



Evaluasi Kinerja Kredit Agustus 2021

PENCAPAIAN KREDIT 31 AGUSTUS 2021

Nilai Kontraktual (Jutaan)

KREDIT	POSISI DES 2020	POSISI JUL 2021	POSISI 31 AGS 2021				
			RENC AGS 2021	REALISASI	± RENC AGS 2021	PENC (%)	NPL (%)
PRODUKTIF	16,124,661	16,913,522	16,672,470	17,114,164	441,694	102.65	9.34
KONSUMTIF	32,285,386	32,387,329	32,963,320	32,481,733	(481,587)	98.54	0.93
TOTAL	48,410,048	49,300,851	49,635,790	49,595,897	(39,893)	99.92	3.83

PENCAPAIAN KREDIT TERHADAP RENCANA DESEMBER 2021 *Anggaran Perubahan

KREDIT	POSISI 31 AGS 2021	RENC DES 2021	± RENC DES 2021	PENC (%)
1	2	3	4=2-3	5
PRODUKTIF	17,114,164	17,341,491	(227,327)	98.69
KONSUMTIF	32,481,733	33,446,400	(964,667)	97.12
TOTAL	49,595,897	50,787,891	(1,191,994)	97.65

- Produktif tercapai 98.69% atau masih kurang kurang **Rp 427 Miliar**;
- Konsumtif tercapai 97.12% atau masih kurang kurang **Rp 965 Miliar**;
- Total Kredit tercapai 97.65% atau masih kurang **Rp 1.192 Miliar**.

Perbandingan Bruto Kredit Thn 2020 & 2021

BRUTO 2020



TOTAL BRUTO THN 2020

KREDIT	THN 2020	AVERAGE
PRODUKTIF	9.813.804	817.817
KONSUMTIF	10.533.650	877.804
TOTAL	20.347.455	1.695.621

Average bruto per bulan 2020 Rp 1.696 M

BRUTO 2021



TOTAL BRUTO S/D AGS 2021

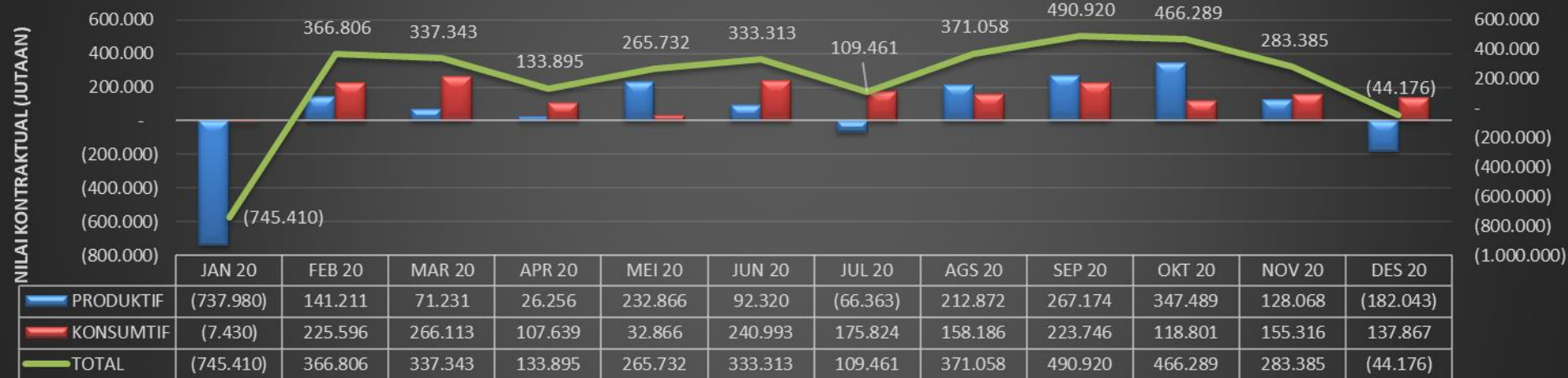
KREDIT	S/D AGS 2021	AVERAGE
PRODUKTIF	6,442,248	805,281
KONSUMTIF	5,600,218	700,027
TOTAL	12,042,466	1,505,308

Average bruto per bulan 2021 Rp 1.505 M

- Bruto Produktif dalam bulan Agustus 2021 sebesar **Rp 819 Miliar**;
- Bruto Konsumtif dalam bulan Agustus 2021 sebesar **Rp 812 Miliar**;
- Bruto Total Kredit dalam bulan Agustus 2021 sebesar **Rp 1.631 Miliar**.

