4%	1.122.048.224	2,2%
Biaya Adm dan Transportasi	Rp.	462.955.333	2,1%	534.246.779	1,9%	997.202.112	2,0%
Biaya Rapat	Rp.	228.721.197	1,0%	330.799.125	1,2%	559.520.322	1,1%
Biaya Cadangan Resiko Pinjaman	Rp.	18.883.855.067	83,7%	21.610.462.685	77,2%	40.494.317.752	80,1%
Biaya Penyusutan Inventaris	Rp.	133.014.619	0,6%	206.949.151	0,7%	339.963.770	0,7%
Biaya Non Operasional	Rp.	236.681.608	1,0%	660.920.752	2,4%	897.602.360	1,8%
<b>Jumlah Biaya</b>	<b>Rp.</b>	<b>22.566.653.695</b>		<b>28.003.821.276</b>		<b>50.570.474.971</b>	
<b>Laba/Rugi Tahun berjalan</b>	<b>Rp.</b>	<b>(14.438.282.602)</b>		<b>(13.318.707.715)</b>		<b>(27.756.990.317)</b>	



**KOLEKTIBILITAS PINJAMAN DANA BERGULIR PROVINSI**

**Per - 31 Januari 2018**

No.	Provinsi	Jumlah Kabupaten / Kota	Jumlah Kecamatan	Jumlah Desa / Kelurahan	Saldo Pinjaman	Kolektibilitas Pinjaman KSM (Rp.)				
						(1) Lancar	(2) Dalam Pengawasan Khusus	(3) Kurang Lancar	(4) Diragukan	(5) Macet
1	Aceh	12	32	426	27.113.178.014	3.864.619.740	1.326.822.876	640.017.400	909.713.374	20.372.004.624
2	Sumut	14	72	621	39.041.910.601	8.128.724.350	2.465.618.250	1.837.084.362	1.945.212.100	24.665.271.539
3	Sumbar	11	35	355	26.157.195.644	7.395.978.900	5.838.229.133	3.094.417.875	1.157.368.950	8.671.200.786
4	Riau	5	20	127	8.493.021.246	2.591.719.974	3.040.373.192	1.388.108.848	661.411.505	811.407.727
5	Kepri	4	21	109	6.677.532.054	2.272.147.271	576.368.500	365.326.833	92.692.000	3.370.997.450
6	Jambi	2	9	80	13.304.011.582	6.444.384.393	519.339.695	684.085.099	774.071.522	4.882.130.873
7	Sumsel	7	39	307	20.926.580.744	6.342.980.849	7.495.728.274	2.442.986.500	968.721.750	3.676.163.371
8	Bengkulu	3	15	131	10.878.614.763	5.136.248.405	1.891.914.200	845.820.600	1.162.058.058	1.842.573.500
9	Lampung	4	28	184	15.423.200.572	5.134.384.533	1.927.205.400	1.201.798.450	696.825.500	6.462.986.689
10	Bangka Belitung	5	14	104	4.104.850.000	1.105.050.000	303.140.000	151.081.000	62.580.000	2.482.999.000
11	DKI Jakarta	6	44	261	6.992.943.791	3.135.520.600	722.838.900	1.030.759.166	1.123.958.000	979.867.125
12	Banten	7	47	392	19.591.004.555	8.058.485.062	3.054.509.953	1.540.858.506	1.120.369.425	5.816.781.609
13	Kalbar	5	14	88	8.348.786.355	4.311.726.216	1.091.402.200	889.460.950	290.351.800	1.765.845.189
14	Kaltara	4	8	38	3.560.289.500	801.175.000	707.220.000	76.816.500	33.700.000	1.941.378.000
15	Jawa Barat	27	204	1701	159.083.621.464	65.729.338.152	27.020.151.841	10.977.892.007	7.392.396.422	47.963.843.042
<b>Nasional Wilayah 1</b>		<b>116</b>	<b>602</b>	<b>4.924</b>	<b>369.696.740.885</b>	<b>130.452.483.445</b>	<b>57.980.862.414</b>	<b>27.166.514.096</b>	<b>18.391.430.406</b>	<b>135.705.450.524</b>



