

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
29/01/2021**

NO.	INDIKATOR	DESEMBER 2020	JANUARI 2021	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	232.480.990.170	235.805.700.634	1,43%
	a. Simpanan Pokok	1.773.610.000	1.791.040.000	0,98%
	b. Simpanan Wajib	226.543.744.000	229.177.804.000	1,16%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
II	JUMLAH ASSET	697.941.514.685	699.389.497.655	0,21%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	66.978.600.000	-90,78%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	4.821.685.600.000	1,41%
	c. Pembiayaan Efektif	794.532.100.000	795.016.200.000	0,06%
IV	PIUTANG	472.697.855.942	479.814.518.698	1,51%
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	358.673.576.200	-1,30%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	30.010.272.006	12,46%
	c. Mikro Tata Griya (MTG)	14.908.240.296	16.263.084.296	9,09%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	25.603.169.000	3,07%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	3.155.001.000	7,16%
	f. Mikro Tata Air (MTA)	10.264.376.000	9.513.071.000	-7,32%
	g. KPR Non DP	8.655.745.000	7.750.626.000	-10,46%
	h. Qardul Hasan	10.940.017.457	17.612.996.297	61,00%
	i. Mikro Mitra Ternak (MMT)	412.030.200	621.153.500	50,75%
	j. Karyawan	9.647.832.409	10.599.419.399	9,86%
	k. Talangan Umroh	13.580.000	12.150.000	-10,53%
V	SIMPANAN	260.399.513.894	265.664.143.067	2,02%
	a. Sukarela	142.355.577.612	147.368.360.016	3,52%
	b. Berjangka	108.285.000.000	108.091.500.000	-0,18%
	c. Qurban	1.484.568.920	1.611.003.572	8,52%
	d. Sanitasi	421.658.716	410.660.826	-2,61%
	e. Umroh	1.743.577.050	1.819.585.999	4,36%
	f. Haji	484.571.298	511.780.048	5,62%
	g. Sicerah	4.675.117.871	4.804.311.375	2,76%
	h. Siharta	632.577.597	717.197.314	13,38%
	i. Sitasya	316.864.830	329.743.917	4,06%
VI	Pinjaman Pihak Ke 3	173.356.011.385	165.623.664.330	-4,46%
	a. Bank Umum	61.289.607.457	57.319.321.759	-6,48%
	b. Kewajiban Non Bank	112.066.403.928	108.304.342.571	-3,36%
VII	JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang	65	65	0,00%
	c. Kelurahan Terlayani (Kelurahan)	85	85	0,00%
	d. Desa Terlayani (Desa)	770	773	0,39%
	e. Jumlah Rembug Pusat (RP)	8.037	8.132	1,18%
	f. Jumlah Anggota (Orang)	177.361	179.104	0,98%
VIII	JUMLAH KARYAWAN	876	881	0,57%
IX	SHU SETELAH PAJAK	3.366.102.322	(354.272.413)	-110,52%

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NO	AKTIVA	DESEMBER 2020	JANUARI 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	JANUARI 2021	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	260.399.513.894	265.664.143.067	2,02%
1.1.1.	KAS	23.293.498.056	18.757.787.478	-19,47%	2.1.1.1.	Sukarela	142.355.577.612	147.368.360.016	3,52%
1.1.2.	BANK	115.014.706.360	110.688.609.837	-3,76%	2.1.1.2.	Berjangka	108.285.000.000	108.091.500.000	-0,18%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	30.939.650.000	0,00%	2.1.1.3.	Qurban	1.484.568.920	1.611.003.572	8,52%
1.1.4.	PIUTANG	472.697.855.942	479.814.518.698	1,51%	2.1.1.4.	Sanitasi	421.658.716	410.660.826	-2,61%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	220.936.348.159	-14,65%	2.1.1.5.	Umroh	1.743.577.050	1.819.585.999	4,36%
1.1.4.2.	Murabahah	110.118.698.209	132.561.792.742	20,38%	2.1.1.6.	Haji	484.571.298	511.780.048	5,62%
1.1.4.3.	Ijarah	80.327.516.000	101.787.634.000	26,72%	2.1.1.7.	Sicerah	4.675.117.871	4.804.311.375	2,76%
1.1.4.4.	Musyarakah	897.676.500	909.751.500	1,35%	2.1.1.8.	Siharta	632.577.597	717.197.314	13,38%
1.1.4.5.	Mudharabah	7.465.572.840	741.953.000	-90,06%	2.1.1.9.	Sitasya	316.864.830	329.743.917	4,06%
1.1.4.6.	Qordul Hasan	10.940.017.457	17.612.996.297	61,00%					
1.1.4.7.	Istishna	4.098.434.000	5.264.043.000	28,44%	2.1.2. KEWAJIBAN BANK	27.554.850.113	23.930.717.531	-13,15%	
1.1.5.	AKTIVA MURABAHAH	905.900.000	1.009.250.000	11,41%	2.1.3. KEWAJIBAN NON BANK	44.997.957.723	41.997.608.551	-6,67%	
1.1.6.	PPAP	(1.819.228.566)	(1.733.101.482)	-4,73%	2.1.4. HUTANG PAJAK	4.538.399.500	4.843.526.245	6,72%	
1.1.7.	PERLENGKAPAN	891.669.438	838.652.988	-5,95%	2.1.5. DANA INSENTIF	209.823.855	2.229.485.247	962,55%	
1.1.8.	UANG MUKA	4.219.095.169	4.961.361.424	17,59%	2.1.6. DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%	
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	4.349.912.698	-4,26%	JUMLAH KEWAJIBAN JANGKA PENDEK	337.704.747.978	338.669.683.534	0,29%	
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	33.388.604.228	-1,03%
					2.2.2.	KEWAJIBAN NON BANK	67.068.446.205	66.306.734.020	-1,14%
					2.2.3.	DANA KESEJAHTERAAN	1.519.064.552	1.755.822.226	15,59%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	2.994.566.019	18,93%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	207.390.074	66,04%
					2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.456.236.748	13,07%
					2.2.7.	DANA SOSIAL	265.401.394	366.540.706	38,11%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	1.923.685.195	21,21%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	65.389.062	84.518.136	29,25%
					JUMLAH KEWAJIBAN JANGKA PANJANG	110.775.723.045	111.088.915.515	0,28%	
	JUMLAH AKTIVA LANCAR	650.686.483.606	649.626.641.641	-0,16%					
					2.3. TITIPAN				
					2.3.1.	ZISWAF	13.512.451.170	14.077.970.385	4,19%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					JUMLAH TITIPAN	13.512.451.170	14.077.970.385	4,19%	
					TOTAL KEWAJIBAN	461.992.922.193	463.836.569.434	0,40%	
					III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.773.610.000	1.791.040.000	0,98%
					3.2.	SIMPANAN WAJIB	226.543.744.000	229.177.804.000	1,16%
					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	(354.272.413)	-110,52%
					JUMLAH EKUITAS	235.948.592.492	235.552.928.221	-0,17%	
	JUMLAH AKTIVA	697.941.514.685	699.389.497.655	0,21%	JUMLAH PASIVA	697.941.514.685	699.389.497.655	0,21%	