Perbandingan Netto Kredit Thn 2020 & 2021

NETTO 2020

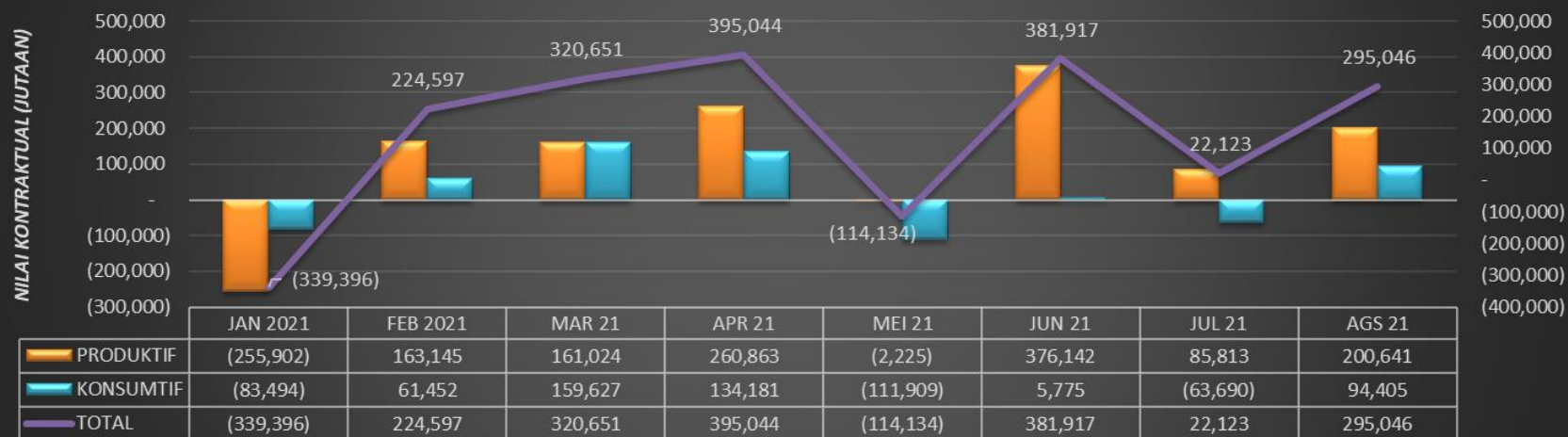


TOTAL NETTO THN 2020

KREDIT	THN 2020	AVERAGE
PRODUKTIF	533.100	44.425
KONSUMTIF	1.835.518	152.960
TOTAL	2.368.618	197.385

Average netto per bulan 2020 Rp 197 M

NETTO 2021



TOTAL NETTO S/D AGS 2021

KREDIT	S/D AGS 2021	AVERAGE
PRODUKTIF	989,502	123,688
KONSUMTIF	196,347	24,543
TOTAL	1,185,849	148,231

Average netto per bulan 2021 Rp 148 M

- Netto Produktif dalam bulan Agustus 2021 tumbuh **Rp 201 Miliar** dibanding Juli 2021;
- Netto Konsumtif dalam bulan Agustus 2021 tumbuh **Rp 94 Miliar** dibanding Juli 2021;
- Netto Total Kredit dalam bulan Agustus 2021 tumbuh **Rp 295 Miliar** dibanding Juli 2021.

