

**PROYEKSI PERHITUNGAN HASIL USAHA  
TAHUN BUKU 2021**

URAIAN	REALISASI DES 2020	PROYEKSI 2021	+/- (%)
<b>PARTISIPASI ANGGOTA</b>			
<b>Partisipasi Bruto</b>			
Jasa Pinjaman anggota	9,037,153,259	10,055,940,146	20.00%
Jasa administrasi Pinjaman	221,686,990	703,212,598	217.21%
Jasa administrasi Lainnya	33,200,000	140,310,000	322.62%
<b>Partisipasi Bruto Anggota</b>	<b>9,292,040,249</b>	<b>10,899,462,744</b>	<b>17.30%</b>
<b>Beban Pokok</b>			
Beban Bunga Simpanan Non Saham	3,296,827,603	3,415,912,500	3.61%
<b>PARTISIPASI NETTO</b>	<b>5,995,212,646</b>	<b>7,483,550,244</b>	<b>24.83%</b>
<b>PENDAPATAN LAINNYA</b>			
Bunga Bank	385,607,013	120,000,000	-68.88%
Bunga Koperasi	64,728,829	24,000,000	-62.92%
Bunga Investasi	11,978,865	5,000,000	-58.26%
Lain-lain	358,723,507	174,000,000	-51.49%
<b>Total Pendapatan Lainnya</b>	<b>821,038,214</b>	<b>323,000,000</b>	<b>-60.66%</b>
<b>SHU Kotor</b>	<b>6,816,250,860</b>	<b>7,806,550,244</b>	<b>14.53%</b>
<b>BEBAN OPERASI</b>			
<b>Beban Usaha</b>			
Beban Bunga & Adm.Pinjaman	2,753,009	17,079,563	520.40%
Beban Personalia	2,489,849,106	2,732,730,000	9.75%
Beban Alat tulis Kantor	100,973,951	177,300,000	75.59%
Beban Perjalanan Dinas	64,639,471	108,900,000	68.47%
Beban Penyusutan Inventaris	29,959,393	50,000,000	66.89%
Beban Perbaikan Peralatan	52,830,903	69,500,000	31.55%
Beban Penghapusan Pinjaman	-	60,000,000	#DIV/0!
Beban Penyusutan Bangunan	31,913,820	126,800,000	297.32%
Beban Penyusutan Kendaraan	7,307,079	30,000,000	310.56%
Beban operasional Lain	1,206,379,024	1,486,360,000	23.21%
<b>Total Beban Usaha</b>	<b>3,986,605,756</b>	<b>4,858,669,563</b>	<b>21.87%</b>
<b>Beban Perkoperasian</b>			
Beban Organisasi	77,119,000	130,400,000	69.09%
Beban Pendidikan	32,489,115	93,950,000	189.17%
Beban RAT	1,246,267,209	1,180,559,400	-5.27%
<b>Total Beban Perkoperasia</b>	<b>1,355,875,324</b>	<b>1,404,909,400</b>	<b>3.62%</b>
<b>SHU SEBELUM PAJAK</b>	<b>1,473,769,780</b>	<b>1,542,971,281</b>	<b>4.70%</b>
<b>BEBAN PAJAK</b>	<b>280,016,253</b>	<b>308,594,256</b>	<b>10.21%</b>
<b>SHU SETELAH PAJAK</b>	<b>1,193,753,527</b>	<b>1,234,377,025</b>	<b>3.40%</b>