

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31/12/2020**

NO.	INDIKATOR	DESEMBER 2019	DESEMBER 2020	KENAIKAN (%)
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
	<b>I PERMODALAN</b>	<b>230.082.849.720</b>	<b>232.480.990.170</b>	<b>1,04%</b>
	a. Simpanan Pokok	1.627.630.000	1.773.610.000	8,97%
	b. Simpanan Wajib	216.663.604.000	226.543.744.000	4,56%
	c. Cadangan Modal	11.791.615.720	4.163.636.170	-64,69%
	<b>II JUMLAH ASSET</b>	<b>603.455.385.655</b>	<b>697.941.514.685</b>	<b>15,66%</b>
	<b>III PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	726.502.100.000	-13,51%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.754.707.000.000	18,04%
	c. Pembiayaan Efektif	752.987.200.000	794.532.100.000	5,52%
	<b>IV PIUTANG</b>	<b>431.118.473.201</b>	<b>472.697.855.942</b>	<b>9,64%</b>
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	363.386.200.200	-2,07%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	26.685.158.380	154,46%
	c. Mikro Tata Griya (MTG)	8.849.930.546	14.908.240.296	68,46%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	24.840.449.000	492,99%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	2.944.227.000	-39,47%
	f. Mikro Tata Air (MTA)	15.201.558.000	10.264.376.000	-32,48%
	g. KPR Non DP	6.766.708.750	8.655.745.000	27,92%
	h. Qardul Hasan	1.143.445.729	10.940.017.457	856,76%
	i. Mikro Mitra Ternak (MMT)	348.000.000	412.030.200	18,40%
	j. Karyawan	8.191.172.948	9.647.832.409	17,78%
	k. Talangan Umroh	18.600.000	13.580.000	-26,99%
	<b>V SIMPANAN</b>	<b>253.473.120.243</b>	<b>260.399.513.894</b>	<b>2,73%</b>
	a. Sukarela	133.962.943.205	142.355.577.612	6,26%
	b. Berjangka	110.105.100.000	108.285.000.000	-1,65%
	c. Qurban	1.472.804.203	1.484.568.920	0,80%
	d. Sanitasi	571.019.077	421.658.716	-26,16%
	e. Umroh	1.602.217.574	1.743.577.050	8,82%
	f. Haji	393.849.640	484.571.298	23,03%
	g. Sicerah	4.771.867.203	4.675.117.871	-2,03%
	h. Siharta	327.380.675	632.577.597	93,22%
	i. Sitasya	265.938.666	316.864.830	19,15%
	<b>VI Pinjaman Pihak Ke 3</b>	<b>86.711.726.205</b>	<b>173.356.011.385</b>	<b>99,92%</b>
	a. Bank Umum	71.433.948.427	61.289.607.457	-14,20%
	b. Kewajiban Non Bank	15.277.777.778	112.066.403.928	633,53%
	<b>VII JANGKAUAN PELAYANAN</b>			
	a. Area	13	13	100,00%
	b. Cabang	45	65	44,44%
	c. Kelurahan Terlayani (Kelurahan)	63	85	34,92%
	d. Desa Terlayani (Desa)	625	770	23,20%
	e. Jumlah Rembug Pusat (RP)	7.120	8.037	12,88%
	f. Jumlah Anggota (Orang)	162.763	177.361	8,97%
	<b>VIII JUMLAH KARYAWAN</b>	<b>761</b>	<b>876</b>	<b>15,11%</b>
	<b>IX SHU SETELAH PAJAK</b>	<b>17.201.748.227</b>	<b>3.283.759.144</b>	<b>-80,91%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
31/12/2020**