NO	KREDIT	NOMINAL		
		JULI	AGUSTUS	+/-
1	KREDIT KUR	3,469,605,918,828	3,699,794,586,553	230,188,667,725
2	KREDIT PROYEK	879,399,214,119	1,013,410,788,684	134,011,574,565
3	KREDIT PLO	31,263,908,485,003	31,349,500,207,279	85,591,722,276
4	KREDIT MULTI GUNA	435,312,220,102	442,423,250,350	7,111,030,248
5	KREDIT KPR BP2BT	1,638,243,698	3,086,889,826	1,448,646,128
6	KMJ MILLENIAL	-	1,315,000,000	1,315,000,000
7	KREDIT EXTRA (CASH COL)	33,570,114,995	33,989,474,687	419,359,692
8	KREDIT FLPP	53,344,726,285	53,704,131,273	359,404,988
9	KREDIT RESI GUDANG	6,190,000,000	6,536,525,000	346,525,000
10	KREDIT KLK JATENG	1,136,111,111	1,247,222,222	111,111,111
11	KREDIT PEMDA	28,457,159,600	28,457,159,600	-
12	PINJAMAN DALAM NEGERI (PDN)	37,187,097,418	37,187,097,418	-
13	KREDIT DEVELOPER	4,000,000,000	4,000,000,000	-
14	KREDIT UANG MUKA	5,068,728	4,913,572	(155,156)
15	KREDIT KKPE	96,835,651	96,345,651	(490,000)
16	KREDIT KUPS	87,631,162	87,131,162	(500,000)
17	KREDIT PUNDI	259,508,976	249,258,007	(10,250,969)
18	KUP MIKRO	724,062,528	702,424,617	(21,637,911)
19	KREDIT KARSA	762,800,357	727,908,540	(34,891,817)
20	KKB	137,753,068	90,088,308	(47,664,760)
21	KREDIT INVESTASI PDAM	10,160,723,356	10,008,421,273	(152,302,083)
22	KREDIT KUMK	4,766,955,181	4,528,555,857	(238,399,324)
23	KREDIT BLUD	5,480,148,680	5,157,784,680	(322,364,000)
24	KREDIT SCF	400,810,458,431	400,463,475,820	(346,982,611)
25	KREDIT LEMB. LINKAGE PRODUKTIF	57,530,536,834	56,637,891,060	(892,645,774)
26	KREDIT MITRA JATENG 25	28,986,556,913	27,388,641,211	(1,597,915,702)
27	KPR	644,471,279,401	642,740,664,157	(1,730,615,244)
28	KREDIT PROYEK APBN	28,551,453,608	25,345,953,608	(3,205,500,000)
29	KREDIT INVOICE FINANCING	9,100,000,000	5,598,000,000	(3,502,000,000)
30	KREDIT KRIDAKOP	107,097,219,366	103,322,709,529	(3,774,509,837)
31	KREDIT KLKK	199,994,662,559	195,756,564,331	(4,238,098,228)
32	KREDIT KMJS	96,074,444,562	90,652,587,695	(5,421,856,867)
33	KREDIT KOMERSIAL	150,872,661,065	145,396,457,478	(5,476,203,587)
34	KREDIT SINDIKASI	2,737,869,322,226	2,731,215,288,158	(6,654,034,068)
35	KREDIT KORPORASI	1,871,372,615,209	1,858,835,289,592	(12,537,325,617)
36	KREDIT APEX BPR	523,838,492,460	510,411,953,970	(13,426,538,490)
37	KREDIT WIRA USAHA (KWU)	492,689,960,504	478,976,551,147	(13,713,409,357)
38	KREDIT USAHA PRODUKTIF	2,885,885,221,371	2,861,995,789,755	(23,889,431,616)
39	KREDIT R/C	1,696,335,014,252	1,669,808,303,704	(26,526,710,548)
40	KREDIT MITRA JATENG	1,133,140,067,034	1,095,045,581,805	(38,094,485,229)
TOTAL		49,300,850,744,641	49,595,896,867,579	295,046,122,938

