

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31/03/2020**

----- Laporan Bulan Maret 2020

NO.	INDIKATOR	DESEMBER 2019	MARET 2020	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>230.082.849.720</b>	<b>241.996.568.365</b>	<b>5,18%</b>
	a. Simpanan Pokok	1.627.630.000	1.716.240.000	5,44%
	b. Simpanan Wajib	216.663.604.000	225.048.363.000	3,87%
	c. Cadangan Modal	11.791.615.720	15.231.965.365	29,18%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>603.455.385.655</b>	<b>645.123.313.415</b>	<b>6,90%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	230.332.400.000	-72,58%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.258.537.300.000	5,72%
	c. Pembiayaan Efektif	752.987.200.000	787.319.800.000	4,56%
<b>IV</b>	<b>PIUTANG</b>	<b>431.118.473.201</b>	<b>474.191.498.377</b>	<b>9,99%</b>
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	400.409.120.653	7,91%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	21.712.367.000	107,04%
	c. Mikro Tata Griya (MTG)	8.849.930.546	12.364.872.296	39,72%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	4.467.777.000	6,66%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	5.073.958.000	4,32%
	f. Mikro Tata Air (MTA)	15.201.558.000	14.040.434.000	-7,64%
	g. KPR Non DP	6.766.708.750	6.980.720.800	3,16%
	h. Qardul Hasan	1.143.445.729	566.275.129	-50,48%
	i. Mikro Mitra Ternak (MMT)	348.000.000	414.300.000	19,05%
	j. Karyawan	8.191.172.948	8.147.573.499	-0,53%
	k. Talangan Umroh	18.600.000	14.100.000	-24,19%
<b>V</b>	<b>SIMPANAN</b>	<b>253.473.120.243</b>	<b>262.715.825.250</b>	<b>3,65%</b>
	a. Sukarela	133.962.943.205	145.768.661.733	8,81%
	b. Berjangka	110.105.100.000	107.077.200.000	-2,75%
	c. Qurban	1.472.804.203	1.685.274.214	14,43%
	d. Sanitasi	571.019.077	528.699.535	-7,41%
	e. Umroh	1.602.217.574	1.719.377.166	7,31%
	f. Haji	393.849.640	443.606.471	12,63%
	g. Sicerah	4.771.867.203	4.692.481.937	-1,66%
	h. Siharta	327.380.675	447.679.341	36,75%
	i. Sitasya	265.938.666	352.844.853	32,68%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>86.711.726.205</b>	<b>114.805.934.178</b>	<b>32,40%</b>
	a. Bank Umum	71.433.948.427	86.194.823.082	20,66%
	b. UPDB	15.277.777.778	28.611.111.096	87,27%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	13	13	0,00%
	b. Cabang	45	65	44,44%
	c. Kelurahan Terlayani (Kelurahan)	63	83	31,75%
	d. Desa Terlayani (Desa)	625	688	10,08%
	e. Jumlah Rembug Pusat (RP)	7.120	7.546	5,98%
	f. Jumlah Anggota (Orang)	162.763	171.624	5,44%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>761</b>	<b>840</b>	<b>10,38%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>17.201.748.227</b>	<b>487.674.268</b>	<b>-97,16%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
31/03/2020**

