

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
15/05/2020**

----- Laporan Bulan Mei 2020

NO.	INDIKATOR	DESEMBER 2019	MEI 2020	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	230.082.849.720	228.484.191.170	-0,69%
	a. Simpanan Pokok	1.627.630.000	1.708.860.000	4,99%
	b. Simpanan Wajib	216.663.604.000	222.611.695.000	2,75%
	c. Cadangan Modal	11.791.615.720	4.163.636.170	-64,69%
	II JUMLAH ASSET	603.455.385.655	583.949.814.710	-3,23%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	267.873.900.000	-68,11%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.296.078.800.000	6,65%
	c. Pembiayaan Efektif	752.987.200.000	760.114.400.000	0,95%
	IV PIUTANG	431.118.473.201	454.759.862.976	5,48%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	364.022.869.600	-1,90%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	35.217.395.840	235,82%
	c. Mikro Tata Griya (MTG)	8.849.930.546	11.636.979.296	31,49%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	4.171.931.000	-0,41%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	5.104.060.000	4,94%
	f. Mikro Tata Air (MTA)	15.201.558.000	13.477.988.000	-11,34%
	g. KPR Non DP	6.766.708.750	8.185.183.000	20,96%
	h. Qardul Hasan	1.143.445.729	3.256.209.429	184,77%
	i. Mikro Mitra Ternak (MMT)	348.000.000	456.467.700	31,17%
	j. Karyawan	8.191.172.948	9.204.839.111	12,38%
	k. Talangan Umroh	18.600.000	25.940.000	39,46%
	V SIMPANAN	253.473.120.243	201.261.809.152	-20,60%
	a. Sukarela	133.962.943.205	91.991.157.150	-31,33%
	b. Berjangka	110.105.100.000	100.610.200.000	-8,62%
	c. Qurban	1.472.804.203	1.708.897.462	16,03%
	d. Sanitasi	571.019.077	484.007.909	-15,24%
	e. Umroh	1.602.217.574	1.635.169.783	2,06%
	f. Haji	393.849.640	440.108.434	11,75%
	g. Sicerah	4.771.867.203	3.758.770.332	-21,23%
	h. Siharta	327.380.675	357.051.050	9,06%
	i. Sitasya	265.938.666	276.447.032	3,95%
	VI Pinjaman Pihak Ke 3	86.711.726.205	130.348.960.759	50,32%
	a. Bank Umum	71.433.948.427	83.774.066.524	17,27%
	b. UPDB	15.277.777.778	46.574.894.235	204,85%
	VII JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang Pembantu	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	7.576	6,40%
	f. Jumlah Anggota (Orang)	162.763	170.886	4,99%
	VIII JUMLAH KARYAWAN	761	839	10,25%
	IX SHU SETELAH PAJAK	17.201.748.227	487.674.268	-97,16%

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NERACA
15/05/2020**

----- Laporan Bulan Mei 2020

NO	AKTIVA	DESEMBER 2019	MEI 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	MEI 2020	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	253.473.120.243	201.261.809.152	-20,60%
1.1.1.	KAS	21.343.923.755	1.444.888.094	-93,23%	2.1.1.1.	Sukarela	133.962.943.205	91.991.157.150	-31,33%
1.1.2.	BANK	81.630.372.209	44.568.879.210	-45,40%	2.1.1.2.	Berjangka	110.105.100.000	100.610.200.000	-8,62%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	29.367.500.000	-6,38%	2.1.1.3.	Qurban	1.472.804.203	1.708.897.462	16,03%
1.1.4.	PIUTANG	431.118.473.201	454.759.862.976	5,48%	2.1.1.4.	Sanitasi	571.019.077	484.007.909	-15,24%
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	408.139.920.489	4,94%	2.1.1.5.	Umroh	1.602.217.574	1.635.169.783	2,06%
1.1.4.2.	Murabahah	36.437.244.438	38.718.915.358	6,26%	2.1.1.6.	Haji	393.849.640	440.108.434	11,75%
1.1.4.3.	Ijarah	4.207.594.000	4.148.350.000	-1,41%	2.1.1.7.	Sicerah	4.771.867.203	3.758.770.332	-21,23%
1.1.4.4.	Musyarakah	358.500.000	456.467.700	27,33%	2.1.1.8.	Siharta	327.380.675	357.051.050	9,06%
1.1.4.5.	Mudharabah	40.000.000	40.000.000	0,00%	2.1.1.9.	Sitasya	265.938.666	276.447.032	3,95%
1.1.4.6.	Qordul Hasan	1.143.445.729	3.256.209.429	184,77%					
1.1.5.	PPAP	(1.509.619.636)	(1.150.560.353)	-23,78%	2.1.2.	KEWAJIBAN BANK	40.205.191.377	32.304.793.434	-19,65%
1.1.6.	PERLENGKAPAN	237.835.749	861.084.104	262,05%	2.1.3.	KEWAJIBAN NON BANK	6.666.666.667	10.436.526.836	56,55%
1.1.7.	UANG MUKA	3.438.704.673	4.572.888.527	32,98%	2.1.4.	HUTANG PAJAK	3.206.443.745	2.976.433.737	-7,17%
1.1.8.	SEWA DIBAYAR DIMUKA	3.650.385.376	5.432.560.218	48,82%	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	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	303.702.490.097	247.193.589.907	-18,61%
						2.2. KEWAJIBAN JANGKA PANJANG			
	JUMLAH AKTIVA LANCAR	571.277.575.327	539.857.102.776	-5,50%	2.2.1.	KEWAJIBAN BANK	31.228.757.050	51.469.273.090	64,81%
					2.2.2.	KEWAJIBAN NON BANK	8.611.111.111	36.138.367.399	319,67%
					2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.606.276.552	366,54%
					2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	1.586.636.848	2396,13%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	395.866.023	2945,75%
					2.2.6.	DANA PENDIDIKAN	451.944.277	1.301.431.632	187,96%
					2.2.7.	DANA SOSIAL	74.659.561	23.462.440	-68,57%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	791.871.022	1809,07%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	43.433.625.990	95.918.003.169	120,84%
						2.3. TITIPAN			
					2.3.1.	ZISWAF	8.933.171.621	11.764.856.196	31,70%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	8.933.171.621	11.764.856.196	31,70%
						TOTAL KEWAJIBAN	356.069.287.708	354.876.449.272	-0,34%
						III EKUITAS :			
					3.1.	SIMPANAN POKOK	1.627.630.000	1.708.860.000	4,99%
					3.2.	SIMPANAN WAJIB	216.663.604.000	222.611.695.000	2,75%
					3.3.	CADANGAN MODAL	11.791.615.720	4.163.636.170	-64,69%
					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%
						JUMLAH EKUITAS	247.386.097.947	229.073.365.438	-7,40%
						JUMLAH PASIVA	603.455.385.655	583.949.814.710	-3,23%
	JUMLAH AKTIVA	603.455.385.655	583.949.814.710	-3,23%					