3 Besar Netto Produk Positif :

1. KUR : 230 Miliar
2. Kredit Proyek : 134 Miliar
3. Kredit PLO : 86 Miliar

3 Besar Netto Produk Negatif :

1. Kredit Mitra Jateng : (38) Miliar
2. Kredit R/C : (27) Miliar
3. Kredit Usaha Produktif : (23) Miliar

NO	KREDIT	NOMINAL NPL		
		JULI	AGUSTUS	+/-
1	KREDIT PLO	164,010,474,560	176,183,282,647	12,172,808,087
2	KREDIT USAHA PRODUKTIF	440,320,276,423	447,922,956,205	7,602,679,782
3	KREDIT LEMB. LINKAGE PRODUKTIF	4,801,479,387	11,888,498,747	7,087,019,360
4	KREDIT R/C	286,030,373,936	289,376,812,293	3,346,438,357
5	KREDIT KUR	32,816,420,613	34,638,543,161	1,822,122,548
6	KPR	124,702,670,822	125,882,973,702	1,180,302,880
7	KREDIT MITRA JATENG	7,838,586,785	8,083,862,777	245,275,992
8	KREDIT KMJS	3,328,795,425	3,455,633,117	126,837,692
9	KREDIT KRIDAKOP	8,717,415,267	8,813,107,815	95,692,548
10	KREDIT WIRA USAHA (KWU)	1,929,196,708	1,968,398,363	39,201,655
11	KREDIT UANG MUKA	-	1,298,250	1,298,250
12	KUP MIKRO	100,632,450	101,712,103	1,079,653
13	KREDIT KPR BP2BT	-	-	-
14	KMJ MILLENIAL	-	-	-
15	KREDIT EXTRA (CASH COL)	-	-	-
16	KREDIT RESI GUDANG	-	-	-
17	KREDIT KLK JATENG	-	-	-
18	KREDIT PEMDA	-	-	-
19	PINJAMAN DALAM NEGERI (PDN)	-	-	-
20	KREDIT DEVELOPER	4,000,000,000	4,000,000,000	-
21	KKB	8,351,242	8,351,242	-
22	KREDIT INVESTASI PDAM	-	-	-
23	KREDIT BLUD	-	-	-
24	KREDIT SCF	-	-	-
25	KREDIT PROYEK APBN	-	-	-
26	KREDIT INVOICE FINANCING	-	-	-
27	KREDIT KOMERSIAL	4,250,000,003	4,250,000,003	-
28	KREDIT SINDIKASI	-	-	-
29	KREDIT APEX BPR	-	-	-
30	KREDIT KKPE	96,835,651	96,345,651	(490,000)
31	KREDIT KUPS	87,631,162	87,131,162	(500,000)
32	KREDIT KARSA	339,082,200	337,401,900	(1,680,300)
33	KREDIT PUNDI	150,210,183	147,880,183	(2,330,000)
34	KREDIT KUMK	1,019,039,504	996,695,167	(22,344,337)
35	KREDIT MITRA JATENG 25	12,101,566,904	12,038,764,281	(62,802,623)
36	KREDIT KORPORASI	189,437,966,502	189,363,799,835	(74,166,667)
37	KREDIT FLPP	1,361,481,606	1,262,897,248	(98,584,358)
38	KREDIT KLKK	14,214,739,420	14,040,102,572	(174,636,848)
39	KREDIT MULTI GUNA	792,234,374	543,328,134	(248,906,240)
40	KREDIT PROYEK	577,443,736,072	565,652,535,475	(11,791,200,597)
TOTAL		1,879,899,197,199	1,901,142,312,033	21,243,114,834

3 Besar Produk Kenaikan Nominal NPL :

1. Kredit PLO : 12 Miliar
2. Kredit Usaha Produktif : 7,6 Miliar
3. Kredit Lemb. Linkage Produktif : 7 Miliar

5 Besar Cabang/Capem Kenaikan Nominal NPL :

NO	CABANG/CAPEM	NOMINAL NPL		
		JULI 2021	AGUSTUS 2021	+/-
1	CABANG UTAMA	68,407,232,230	79,102,747,632	10,695,515,402
2	CABANG SURAKARTA	197,550,470,010	200,601,364,331	3,050,894,321
3	CABANG SRAGEN	11,185,039,677	13,978,367,674	2,793,327,997
4	Capem Kaliwiro	1,596,433,115	3,084,615,403	1,488,182,288
5	CABANG BLORA	146,361,777,322	147,717,978,783	1,356,201,461



