

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/04/2021**

NO.	INDIKATOR	DESEMBER 2020	APRIL 2021	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	232.480.990.170	246.090.983.634	5,85%
	a. Simpanan Pokok	1.773.610.000	1.903.240.000	7,31%
	b. Simpanan Wajib	226.543.744.000	239.350.887.000	5,65%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
	II JUMLAH ASSET	697.941.514.685	762.683.501.404	9,28%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	361.404.000.000	-50,25%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.116.111.000.000	7,60%
	c. Pembiayaan Efektif	794.532.100.000	870.657.300.000	9,58%
	IV PIUTANG	472.697.855.942	554.618.986.319	17,33%
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	432.363.356.200	18,98%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	27.610.851.548	3,47%
	c. Mikro Tata Griya (MTG)	14.908.240.296	16.940.185.296	13,63%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	24.312.723.000	-2,12%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	2.730.482.000	-7,26%
	f. Mikro Tata Air (MTA)	10.264.376.000	8.440.682.000	-17,77%
	g. KPR Non DP	8.655.745.000	9.420.799.000	8,84%
	h. Qardul Hasan	10.940.017.457	15.965.821.964	45,94%
	i. Mikro Mitra Ternak (MMT)	412.030.200	1.002.037.500	143,20%
	j. Karyawan	9.647.832.409	15.821.367.811	63,99%
	k. Talangan Umroh	13.580.000	10.680.000	-21,35%
	V SIMPANAN	260.399.513.894	233.480.481.447	-10,34%
	a. Sukarela	142.355.577.612	117.065.530.238	-17,77%
	b. Berjangka	108.285.000.000	106.506.800.000	-1,64%
	c. Qurban	1.484.568.920	1.835.939.329	23,67%
	d. Sanitasi	421.658.716	356.889.171	-15,36%
	e. Umroh	1.743.577.050	1.836.503.615	5,33%
	f. Haji	484.571.298	568.425.734	17,30%
	g. Sicerah	4.675.117.871	4.421.968.718	-5,41%
	h. Siharta	632.577.597	610.704.774	-3,46%
	i. Sitasya	316.864.830	277.719.868	-12,35%
	VI Pinjaman Pihak Ke 3	173.356.011.385	247.299.611.868	42,65%
	a. Bank Umum	61.289.607.457	49.473.209.929	-19,28%
	b. Kewajiban Non Bank	112.066.403.928	197.826.401.939	76,53%
	VII JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang	65	65	0,00%
	c. Kelurahan Terlayani (Kelurahan)	85	95	11,76%
	d. Desa Terlayani (Desa)	770	778	1,04%
	e. Jumlah Rembug Pusat (RP)	8.037	8.591	6,89%
	f. Jumlah Anggota (Orang)	177.361	190.324	7,31%
	VIII JUMLAH KARYAWAN	876	919	4,91%
	IX SHU SETELAH PAJAK	3.366.102.322	824.404.778	-75,51%