**KOLEKTIBILITAS PINJAMAN DANA BERGULIR PROVINSI  
Per - 31 Januari 2018**

No.	Provinsi	Jumlah Kabupaten / Kota	Jumlah Kecamatan	Jumlah Desa / Kelurahan	Saldo Pinjaman	Kolektibilitas Pinjaman KSM (Rp.)				
						(1) Lancar	(2) Dalam Pengawasan Khusus	(3) Kurang Lancar	(4) Diragukan	(5) Macet
16	Jawa Tengah	35	148	1983	295.461.064.477	109.455.864.637	56.109.724.726	20.405.295.425	10.593.442.023	98.896.737.666
17	Di Yogyakarta	4	42	178	61.439.477.611	32.013.030.972	10.659.283.887	3.279.426.568	2.680.430.500	12.807.305.684
18	Jawa Timur	36	154	1857	238.171.185.099	110.820.479.701	50.418.403.898	15.049.823.433	5.402.893.488	56.479.584.579
19	Bali	5	11	130	9.324.671.216	5.442.438.855	1.552.705.714	574.849.790	357.688.410	1.396.988.447
20	Nusa Tenggara Barat	6	23	219	27.179.458.862	6.873.403.335	2.818.655.610	1.323.713.622	1.032.064.500	15.131.621.795
21	Nusa Tenggara Timur	9	14	130	7.157.048.851	356.963.000	136.990.000	50.527.500	93.045.000	6.519.523.351
22	Kalimantan Tengah	2	6	41	1.868.874.950	272.494.000	147.717.000	483.186.800	410.163.000	555.314.150
23	Kalimantan Selatan	10	19	239	12.283.835.808	2.728.644.000	1.023.608.348	276.613.650	74.887.000	8.180.082.810
24	Kalimantan Timur	6	23	145	12.910.794.827	2.878.374.001	1.419.209.000	681.944.000	285.546.000	7.645.721.826
25	Sulawesi Utara	7	35	307	15.781.349.200	2.797.792.850	1.972.253.200	955.709.000	818.619.200	9.236.974.950
26	Sulawesi Tengah	3	10	58	7.426.328.216	2.657.934.668	899.302.700	805.501.365	148.227.950	2.915.361.533
27	Sulawesi Selatan	14	39	321	25.866.973.290	6.927.036.650	2.989.102.000	929.724.500	663.401.000	14.357.709.140
28	Sulawesi Barat	2	2	17	2.125.371.205	805.154.575	683.743.130	272.006.750	106.831.500	257.635.250
29	Sulawesi Tenggara	4	20	129	6.425.187.950	905.035.000	392.494.000	191.065.000	54.295.500	4.882.298.450
30	Gorontalo	2	11	73	3.660.730.417	538.495.000	239.818.000	40.645.000	22.515.000	2.819.257.417
31	Maluku	3	10	84	2.405.722.322	107.662.667	47.749.000	8.166.000	36.710.000	2.205.434.655
32	Maluku Utara	2	15	152	2.984.574.150	1.203.046.100	304.518.500	134.252.500	151.360.000	1.191.397.050
33	Papua	1	5	39	283.666.000	45.750.000	2.220.000	16.500.000	-	219.196.000
34	Papua Barat	2	7	41	1.342.006.734	140.970.000	154.363.000	15.522.150	-	1.031.151.584
<b>Nasional Wilayah 1</b>		<b>116</b>	<b>602</b>	<b>4.924</b>	<b>369.696.740.885</b>	<b>130.452.483.445</b>	<b>57.980.862.414</b>	<b>27.166.514.096</b>	<b>18.391.430.406</b>	<b>135.705.450.524</b>
<b>Nasional Wilayah 2</b>		<b>153</b>	<b>594</b>	<b>6.143</b>	<b>734.098.321.185</b>	<b>286.970.570.011</b>	<b>131.971.861.713</b>	<b>45.494.473.053</b>	<b>22.932.120.071</b>	<b>246.729.296.337</b>
<b>Total Nasional</b>		<b>269</b>	<b>1.196</b>	<b>11.067</b>	<b>1.103.795.062.070</b>	<b>417.423.053.456</b>	<b>189.952.724.127</b>	<b>72.660.987.149</b>	<b>41.323.550.477</b>	<b>382.434.746.861</b>