Laporan Bulan Maret 2020

NO	AKTIVA	DESEMBER 2019	MARET 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	MARET 2020	KENAIKAN (%)	
<b>I</b>	<b>AKTIVA</b>				<b>II</b>	<b>KEWAJIBAN</b>				
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>				
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>253.473.120.243</b>	<b>262.715.825.250</b>	<b>3,65%</b>	
1.1.1.	KAS	21.343.923.755	23.267.618.565	9,01%	2.1.1.1.	Sukarela	133.962.943.205	145.768.661.733	8,81%	
1.1.2.	BANK	81.630.372.209	68.180.092.913	-16,48%	2.1.1.2.	Berjangka	110.105.100.000	107.077.200.000	-2,75%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	24.367.500.000	-22,32%	2.1.1.3.	Qurban	1.472.804.203	1.685.274.214	14,43%	
1.1.4.	PIUTANG	<b>431.118.473.201</b>	<b>474.191.498.377</b>	<b>9,99%</b>	2.1.1.4.	Sanitasi	571.019.077	528.699.535	-7,41%	
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	416.835.629.499	7,17%	2.1.1.5.	Umroh	1.602.217.574	1.719.377.166	7,31%	
1.1.4.2.	Murabahah	36.437.244.438	38.030.589.309	4,37%	2.1.1.6.	Haji	393.849.640	443.606.471	12,63%	
1.1.4.3.	Ijarah	4.207.594.000	4.432.356.000	5,34%	2.1.1.7.	Sicarah	4.771.867.203	4.692.481.937	-1,66%	
1.1.4.4.	Musarakah	358.500.000	932.300.000	160,06%	2.1.1.8.	Siharta	327.380.675	447.679.341	36,75%	
1.1.4.5.	Mudharabah	40.000.000	7.306.272.729	18165,68%	2.1.1.9.	Sitasya	265.938.666	352.844.853	32,68%	
1.1.4.6.	Qordul Hasan	1.143.445.729	6.654.350.840	481,96%						
1.1.5.	PPAP	(1.509.619.636)	(1.181.975.220)	-21,70%	2.1.2.	KEWAJIBAN BANK	40.205.191.377	35.863.310.678	-10,80%	
1.1.6.	PERLENGKAPAN	237.835.749	186.007.429	-21,79%	2.1.3.	KEWAJIBAN UPDB	6.666.666.667	8.333.335.999	25,00%	
1.1.7.	UANG MUKA	3.438.704.673	7.101.620.894	106,52%	2.1.4.	HUTANG PAJAK	3.206.443.745	4.961.546.554	54,74%	
1.1.8.	SEWA DIBAYAR DIMUKA	3.650.385.376	7.157.880.645	96,09%	2.1.5.	DANA INSENTIF	146.865.172	209.823.855	42,87%	
1.1.9.	PAJAK DIBAYAR DIMUKA	-	-	-	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%	
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>303.702.490.097</b>	<b>312.088.045.229</b>	<b>2,76%</b>	
						<b>2.2. KEWAJIBAN JANGKA PANJANG</b>				
						2.2.1.	KEWAJIBAN BANK	31.228.757.050	50.331.512.404	61,17%
						2.2.2.	KEWAJIBAN UPDB	8.611.111.111	20.277.775.097	135,48%
						2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.615.276.552	369,15%
						2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	1.637.764.848	2476,57%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	408.366.023	3041,93%
						2.2.6.	DANA PENDIDIKAN	451.944.277	1.301.431.632	187,96%
						2.2.7.	DANA SOSIAL	74.659.561	38.311.922	-48,68%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	735.022.272	1672,02%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>43.433.625.990</b>	<b>78.950.278.913</b>	<b>81,77%</b>	
						<b>2.3. TITIPAN</b>				
						2.3.1.	ZISWAF	8.933.171.621	11.499.246.640	28,73%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>8.933.171.621</b>	<b>11.499.246.640</b>	<b>28,73%</b>	
						<b>TOTAL KEWAJIBAN</b>	<b>356.069.287.708</b>	<b>402.537.570.782</b>	<b>13,05%</b>	
					<b>III</b>	<b>EKUITAS :</b>				
					3.1.	SIMPANAN POKOK	1.627.630.000	1.716.240.000	5,44%	
					3.2.	SIMPANAN WAJIB	216.663.604.000	225.048.363.000	3,87%	
					3.3.	CADANGAN MODAL	11.791.615.720	15.231.965.365	29,18%	
					3.4.	HIBAH	101.500.000	101.500.000	0,00%	
					3.5.	SHU SETELAH PAJAK	17.201.748.227	487.674.268	-97,16%	
						<b>JUMLAH EKUITAS</b>	<b>247.386.097.947</b>	<b>242.585.742.633</b>	<b>-1,94%</b>	
	<b>JUMLAH AKTIVA</b>	<b>603.455.385.655</b>	<b>645.123.313.415</b>	<b>6,90%</b>		<b>JUMLAH PASIVA</b>	<b>603.455.385.655</b>	<b>645.123.313.415</b>	<b>6,90%</b>	