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NERACA
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NO	AKTIVA	DESEMBER 2020	APRIL 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	APRIL 2021	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	260.399.513.894	233.480.481.447	-10,34%
1.1.1.	KAS	23.293.498.056	21.740.687.488	-6,67%	2.1.1.1.	Sukarela	142.355.577.612	117.065.530.238	-17,77%
1.1.2.	BANK	115.014.706.360	55.088.679.438	-52,10%	2.1.1.2.	Berjangka	108.285.000.000	106.506.800.000	-1,64%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	55.439.650.000	79,19%	2.1.1.3.	Qurban	1.484.568.920	1.835.939.329	23,67%
1.1.4.	PIUTANG	472.697.855.942	554.618.986.319	17,33%	2.1.1.4.	Sanitasi	421.658.716	356.889.171	-15,36%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	124.600.977.336	-51,86%	2.1.1.5.	Umroh	1.743.577.050	1.836.503.615	5,33%
1.1.4.2.	Murabahah	110.118.698.209	240.120.866.519	118,06%	2.1.1.6.	Haji	484.571.298	568.425.734	17,30%
1.1.4.3.	Ijarah	80.327.516.000	163.723.299.000	103,82%	2.1.1.7.	Sicerah	4.675.117.871	4.421.968.718	-5,41%
1.1.4.4.	Musyarakah	897.676.500	1.210.841.500	34,89%	2.1.1.8.	Siharta	632.577.597	610.704.774	-3,46%
1.1.4.5.	Mudharabah	7.465.572.840	-	-100,00%	2.1.1.9.	Sitasya	316.864.830	277.719.868	-12,35%
1.1.4.6.	Qordul Hasan	10.940.017.457	15.965.821.964	45,94%					
1.1.4.7.	Istishna	4.098.434.000	8.997.180.000	119,53%	2.1.2.	KEWAJIBAN BANK	27.554.850.113	15.120.820.223	-45,12%
1.1.5.	AKTIVA MURABAHAH	905.900.000	697.759.722	-22,98%	2.1.3.	KEWAJIBAN NON BANK	44.997.957.723	51.646.844.619	14,78%
1.1.6.	PPAP	(1.819.228.566)	(970.912.601)	-46,63%	2.1.4.	HUTANG PAJAK	4.538.399.500	6.002.103.604	32,25%
1.1.7.	PERLENGKAPAN	891.669.438	710.811.078	-20,28%	2.1.5.	DANA INSENTIF	209.823.855	212.975.660	1,50%
1.1.8.	UANG MUKA	4.219.095.169	11.608.244.242	175,14%	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	4.883.740.710	7,49%		JUMLAH KEWAJIBAN JANGKA PENDEK	337.704.747.978	306.467.428.446	-9,25%
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	34.352.389.706	1,83%
					2.2.2.	KEWAJIBAN NON BANK	67.068.446.205	146.179.557.320	117,96%
					2.2.3.	DANA KESEJAHTERAAN	1.519.064.552	1.472.845.407	-3,04%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	4.277.964.659	69,90%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	198.732.034	59,11%
					2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.456.236.748	13,07%
					2.2.7.	DANA SOSIAL	265.401.394	344.680.997	29,87%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	3.458.964.658	117,95%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	65.389.062	143.083.510	118,82%
						JUMLAH KEWAJIBAN JANGKA PANJANG	110.775.723.045	194.489.273.202	75,57%
	JUMLAH AKTIVA LANCAR	650.686.483.606	703.817.646.396	8,17%	2.3.	TITIPAN			
					2.3.1.	ZISWAF	13.512.451.170	14.709.911.344	8,86%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	13.512.451.170	14.709.911.344	8,86%
						TOTAL KEWAJIBAN	461.992.922.193	515.666.612.992	11,62%
	1.2. AKTIVA TETAP:				III	EKUITAS :			
1.2.1.	TANAH	22.987.692.750	35.401.301.500	54,00%	3.1.	SIMPANAN POKOK	1.773.610.000	1.903.240.000	7,31%
1.2.2.	GEDUNG KANTOR	19.290.376.484	19.290.376.484	0,00%	3.2.	SIMPANAN WAJIB	226.543.744.000	239.350.887.000	5,65%
1.2.3.	KENDARAAN	9.807.926.000	8.412.226.000	-14,23%	3.3.	CADANGAN MODAL	4.163.636.170	4.836.856.634	16,17%
1.2.4.	PERALATAN KANTOR	10.533.104.175	11.086.837.540	5,26%	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	3.366.102.322	824.404.778	-75,51%
1.2.6.	AKUMULASI PENYUSUTAN	(15.462.738.330)	(15.423.556.516)	-0,25%					
						JUMLAH EKUITAS	235.948.592.492	247.016.888.412	4,69%
	JUMLAH AKTIVA TETAP	47.255.031.079	58.865.855.008	24,57%		JUMLAH PASIVA	697.941.514.685	762.683.501.404	9,28%
	JUMLAH AKTIVA	697.941.514.685	762.683.501.404	9,28%					