Kredit Konsumtif Agustus 2021

No.	CABANG GABUNGAN	KODE CAB	KONSUMTIF					
			JUL 2021		31 AGS 21		NETTO DLM BLN	
			NOA	NOMINAL	NOA	NOMINAL	NOA	NOMINAL
1	JAKARTA PP	36	1,530	221,760	1,491	216,764	(39)	(4,996)
2	KLATEN	9	10,450	996,573	10,491	995,308	41	(1,266)
3	SALATIGA	33	5,088	429,774	5,098	428,587	10	(1,187)
4	SEMARANG	21	21,583	2,178,799	21,615	2,178,192	32	(608)
5	DEMAK	31	8,564	805,600	8,589	805,116	25	(484)
6	CABUT	34	5,675	729,934	5,665	729,517	(10)	(417)
7	SUKOHARJO	30	8,965	738,935	8,965	738,617	-	(318)
8	TEMANGGUNG	14	7,034	630,655	7,073	630,510	39	(145)
9	BATANG	32	9,338	808,636	9,336	808,794	(2)	159
10	YOGYAKARTA	38	156	28,893	158	29,141	2	248
11	PURWOKERTO	3	14,339	1,451,298	14,327	1,451,619	(12)	321
12	KARANGANYAR	19	7,404	788,845	7,410	789,591	6	746
13	PEKALONGAN	7	4,734	461,359	4,766	462,212	32	852
14	BOYOLALI	26	9,188	945,872	9,204	946,822	16	951
15	PURWODADI	17	9,379	992,502	9,403	993,685	24	1,184
16	REMBANG	29	8,669	785,386	8,692	786,678	23	1,292
17	PEMALANG	25	11,212	1,127,599	11,274	1,129,255	62	1,656
18	KEBUMEN	8	9,636	870,666	9,671	872,417	35	1,752
19	WONOGIRI	11	9,450	1,046,907	9,504	1,048,827	54	1,920
20	BLORA	16	9,085	958,931	9,093	961,187	8	2,256
21	PURWOREJO	20	9,477	906,953	9,530	909,503	53	2,551
22	BREBES	28	11,128	1,052,238	11,179	1,054,906	51	2,669
23	PURBALINGGA	27	9,942	912,869	9,991	915,964	49	3,094
24	KAJEN	109	10,228	1,107,451	10,272	1,110,616	44	3,164
25	WONOSOBO	23	6,986	672,895	7,013	676,215	27	3,320
26	SURAKARTA	2	9,454	986,499	9,505	990,192	51	3,692
27	SLAWI	35	10,418	1,005,476	10,464	1,009,415	46	3,939
28	KUDUS	24	7,387	695,052	7,399	699,343	12	4,291
29	TEGAL	4	5,291	572,593	5,302	577,669	11	5,076
30	KENDAL	18	9,968	914,752	9,973	920,418	5	5,665
31	MAGELANG	5	9,400	957,406	9,417	963,256	17	5,850
32	BANJARNEGARA	13	9,424	844,813	9,529	851,610	105	6,797
33	UNGARAN	22	9,328	823,399	9,389	831,053	61	7,655
34	SRAGEN	10	7,430	843,790	7,477	851,450	47	7,660
35	CILACAP	12	11,441	1,076,435	11,528	1,084,179	87	7,745
36	PATI	6	11,080	1,098,768	11,109	1,107,011	29	8,243
37	JEPARA	15	9,958	917,015	10,034	926,092	76	9,077
TOTAL KONVENSIONAL			329,819	32,387,329	330,936	32,481,733	1,117	94,405

5 Cabang Terendah :

1. Jakarta
2. Klaten
3. Salatiga
4. Semarang
5. Demak

No.	CABANG GABUNGAN	KODE CAB	KONSUMTIF					
			DES 2020		31 AGS 21		NETTO DLM THN	
			NOA	NOMINAL	NOA	NOMINAL	NOA	NOMINAL
1	KLATEN	9	10,559	1,028,815	10,491	995,308	(68)	(33,507)
2	KENDAL	18	10,107	925,353	9,973	920,418	(347)	(30,701)
3	JEPARA	15	9,814	896,745	10,034	926,092	(250)	(30,389)
4	PATI	6	11,357	1,091,056	11,109	1,107,011	(143)	(25,039)
5	REMBANG	29	8,588	780,334	8,692	786,678	(148)	(14,698)
6	SUKOHARJO	30	8,793	751,204	8,965	738,617	172	(12,587)
7	BOYOLALI	26	9,106	949,648	9,204	946,822	87	(12,040)
8	PEMALANG	25	11,187	1,141,296	11,274	1,129,255	59	(7,069)
9	CILACAP	12	11,117	1,049,791	11,528	1,084,179	20	(6,979)
10	BANJARNEGARA	13	9,012	819,354	9,529	851,610	(134)	(4,936)
11	PEKALONGAN	7	4,549	466,303	4,766	462,212	217	(4,091)
12	CABUT	34	5,808	754,556	5,665	729,517	98	(2,825)
13	SEMARANG	21	21,962	2,208,893	21,615	2,178,192	86	(2,512)
14	SALATIGA	33	5,078	435,566	5,098	428,587	(32)	(1,433)
15	SLAWI	35	10,405	1,016,485	10,464	1,009,415	9	(698)
16	PURWOKERTO	3	14,343	1,446,043	14,327	1,451,619	122	588
17	PURWOREJO	20	9,133	889,179	9,530	909,503	144	1,142
18	SRAGEN	10	7,509	852,883	7,477	851,450	302	3,075
19	TEMANGGUNG	14	6,929	629,368	7,073	630,510	(16)	5,576
20	BLORA	16	9,084	961,885	9,093	961,187	137	6,041
21	TEGAL	4	5,236	557,898	5,302	577,669	104	6,344
22	KUDUS	24	7,439	692,280	7,399	699,343	(40)	7,063
23	DEMAK	31	8,287	802,041	8,589	805,116	(15)	8,646
24	KAJEN	109	10,064	1,092,844	10,272	1,110,616	44	8,680
25	WONOSOBO	23	6,762	659,664	7,013	676,215	(248)	15,956
26	PURBALINGGA	27	9,869	915,376	9,991	915,964	251	16,551
27	KEBUMEN	8	9,534	866,377	9,671	872,417	208	17,772
28	MAGELANG	5	9,344	924,334	9,417	963,256	301	18,550
29	KARANGANYAR	19	7,425	780,946	7,410	789,591	66	19,771
30	BREBES	28	10,693	1,023,564	11,179	1,054,906	397	20,324
31	JAKARTA PP	36	1,741	247,153	1,491	216,764	178	28,044
32	SURAKARTA	2	9,327	962,148	9,505	990,192	220	29,347
33	PURWODADI	17	9,102	975,135	9,403	993,685	486	31,342
34	YOGYAKARTA	38	114	20,462	158	29,141	517	32,256
35	BATANG	32	9,484	823,492	9,336	808,794	411	34,389
36	UNGARAN	22	9,163	795,580	9,389	831,053	226	35,474
37	WONOGIRI	11	9,418	1,051,339	9,504	1,048,827	73	38,922
TOTAL KONVENSIIONAL			327,442	32,285,386	330,936	32,481,733	3,494	196,347

