

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
30/10/2020**

| NO.         | INDIKATOR                                   | DESEMBER 2019          | OKTOBER 2020           | KENAIKAN (%)   |
|-------------|---|------------------------|------------------------|----------------|
| 1           | 2   | 3                      | 4                      | 5              |
| <b>I</b>    | <b>PERMODALAN</b>                           | <b>230.082.849.720</b> | <b>227.336.166.170</b> | <b>-1,19%</b>  |
|             | a. Simpanan Pokok                           | 1.627.630.000          | 1.757.950.000          | 8,01%          |
|             | b. Simpanan Wajib                           | 216.663.604.000        | 221.414.580.000        | 2,19%          |
|             | c. Cadangan Modal                           | 11.791.615.720         | 4.163.636.170          | -64,69%        |
| <b>II</b>   | <b>JUMLAH ASSET</b>                         | <b>603.455.385.655</b> | <b>648.690.446.719</b> | <b>7,50%</b>   |
| <b>III</b>  | <b>PEMBIAYAAN</b>                           |                        |                        |                |
|             | a. Akumulasi Penyaluran Pembiayaan Berjalan | 839.985.400.000        | 589.238.600.000        | -29,85%        |
|             | b. Akumulasi Penyaluran Pembiayaan          | 4.028.204.900.000      | 4.617.443.500.000      | 14,63%         |
|             | c. Pembiayaan Efektif                       | 752.987.200.000        | 760.291.000.000        | 0,97%          |
| <b>IV</b>   | <b>PIUTANG</b>                              | <b>431.118.473.201</b> | <b>467.001.369.088</b> | <b>8,32%</b>   |
|             | a. Mikro Mitra Usaha (MMU)                  | 371.059.165.457        | 370.943.302.800        | -0,03%         |
|             | b. Mikro Mitra Mandiri (MMM)                | 10.487.038.771         | 13.327.581.006         | 27,09%         |
|             | c. Mikro Tata Griya (MTG)                   | 8.849.930.546          | 13.478.510.296         | 52,30%         |
|             | d. Mikro Tata Cendikia (MTC)                | 4.188.994.000          | 18.950.812.000         | 352,40%        |
|             | e. Mikro Tata Sanitasi (MTS)                | 4.863.859.000          | 3.275.503.000          | -32,66%        |
|             | f. Mikro Tata Air (MTA)                     | 15.201.558.000         | 11.038.905.000         | -27,38%        |
|             | g. KPR Non DP                               | 6.766.708.750          | 8.779.960.000          | 29,75%         |
|             | h. Qardul Hasan                             | 1.143.445.729          | 18.056.120.003         | 1479,10%       |
|             | i. Mikro Mitra Ternak (MMT)                 | 348.000.000            | 388.976.500            | 11,77%         |
|             | j. Karyawan                                 | 8.191.172.948          | 8.747.058.483          | 6,79%          |
|             | k. Talangan Umroh                           | 18.600.000             | 14.640.000             | -21,29%        |
| <b>V</b>    | <b>SIMPANAN</b>                             | <b>253.473.120.243</b> | <b>240.529.380.904</b> | <b>-5,11%</b>  |
|             | a. Sukarela                                 | 133.962.943.205        | 122.702.621.092        | -8,41%         |
|             | b. Berjangka                                | 110.105.100.000        | 108.915.300.000        | -1,08%         |
|             | c. Qurban                                   | 1.472.804.203          | 1.309.805.268          | -11,07%        |
|             | d. Sanitasi                                 | 571.019.077            | 418.918.099            | -26,64%        |
|             | e. Umroh                                    | 1.602.217.574          | 1.688.566.249          | 5,39%          |
|             | f. Haji                                     | 393.849.640            | 460.924.898            | 17,03%         |
|             | g. Sicerah                                  | 4.771.867.203          | 4.207.428.574          | -11,83%        |
|             | h. Siharta                                  | 327.380.675            | 545.201.973            | 66,53%         |
|             | i. Sitasya                                  | 265.938.666            | 280.614.751            | 5,52%          |
| <b>VI</b>   | <b>Pinjaman Pihak Ke 3</b>                  | <b>86.711.726.205</b>  | <b>151.606.165.631</b> | <b>74,84%</b>  |
|             | a. Bank Umum                                | 71.433.948.427         | 59.144.810.763         | -17,20%        |
|             | b. Kewajiban Non Bank                       | 15.277.777.778         | 92.461.354.868         | 505,20%        |
| <b>VII</b>  | <b>JANGKAUAN PELAYANAN</b>                  |                        |                        |                |
|             | a. Area                                     | 13                     | 13                     | 0,00%          |