----- Laporan Bulan Desember 2020

NO	AKTIVA	DESEMBER 2019	DESEMBER 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	DESEMBER 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>260.399.513.894</b>	<b>2,73%</b>
1.1.1.	KAS	21.343.923.755	23.293.498.056	9,13%	2.1.1.1.	Sukarela	133.962.943.205	142.355.577.612	6,26%
1.1.2.	BANK	81.630.372.209	115.014.706.360	40,90%	2.1.1.2.	Berjangka	110.105.100.000	108.285.000.000	-1,65%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	30.939.650.000	-1,36%	2.1.1.3.	Qurban	1.472.804.203	1.484.568.920	0,80%
1.1.4.	PIUTANG	<b>431.118.473.201</b>	<b>472.697.855.942</b>	<b>9,64%</b>	2.1.1.4.	Sanitasi	571.019.077	421.658.716	-26,16%
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	258.849.940.936	-33,45%	2.1.1.5.	Umrroh	1.602.217.574	1.743.577.050	8,82%
1.1.4.2.	Murabahah	36.437.244.438	110.118.698.209	202,21%	2.1.1.6.	Haji	393.849.640	484.571.298	23,03%
1.1.4.3.	Ijarah	4.207.594.000	80.327.516.000	1809,11%	2.1.1.7.	Sicerah	4.771.867.203	4.675.117.871	-2,03%
1.1.4.4.	Musyarakah	358.500.000	897.676.500	150,40%	2.1.1.8.	Siharta	327.380.675	632.577.597	93,22%
1.1.4.5.	Mudharabah	40.000.000	7.465.572.840	18563,93%	2.1.1.9.	Sitasya	265.938.666	316.864.830	19,15%
1.1.4.6.	Qordul Hasan	1.143.445.729	10.940.017.457	856,76%					
1.1.4.7.	Istishna	-	4.098.434.000	100,00%	2.1.2.	KEWAJIBAN BANK	40.205.191.377	27.554.850.113	-31,46%
1.1.5.	AKTIVA MURABAHAH	-	905.900.000	100,00%	2.1.3.	KEWAJIBAN NON BANK	6.666.666.667	44.997.957.723	574,97%
1.1.6.	PPAP	(1.509.619.636)	(1.819.228.566)	20,51%	2.1.4.	HUTANG PAJAK	3.206.443.745	4.620.742.678	44,11%
1.1.7.	PERLENGKAPAN	237.835.749	891.669.438	274,91%	2.1.5.	DANA INSENTIF	146.865.172	209.823.855	42,87%
1.1.8.	UANG MUKA	3.438.704.673	4.219.095.169	22,69%	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%
1.1.9.	SEWA DIBAYAR DIMUKA	3.650.385.376	4.543.337.207	24,46%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>303.702.490.097</b>	<b>337.787.091.156</b>	<b>11,22%</b>
1.1.10.	PAJAK DIBAYAR DIMUKA	-	-	-		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
1.1.11.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	31.228.757.050	33.734.757.344	8,02%
					2.2.2.	KEWAJIBAN NON BANK	8.611.111.111	67.068.446.205	678,86%
					2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.519.064.552	341,21%
					2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	2.518.002.269	3861,38%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	124.903.516	860,99%
					2.2.6.	DANA PENDIDIKAN	451.944.277	1.287.931.632	184,98%
					2.2.7.	DANA SOSIAL	74.659.561	265.401.394	255,48%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	1.587.008.908	3726,02%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	-	65.389.062	-
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>43.433.625.990</b>	<b>110.775.723.045</b>	<b>155,05%</b>
	<b>JUMLAH AKTIVA LANCAR</b>	<b>571.277.575.327</b>	<b>650.686.483.606</b>	<b>13,90%</b>		<b>2.3. TITIPAN</b>			
					2.3.1.	ZISWAF	8.933.171.621	13.512.451.170	51,26%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>8.933.171.621</b>	<b>13.512.451.170</b>	<b>51,26%</b>
						<b>TOTAL KEWAJIBAN</b>	<b>356.069.287.708</b>	<b>462.075.265.371</b>	<b>29,77%</b>
	<b>1.2. AKTIVA TETAP:</b>				<b>III</b>	<b>EKUITAS :</b>			
1.2.1.	TANAH	11.275.951.500	22.987.692.750	103,86%	3.1.	SIMPANAN POKOK	1.627.630.000	1.773.610.000	8,97%
1.2.2.	GEDUNG KANTOR	17.709.874.150	19.290.376.484	8,92%	3.2.	SIMPANAN WAJIB	216.663.604.000	226.543.744.000	4,56%
1.2.3.	KENDARAAN	7.406.975.000	9.807.926.000	32,41%	3.3.	CADANGAN MODAL	11.791.615.720	4.163.636.170	-64,69%
1.2.4.	PERALATAN KANTOR	7.990.361.647	10.533.104.175	31,82%	3.4.	HIBAH	101.500.000	101.500.000	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	3.5.	SHU SETELAH PAJAK	17.201.748.227	3.283.759.144	-80,91%
1.2.6.	AKUMULASI PENYUSUTAN	(12.304.021.969)	(15.462.738.330)	25,67%		<b>JUMLAH EKUITAS</b>	<b>247.386.097.947</b>	<b>235.866.249.314</b>	<b>-4,66%</b>
	<b>JUMLAH AKTIVA TETAP</b>	<b>32.177.810.328</b>	<b>47.255.031.079</b>	<b>46,86%</b>		<b>JUMLAH PASIVA</b>	<b>603.455.385.655</b>	<b>697.941.514.685</b>	<b>15,66%</b>
	<b>JUMLAH AKTIVA</b>	<b>603.455.385.655</b>	<b>697.941.514.685</b>	<b>15,66%</b>					