5 Cabang Terendah :

1. Klaten
2. Kendal
3. Jepara
4. Pati
5. Rembang

KUOTA SB KHUSUS **NON BH** PER 31 AGUSTUS 2021

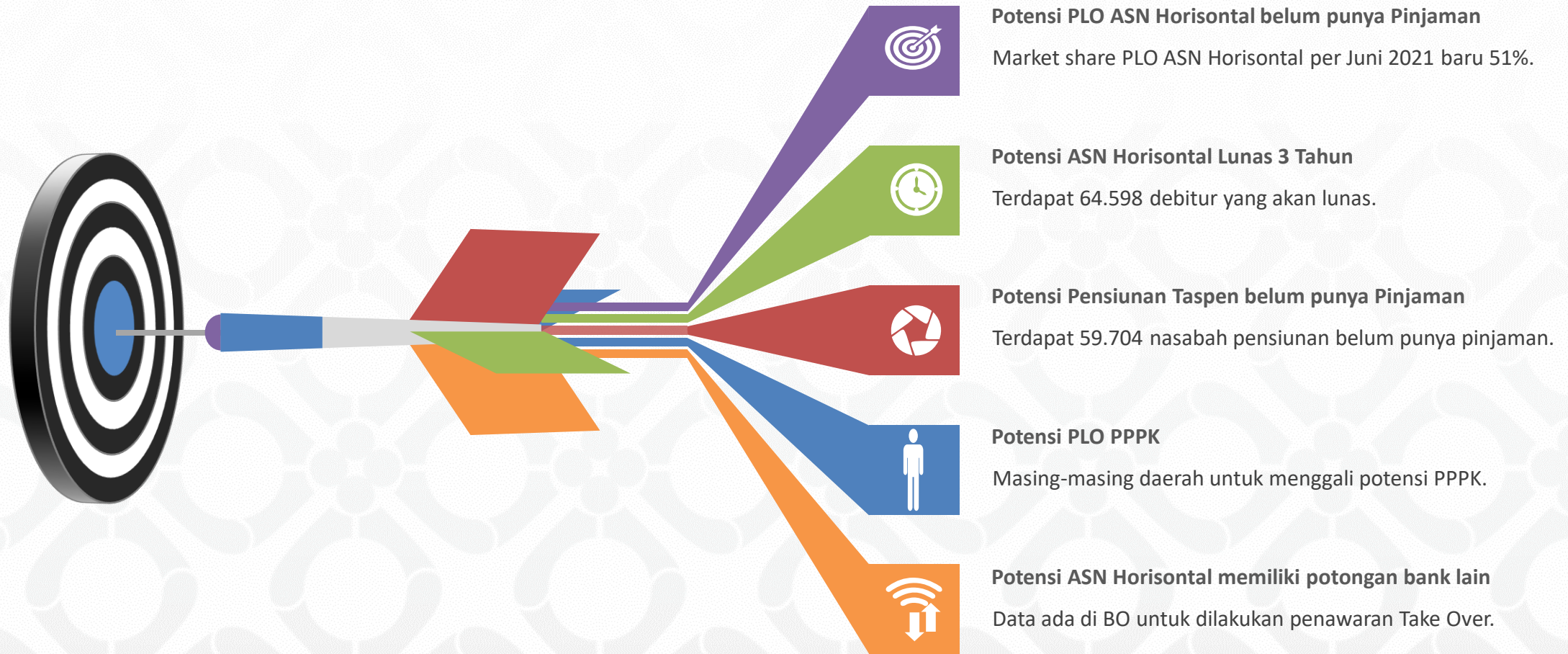
NO	KUOTA NON BH	SUKU BUNGA			
		9	10	11	TOTAL
1	KUOTA S/D DES 2021	500,000,000,000	500,000,000,000	1,000,000,000,000	2,000,000,000,000
2	REALISASI S/D 31 AGS 2021	61,079,000,000	80,500,100,000	140,316,500,000	281,895,600,000
	SISA KUOTA	438,921,000,000	419,499,900,000	859,683,500,000	1,718,104,400,000
	PENC (%)	12.22	16.10	14.03	14.09

