

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/12/2021**

NO.	INDIKATOR	DESEMBER 2020	DESEMBER 2021	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	232.480.990.170	264.883.720.634	13,94%
	a. Simpanan Pokok	1.773.610.000	1.953.770.000	10,16%
	b. Simpanan Wajib	226.543.744.000	258.093.094.000	13,93%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
II	JUMLAH ASSET	697.941.514.685	1.003.893.507.683	43,84%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	954.493.600.000	31,38%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.709.200.600.000	20,07%
	c. Pembiayaan Efektif	794.532.100.000	976.302.000.000	22,88%
IV	PIUTANG	472.697.855.942	570.489.768.902	20,69%
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	421.454.849.300	15,98%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	60.080.612.542	125,15%
	c. Mikro Tata Griya (MTG)	14.908.240.296	25.059.557.296	68,09%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	13.630.784.000	-45,13%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	1.664.135.000	-43,48%
	f. Mikro Tata Air (MTA)	10.264.376.000	6.543.506.000	-36,25%
	g. KPR Non DP	8.655.745.000	10.391.499.000	20,05%
	h. Qardul Hasan	10.940.017.457	16.166.980.429	47,78%
	i. Mikro Mitra Ternak (MMT)	412.030.200	412.078.500	0,01%
	j. Karyawan	9.647.832.409	15.077.326.835	56,28%
	k. Talangan Umroh	13.580.000	8.440.000	-37,85%
V	SIMPANAN	260.399.513.894	300.961.789.697	15,58%
	a. Sukarela	142.355.577.612	154.846.014.472	8,77%
	b. Berjangka	108.285.000.000	133.896.150.000	23,65%
	c. Qurban	1.484.568.920	1.914.183.405	28,94%
	d. Sanitasi	421.658.716	379.221.445	-10,06%
	e. Umroh	1.743.577.050	1.735.351.873	-0,47%
	f. Haji	484.571.298	611.437.920	26,18%
	g. Sicerah	4.675.117.871	5.169.729.598	10,58%
	h. Siharta	632.577.597	1.952.638.651	208,68%
	i. Sitasya	316.864.830	457.062.333	44,25%
VI	Pinjaman Pihak Ke 3	173.356.011.385	403.251.110.745	132,61%
	a. Bank Umum	61.289.607.457	181.990.904.427	196,94%
	b. Kewajiban Non Bank	112.066.403.928	221.260.206.318	97,44%
VII	JANGKAUAN PELAYANAN			
	a. Area	13	11	-15,38%
	b. Cabang	65	77	18,46%
	c. Kelurahan Terlayani (Kelurahan)	85	93	9,41%
	d. Desa Terlayani (Desa)	770	850	10,39%
	e. Jumlah Rembug Pusat (RP)	8.037	9.277	15,43%
	f. Jumlah Anggota (Orang)	177.361	195.377	10,16%
VIII	JUMLAH KARYAWAN	876	1.007	14,95%
IX	SHU SETELAH PAJAK	3.366.102.322	2.403.515.917	-28,60%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/12/2021**

NO	AKTIVA	DESEMBER 2020	DESEMBER 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	DESEMBER 2021	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	260.399.513.894	300.961.789.697	15,58%
1.1.1.	KAS	23.293.498.056	25.480.517.606	9,39%	2.1.1.1.	Sukarela	142.355.577.612	154.846.014.472	8,77%
1.1.2.	BANK	115.014.706.360	251.524.030.354	118,69%	2.1.1.2.	Berjangka	108.285.000.000	133.896.150.000	23,65%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	55.252.150.000	78,58%	2.1.1.3.	Qurban	1.484.568.920	1.914.183.405	28,94%
1.1.4.	PIUTANG	472.697.855.942	570.489.768.902	20,69%	2.1.1.4.	Sanitasi	421.658.716	379.221.445	-10,06%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	41.210.593.118	-84,08%	2.1.1.5.	Umroh	1.743.577.050	1.735.351.873	-0,47%
1.1.4.2.	Murabahah	110.118.698.209	451.610.758.855	310,11%	2.1.1.6.	Haji	484.571.298	611.437.920	26,18%
1.1.4.3.	Ijarah	80.327.516.000	33.251.680.000	-58,60%	2.1.1.7.	Sicerah	4.675.117.871	5.169.729.598	10,58%
1.1.4.4.	Musarakah	897.676.500	15.445.081.500	1620,56%	2.1.1.8.	Siharta	632.577.597	1.952.638.651	208,68%
1.1.4.5.	Mudharabah	7.465.572.840	-	-100,00%	2.1.1.9.	Sitasya	316.864.830	457.062.333	44,25%
1.1.4.6.	Qordul Hasan	10.940.017.457	16.166.980.429	47,78%					
1.1.4.7.	Istishna	4.098.434.000	12.804.675.000	212,43%	2.1.2. KEWAJIBAN BANK		27.554.850.113	97.820.212.662	255,00%
1.1.5.	AKTIVA MURABAHAH	905.900.000	1.114.333.473	23,01%	2.1.3. KEWAJIBAN NON BANK		44.997.957.723	102.020.199.319	126,72%
1.1.6.	PPAP	(1.819.228.566)	(1.041.324.992)	-42,76%	2.1.4. HUTANG PAJAK		4.538.399.500	2.155.346.483	-52,51%
1.1.7.	PERLENGKAPAN	891.669.438	1.031.171.263	15,65%	2.1.5. DANA INSENTIF		209.823.855	212.975.660	1,50%
1.1.8.	UANG MUKA	4.219.095.169	9.469.576.357	124,45%	2.1.6. DANA BANTUAN TEKNIS		4.202.893	-	100,00%
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	6.321.853.304	39,15%	JUMLAH KEWAJIBAN JANGKA PENDEK		337.704.747.978	503.170.523.821	49,00%
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	84.170.691.765	149,51%
					2.2.2.	KEWAJIBAN NON BANK	67.068.446.205	119.240.006.999	77,79%
					2.2.3.	DANA KESEJAHTERAAN	1.519.064.552	1.142.979.177	-24,76%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	4.012.199.834	59,34%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	34.246.234	-72,58%
					2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.255.466.748	-2,52%
					2.2.7.	DANA SOSIAL	265.401.394	43.864.232	-83,47%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	2.250.652.627	41,82%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	65.389.062	301.751.396	361,47%
					JUMLAH KEWAJIBAN JANGKA PANJANG		110.775.723.045	215.056.677.175	94,14%
					2.3. TITIPAN				
					2.3.1.	ZISWAF	13.512.451.170	18.277.570.136	35,26%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					JUMLAH TITIPAN		13.512.451.170	18.277.570.136	35,26%
					TOTAL KEWAJIBAN		461.992.922.193	736.504.771.132	59,42%
					III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.773.610.000	1.953.770.000	10,16%
					3.2.	SIMPANAN WAJIB	226.543.744.000	258.093.094.000	13,93%
					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	2.403.515.917	-28,60%
					JUMLAH EKUITAS		235.948.592.492	267.388.736.551	13,32%
					JUMLAH PASIVA		697.941.514.685	1.003.893.507.683	43,84%
	JUMLAH AKTIVA	697.941.514.685	1.003.893.507.683	43,84%					