|             | b. Cabang                                   | 45                     | 65                     | 44,44%         |
|             | c. Kelurahan Terlayani (Kelurahan)          | 63                     | 85                     | 34,92%         |
|             | d. Desa Terlayani (Desa)                    | 625                    | 766                    | 22,56%         |
|             | e. Jumlah Rembug Pusat (RP)                 | 7.120                  | 7.925                  | 11,31%         |
|             | f. Jumlah Anggota (Orang)                   | 162.763                | 175.795                | 8,01%          |
| <b>VIII</b> | <b>JUMLAH KARYAWAN</b>                      | <b>761</b>             | <b>856</b>             | <b>12,48%</b>  |
| <b>IX</b>   | <b>SHU SETELAH PAJAK</b>                    | <b>17.201.748.227</b>  | <b>2.020.388.247</b>   | <b>-88,25%</b> |

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
30/10/2020**

| NO | AKTIVA                              | DESEMBER 2019          | OKTOBER 2020           | KENAIKAN (%) | NO  | PASIVA                                 | DESEMBER 2019          | OKTOBER 2020           | KENAIKAN (%)   |
|----|-------------------------------------|------------------------|------------------------|--------------|-----|--|------------------------|------------------------|----------------|
| I  | <b>AKTIVA</b>                       |                        |                        |              | II  | <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>240.529.380.904</b> | <b>-5,11%</b>  |
|    | 1.1.1. KAS                          | 21.343.923.755         | 22.184.851.076         | 3,94%        |     | 2.1.1.1. Sukarela                      | 133.962.943.205        | 122.702.621.092        | -8,41%         |
|    | 1.1.2. BANK                         | 81.630.372.209         | 76.352.460.487         | -6,47%       |     | 2.1.1.2. Berjangka                     | 110.105.100.000        | 108.915.300.000        | -1,08%         |
|    | 1.1.3. DEPOSITO DAN SETARA DEPOSITO | 31.367.500.000         | 28.659.650.000         | -8,63%       |     | 2.1.1.3. Qurban                        | 1.472.804.203          | 1.309.805.268          | -11,07%        |
|    | 1.1.4. PIUTANG                      | <b>431.118.473.201</b> | <b>467.001.369.088</b> | <b>8,32%</b> |     | 2.1.1.4. Sanitasi                      | 571.019.077            | 418.918.099            | -26,64%        |
|    | 1.1.4.1. Qord Wal Ijarah            | 388.931.689.034        | 361.980.811.526        | -6,93%       |     | 2.1.1.5. Umroh                         | 1.602.217.574          | 1.688.566.249          | 5,39%          |
|    | 1.1.4.2. Murabahah                  | 36.437.244.438         | 52.168.233.293         | 43,17%       |     | 2.1.1.6. Haji                          | 393.849.640            | 460.924.898            | 17,03%         |
|    | 1.1.4.3. Ijarah                     | 4.207.594.000          | 32.656.860.000         | 676,14%      |     | 2.1.1.7. Sicerah                       | 4.771.867.203          | 4.207.428.574          | -11,83%        |
|    | 1.1.4.4. Musyarakah                 | 358.500.000            | 898.976.500            | 150,76%      |     | 2.1.1.8. Siharta                       | 327.380.675            | 545.201.973            | 66,53%         |
|    | 1.1.4.5. Mudharabah                 | 40.000.000             | 8.944.572.000          | 22261,43%    |     | 2.1.1.9. Sitasya                       | 265.938.666            | 280.614.751            | 5,52%          |
|    | 1.1.4.6. Qordul Hasan               | 1.143.445.729          | 9.678.660.769          | 746,45%      |     |  |                        |                        |                |
|    | 1.1.4.7. Istishna                   | -                      | 673.255.000            | 100,00%      |     | <b>2.1.2. KEWAJIBAN BANK</b>           | <b>40.205.191.377</b>  | <b>7.591.295.997</b>   | <b>-81,12%</b> |
|    | 1.1.5. AKTIVA MURABAHAH             | -                      | 1.078.325.000          | 100,00%      |     | <b>2.1.3. KEWAJIBAN NON BANK</b>       | <b>6.666.666.667</b>   | <b>5.696.287.120</b>   | <b>-14,56%</b> |
|    | 1.1.6. PPAP                         | (1.509.619.636)        | (849.990.335)          | -43,70%      |     | <b>2.1.4. HUTANG PAJAK</b>             | <b>3.206.443.745</b>   | <b>4.383.279.257</b>   | <b>36,70%</b>  |
|    | 1.1.7. PERLENGKAPAN                 | 237.835.749            | 941.840.814            | 296,00%      |     | <b>2.1.5. DANA INSENTIF</b>            | <b>146.865.172</b>     | <b>209.823.855</b>     | <b>42,87%</b>  |
|    | 1.1.8. UANG MUKA                    | 3.438.704.673          | 5.188.796.213          | 50,89%       |     | <b>2.1.6. DANA BANTUAN TEKNIS</b>      | <b>4.202.893</b>       | <b>4.202.893</b>       | <b>0,00%</b>   |
|    | 1.1.9. SEWA DIBAYAR DIMUKA          | 3.650.385.376          | 4.793.884.404          | 31,33%       |     | <b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>  | <b>303.702.490.097</b> | <b>258.414.270.026</b> | <b>-14,91%</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         | 51.553.514.766         | 65,08%         |