➤ Kuota s/d **Desember 2021**

KUOTA SB KHUSUS **BACK HOME** PER 31 AGUSTUS 2021

NO	KUOTA BH	SUKU BUNGA			
		9	10	11	TOTAL
1	KUOTA S/D SEP 2021	400,000,000,000	400,000,000,000	1,000,000,000,000	1,800,000,000,000
2	REALISASI S/D 31 AGS 2021	253,008,692,000	125,711,250,000	20,666,000,000	399,385,942,000
	SISA KUOTA	146,991,308,000	274,288,750,000	979,334,000,000	1,400,614,058,000
	PENC (%)	63.25	31.43	2.07	22.19

➤ Kuota s/d **September 2021**



Data Potensi PLO akan tersedia
pada google link

Prospek per hari minimal 10
debitur

Update kegiatan pemasar setiap
sore pada google link

Evaluasi kegiatan pemasar PLO
mingguan pada hari Jumat

Akan diusulkan reward pencapaian PLO
per Cabang & Capem



KUR & ULM

Agustus 2021

(Dalam Jutaan)

Skema	Alokasi	Konven		Syariah		Total		%	Belum Tersalur
		NOA	Plafon	NOA	Plafon	NOA	Plafon		
KUR Mikro	395,000	5,375	197,671	162	6,760	5,537	204,431	51.75%	190,569
KUR Kecil	3,575,000	8,236	1,744,212	851	188,424	9,087	1,932,636	54.06%	1,642,365
KUR Super Mikro	25,000	377	3,574	1	10	378	3,584	14.34%	21,416
KUR TKI	5,000	-	-	-	-	-	-	0.00%	5,000
TOTAL	4,000,000	13,988	1,945,456	1,014	195,194	15,002	2,140,650	53.52%	1,859,350

- Kuota KUR Thn Anggaran 2021 sebesar **Rp 4 Triliun**;
- Realisasi s/d Agustus 2021 sebesar **Rp 2,14 Triliun** atau **53,52%**;
- Sisa Kuota masih ada sebesar **Rp 1,86 Triliun**.

Sesuai surat dari Kementerian Koordinator Bidang Perekonomian Nomor : B/KUR/130/D.I.M.EKON/07/2021 tanggal 19 Juli 2021 perihal Persetujuan Perubahan Plafon KUR BPD Jawa Tengah Tahun 2021, bahwa **penyesuaian alokasi KUR sebelumnya sebesar Rp 4 T menjadi Rp 3,5 T**.

Skema	Alokasi	Konven		Syariah		Total		%	Belum Tersalur
		NOA	Plafon	NOA	Plafon	NOA	Plafon		
KUR Mikro	350,000	5,375	197,671	162	6,760	5,537	204,431	58.41%	145,569
KUR Kecil	3,130,000	8,236	1,744,212	851	188,424	9,087	1,932,636	61.75%	1,197,365
KUR Super Mikro	20,000	377	3,574	1	10	378	3,584	17.92%	16,416
TOTAL	3,500,000	13,988	1,945,456	1,014	195,194	15,002	2,140,650	61.16%	1,359,350

- Kuota KUR Thn Anggaran 2021 sebesar **Rp 3,5 Triliun**;
- Realisasi s/d Agustus 2021 sebesar **Rp 2,14 Triliun** atau **61,16%**;
- Sisa Kuota masih ada sebesar **Rp 1,35 Triliun**.

