

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
28/02/2021**

NO.	INDIKATOR	DESEMBER 2020	FEBRUARI 2021	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	232.480.990.170	238.200.197.634	2,46%
	a. Simpanan Pokok	1.773.610.000	1.827.770.000	3,05%
	b. Simpanan Wajib	226.543.744.000	231.535.571.000	2,20%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
II	JUMLAH ASSET	697.941.514.685	699.485.351.048	0,22%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	144.108.500.000	-80,16%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	4.898.815.500.000	3,03%
	c. Pembiayaan Efektif	794.532.100.000	796.791.400.000	0,28%
IV	PIUTANG	472.697.855.942	493.897.925.674	4,48%
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	379.867.185.300	4,54%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	22.229.925.006	-16,70%
	c. Mikro Tata Griya (MTG)	14.908.240.296	16.337.002.296	9,58%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	25.735.804.000	3,60%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	3.689.962.000	25,33%
	f. Mikro Tata Air (MTA)	10.264.376.000	8.848.050.000	-13,80%
	g. KPR Non DP	8.655.745.000	7.224.609.000	-16,53%
	h. Qardul Hasan	10.940.017.457	16.399.071.964	49,90%
	i. Mikro Mitra Ternak (MMT)	412.030.200	1.765.745.500	328,55%
	j. Karyawan	9.647.832.409	11.788.420.608	22,19%
	k. Talangan Umroh	13.580.000	12.150.000	-10,53%
V	SIMPANAN	260.399.513.894	268.656.541.860	3,17%
	a. Sukarela	142.355.577.612	151.654.361.786	6,53%
	b. Berjangka	108.285.000.000	106.615.900.000	-1,54%
	c. Qurban	1.484.568.920	1.702.325.494	14,67%
	d. Sanitasi	421.658.716	410.942.897	-2,54%
	e. Umroh	1.743.577.050	1.868.526.951	7,17%
	f. Haji	484.571.298	531.520.585	9,69%
	g. Sicerah	4.675.117.871	4.817.396.177	3,04%
	h. Siharta	632.577.597	731.379.416	15,62%
	i. Sitasya	316.864.830	324.188.554	2,31%
VI	Pinjaman Pihak Ke 3	173.356.011.385	159.585.079.325	-7,94%
	a. Bank Umum	61.289.607.457	54.430.461.459	-11,19%
	b. Kewajiban Non Bank	112.066.403.928	105.154.617.866	-6,17%
VII	JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang	65	65	0,00%
	c. Kelurahan Terlayani (Kelurahan)	85	92	8,24%
	d. Desa Terlayani (Desa)	770	754	-2,08%
	e. Jumlah Rembug Pusat (RP)	8.037	8.306	3,35%
	f. Jumlah Anggota (Orang)	177.361	182.777	3,05%
VIII	JUMLAH KARYAWAN	876	888	1,37%
IX	SHU SETELAH PAJAK	3.366.102.322	794.111.716	-76,41%

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NO	AKTIVA	DESEMBER 2020	FEBRUARI 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	FEBRUARI 2021	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	260.399.513.894	268.656.541.860	3,17%
1.1.1.	KAS	23.293.498.056	20.959.361.013	-10,02%	2.1.1.1.	Sukarela	142.355.577.612	151.654.361.786	6,53%
1.1.2.	BANK	115.014.706.360	88.584.904.369	-22,98%	2.1.1.2.	Berjangka	108.285.000.000	106.615.900.000	-1,54%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	30.939.650.000	0,00%	2.1.1.3.	Qurban	1.484.568.920	1.702.325.494	14,67%
1.1.4.	PIUTANG	472.697.855.942	493.897.925.674	4,48%	2.1.1.4.	Sanitasi	421.658.716	410.942.897	-2,54%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	185.489.291.585	-28,34%	2.1.1.5.	Umroh	1.743.577.050	1.868.526.951	7,17%
1.1.4.2.	Murabahah	110.118.698.209	158.229.373.625	43,69%	2.1.1.6.	Haji	484.571.298	531.520.585	9,69%
1.1.4.3.	Ijarah	80.327.516.000	125.639.585.000	56,41%	2.1.1.7.	Sicerah	4.675.117.871	4.817.396.177	3,04%
1.1.4.4.	Musyarakah	897.676.500	908.721.500	1,23%	2.1.1.8.	Siharta	632.577.597	731.379.416	15,62%
1.1.4.5.	Mudharabah	7.465.572.840	456.535.000	-93,88%	2.1.1.9.	Sitasya	316.864.830	324.188.554	2,31%
1.1.4.6.	Qordul Hasan	10.940.017.457	16.399.071.964	49,90%					
1.1.4.7.	Istishna	4.098.434.000	6.775.347.000	65,32%	2.1.2. KEWAJIBAN BANK		27.554.850.113	20.359.124.975	-26,11%
1.1.5.	AKTIVA MURABAHAH	905.900.000	852.698.350	-5,87%	2.1.3. KEWAJIBAN NON BANK		44.997.957.723	39.530.616.102	-12,15%
1.1.6.	PPAP	(1.819.228.566)	(1.477.677.757)	-18,77%	2.1.4. HUTANG PAJAK		4.538.399.500	5.153.401.375	13,55%
1.1.7.	PERLENGKAPAN	891.669.438	786.701.163	-11,77%	2.1.5. DANA INSENTIF		209.823.855	715.375.165	240,94%
1.1.8.	UANG MUKA	4.219.095.169	6.431.833.424	52,45%	2.1.6. DANA BANTUAN TEKNIS		4.202.893	4.202.893	0,00%
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	4.632.248.807	1,96%	JUMLAH KEWAJIBAN JANGKA PENDEK		337.704.747.978	334.419.262.370	-0,97%
1.1.10.	PAJAK DIBAYAR DIMUKA	-	-	-					
1.1.11.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
					2.2.1.	KEWAJIBAN BANK	33.734.757.344	34.071.336.484	1,00%
					2.2.2.	KEWAJIBAN NON BANK	67.068.446.205	65.624.001.764	-2,15%
					2.2.3.	DANA KESEJAHTERAAN	1.519.064.552	1.749.822.226	15,19%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	3.495.290.269	38,81%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	207.390.074	66,04%
					2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.456.236.748	13,07%
					2.2.7.	DANA SOSIAL	265.401.394	264.547.131	-0,32%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	2.266.951.945	42,84%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	65.389.062	104.366.078	59,61%
					JUMLAH KEWAJIBAN JANGKA PANJANG		110.775.723.045	111.844.760.882	0,97%
	JUMLAH AKTIVA LANCAR	650.686.483.606	645.607.645.043	-0,78%					
					2.3. TITIPAN				
					2.3.1.	ZISWAF	13.512.451.170	14.125.518.446	4,54%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					JUMLAH TITIPAN		13.512.451.170	14.125.518.446	4,54%
					TOTAL KEWAJIBAN		461.992.922.193	460.389.541.698	-0,35%
					III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.773.610.000	1.827.770.000	3,05%
					3.2.	SIMPANAN WAJIB	226.543.744.000	231.535.571.000	2,20%
					3.3.	CADANGAN MODAL	4.163.636.170	4.836.856.634	16,17%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	3.366.102.322	794.111.716	-76,41%
					JUMLAH EKUITAS		235.948.592.492	239.095.809.350	1,33%
	JUMLAH AKTIVA	697.941.514.685	699.485.351.048	0,22%	JUMLAH PASIVA		697.941.514.685	699.485.351.048	0,22%