## PROGRES REKAP JUMLAH TUNGGAKAN PINJAMAN KSM DAN DANA MENGENDAP DI UPK

Periode : Januari 2018

No.	Provinsi	Saldo Pinjaman KSM	Saldo Pinjaman Mengandung Tunggakan ≥ 3 Bulan	Jumlah Tunggakan ≥ 3 Bulan	Jumlah Dana Mengendap "Idle"
		Jan'18	Jan'18	Jan'18	Jan'18
1	Aceh	27.113.178.014	21.921.735.398	21.561.263.937	7.430.128.292
2	Sumatera Utara	39.041.910.601	28.465.068.001	25.948.439.677	18.521.092.539
3	Sumatera Barat	26.157.195.644	12.922.987.611	12.426.844.144	9.013.799.918
4	Riau	8.493.021.246	2.958.249.280	2.688.737.514	4.824.737.636
5	Kepri	6.677.532.054	3.829.016.283	3.755.019.116	1.957.924.774
6	Jambi	13.304.011.582	6.340.287.494	5.699.812.106	1.187.199.693
7	Sumatera Selatan	20.926.580.744	7.024.159.288	5.651.963.123	14.527.060.631
8	Bengkulu	10.878.614.763	3.850.452.158	3.342.521.645	2.123.597.325
9	Lampung	15.423.200.572	8.342.560.639	8.156.886.639	2.574.183.229
10	Bangka Belitung	4.104.850.000	2.546.237.500	2.540.686.688	4.174.858.375
11	DKI Jakarta	6.992.943.791	3.134.584.291	2.808.866.166	2.900.523.346
12	Banten	19.591.004.555	8.518.009.540	7.383.292.044	3.460.415.049
13	Kalimantan Barat	8.348.786.355	2.988.767.139	3.027.132.477	2.350.790.997
14	Kalimantan Utara	3.560.289.500	2.051.894.500	1.853.242.500	911.488.453
15	Jawa Barat	159.083.621.464	66.216.761.221	61.918.572.952	28.243.610.981
<b>Nasional Wilayah 1</b>		<b>369.696.740.885</b>	<b>181.110.770.343</b>	<b>168.763.280.728</b>	<b>104.201.411.238</b>



## PROGRES REKAP JUMLAH TUNGGAKAN PINJAMAN KSM DAN DANA MENGENDAP DI UPK

Periode : Januari 2018

No.	Provinsi	Saldo Pinjaman KSM	Saldo Pinjaman Mengandung Tunggakan $\geq$ 3 Bulan	Jumlah Tunggakan $\geq$ 3 Bulan	Jumlah Dana Mengendap "Idle"
16	Jawa Tengah	295.461.064.477	129.895.475.114	122.606.251.087	46.443.579.368
17	Di Yogyakarta	61.439.477.611	18.767.162.752	16.408.523.764	6.002.368.108
18	Jawa Timur	238.171.185.099	76.932.301.500	69.104.477.378	38.871.783.435
19	Bali	9.324.671.216	2.329.526.647	2.176.950.805	5.269.659.992
20	Nusa Tenggara Barat	27.179.458.862	17.487.399.917	16.424.559.010	665.148.070
21	Nusa Tenggara Timur	7.157.048.851	6.663.095.851	6.653.394.297	3.107.329.256
22	Kalimantan Tengah	1.868.874.950	1.448.663.950	1.463.163.950	1.822.976.333
23	Kalimantan Selatan	12.283.835.808	8.531.583.460	8.471.339.460	7.411.418.372
24	Kalimantan Timur	12.910.794.827	8.613.211.826	8.051.355.959	8.993.731.587
25	Sulawesi Utara	15.781.349.200	11.011.303.150	10.892.274.200	3.937.627.808
26	Sulawesi Tengah	7.426.328.216	3.869.090.848	3.829.637.348	273.774.525
27	Sulawesi Selatan	25.866.973.290	15.950.834.640	15.770.342.740	10.890.622.352
28	Sulawesi Barat	2.125.371.205	636.473.500	498.277.100	283.136.691
29	Sulawesi Tenggara	6.425.187.950	5.127.658.950	5.085.208.950	1.858.045.115
30	Gorontalo	3.660.730.417	2.882.417.417	2.869.667.417	1.677.518.739
31	Maluku	2.405.722.322	2.250.310.655	2.267.360.655	946.407.894
32	Maluku Utara	2.984.574.150	1.477.009.550	1.172.279.550	1.943.886.019
33	Papua	283.666.000	235.696.000	235.696.000	255.840.436
34	Papua Barat	1.342.006.734	1.046.673.734	1.033.151.584	50.133.147
<b>Nasional Wilayah 1</b>		<b>369.696.740.885</b>	<b>181.110.770.343</b>	<b>168.763.280.728</b>	<b>104.201.411.238</b>
<b>Nasional Wilayah 2</b>		<b>734.098.321.185</b>	<b>315.155.889.461</b>	<b>295.013.911.254</b>	<b>140.704.987.247</b>
<b>Total Nasional</b>		<b>1.103.795.062.070</b>	<b>496.266.659.804</b>	<b>463.777.191.982</b>	<b>244.906.398.485</b>





**Terima kasih**