10 KANTOR CABANG BRUTO KUR TERTINGGI		
NO	KANTOR CABANG	PLAFOND
1	SRAGEN	26,811,000,000
2	BOYOLALI	17,036,000,000
3	PURWODADI	15,632,000,000
4	KARANGANYAR	12,150,000,000
5	KAJEN	10,717,000,000
6	BLORA	10,690,000,000
7	SUKOHARJO	10,530,000,000
8	JEPARA	9,440,000,000
9	WONOGIRI	8,981,000,000
10	TEMANGGUNG	7,765,000,000

10 KANTOR CAPEM BRUTO KUR TERTINGGI		
NO	KANTOR CAPEM	PLAFOND
1	CAPEM CEPU	21,430,000,000
2	CAPEM NGAWEN	19,797,000,000
3	CAPEM BATURETNO	16,747,000,000
4	CAPEM BANGSRI	16,663,000,000
5	CAPEM PSR KOTA SRAGEN	16,585,000,000
6	CAPEM TAYU	12,914,000,000
7	CAPEM PSR TAWANGSARI	12,350,000,000
8	CAPEM MAYONG	12,342,000,000
9	CAPEM SUNGGINGAN	12,300,000,000
10	CAPEM PSR WAGE	12,136,000,000

10 KANTOR ULM BRUTO KUR TERTINGGI		
NO	KANTOR ULM	PLAFOND
1	DEMAK	35,143,000,000
2	CAPEM PEDAN	19,166,000,000
3	CAPEM PSR KROYA	18,761,500,000
4	PATI	18,754,000,000
5	SUKOHARJO	18,349,000,000
6	CAPEM BATURETNO	18,253,000,000
7	KENDAL	18,186,000,000
8	SURAKARTA	18,069,900,000
9	CAPEM JATISRONO	18,064,000,000
10	CAPEM PSR RANDUDONGKAL	17,901,000,000

TA 2021 Posisi s/d Agustus 2021

10 KANTOR CABANG BRUTO KUR TERENDAH		
NO	KANTOR CABANG	PLAFOND
1	TEGAL	50,000,000
2	JAKARTA	500,000,000
3	PURWOKERTO	1,495,000,000
4	MAGELANG	1,950,000,000
5	BATANG	2,060,000,000
6	REMBANG	2,600,000,000
7	SEMARANG	2,653,000,000
8	PURWOREJO	2,712,000,000
9	KEBUMEN	2,840,000,000
10	CILACAP	3,220,000,000

10 KANTOR CAPEM BRUTO KUR TERENDAH		
NO	KANTOR CAPEM	PLAFOND
1	CAPEM MAJENANG	910,000,000
2	CAPEM PSR BOBOTSARI	925,000,000
3	CAPEM DEMPET	930,000,000
4	CAPEM SIDAREJA	1,085,000,000
5	CAPEM BANYUMANIK	1,085,000,000
6	CAPEM GAYAMSARI	1,203,000,000
7	Capem Ayah	1,239,000,000
8	CAPEM JATINOM	1,305,000,000
9	CAPEM POLITEHNIK	1,350,000,000
10	CAPEM PSR AJI BARANG	1,365,000,000

10 KANTOR ULM BRUTO KUR TERENDAH		
NO	KANTOR ULM	PLAFOND
1	CAPEM IAIN	3,249,000,000
2	MAGELANG	3,745,000,000
3	CAPEM GONDANGREJO	5,985,000,000
4	CAPEM LASEM	6,847,000,000
5	CAPEM BANYUMANIK	6,998,000,000
6	CAPEM BUMIAYU	7,515,000,000
7	CAPEM SALAMAN	7,539,000,000
8	CAPEM KUTOARJO	8,083,000,000
9	CAPEM MUNTILAN	8,326,000,000
10	YOGYAKARTA	8,335,000,000

Jumlah Unit



Tersebar di
75 Cabang /Capem

Plafond



3,28 Triliun

Outstanding



2,619 Triliun

Jumlah NOA



19.695 existing

Rasio NPL

0,35 %

Beroperasi sejak Feb 2017
Rasio NPL 0,35 %

Funding



223 Miliar
Dana CASA yang terhimpun

Repayment Rate



Repayment Rate :
99,14 %

LABA



Pendapatan thn berjalan 2021
Bunga : **151 Miliar**
Admin & Provisi : **8,3 Miliar**

Realisasi KUR



Outstanding KUR :
1,448 Triliun

TENAGA KERJA

Kantor Pusat : 12 orang
Area : 64 orang
Unit : 435 orang
AKM : 81 orang



TERIMA KASIH