|    |                                     |                        |                        |              |     | 2.2.2. KEWAJIBAN NON BANK              | 8.611.111.111          | 86.765.067.748         | 907,59%        |
|    | <b>JUMLAH AKTIVA LANCAR</b>         | <b>571.277.575.327</b> | <b>605.351.186.747</b> | <b>5,96%</b> |     | 2.2.3. DANA KESEJAHTERAAN              | 344.295.435            | 1.555.447.552          | 351,78%        |
|    |                                     |                        |                        |              |     | 2.2.4. TITIPAN DANA KEBAJIKAN          | 63.563.748             | 1.698.214.861          | 2571,67%       |
|    |                                     |                        |                        |              |     | 2.2.5. DANA PEMBANGUNAN KOPERASI       | 12.997.318             | 290.648.516            | 2136,22%       |
|    |                                     |                        |                        |              |     | 2.2.6. DANA PENDIDIKAN                 | 451.944.277            | 1.292.031.632          | 185,88%        |
|    |                                     |                        |                        |              |     | 2.2.7. DANA SOSIAL                     | 74.659.561             | 598.150.513            | 701,17%        |
|    |                                     |                        |                        |              |     | 2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN | 41.479.327             | 1.216.986.208          | 2833,96%       |
|    |                                     |                        |                        |              |     | 2.2.9. KEWAJIBAN IMBALAN PASTI         | 2.604.818.163          | 2.604.818.163          | 0,00%          |
|    |                                     |                        |                        |              |     | 2.2.10. CADANGAN KERUGIAN              | -                      | 27.433.784             | -              |
|    |                                     |                        |                        |              |     | <b>JUMLAH KEWAJIBAN JANGKA PANJANG</b> | <b>43.433.625.990</b>  | <b>147.602.313.743</b> | <b>239,83%</b> |
|    |                                     |                        |                        |              |     | <b>2.3. TITIPAN</b>                    |                        |                        |                |
|    |                                     |                        |                        |              |     | 2.3.1. ZISWAF                          | 8.933.171.621          | 13.215.808.533         | 47,94%         |
|    |                                     |                        |                        |              |     | 2.3.2. ANTAR KANTOR PASIVA             | -                      | -                      | -              |
|    |                                     |                        |                        |              |     | <b>JUMLAH TITIPAN</b>                  | <b>8.933.171.621</b>   | <b>13.215.808.533</b>  | <b>47,94%</b>  |
|    |                                     |                        |                        |              |     | <b>TOTAL KEWAJIBAN</b>                 | <b>356.069.287.708</b> | <b>419.232.392.302</b> | <b>17,74%</b>  |
|    |                                     |                        |                        |              | III | <b>EKUITAS :</b>                       |                        |                        |                |
|    |                                     |                        |                        |              |     | 3.1. SIMPANAN POKOK                    | 1.627.630.000          | 1.757.950.000          | 8,01%          |
|    |                                     |                        |                        |              |     | 3.2. SIMPANAN WAJIB                    | 216.663.604.000        | 221.414.580.000        | 2,19%          |
|    |                                     |                        |                        |              |     | 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         | 2.020.388.247          | -88,25%        |
|    |                                     |                        |                        |              |     | <b>JUMLAH EKUITAS</b>                  | <b>247.386.097.947</b> | <b>229.458.054.417</b> | <b>-7,25%</b>  |
|    |                                     |                        |                        |              |     | <b>JUMLAH PASIVA</b>                   | <b>603.455.385.655</b> | <b>648.690.446.719</b> | <b>7,50%</b>   |
|    | <b>JUMLAH AKTIVA</b>                | <b>603.455.385.655</b> | <b>648.690.446.719</b> | <b>7,50%</b> |     |  |                        |                        |                |