

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
30/07/2021**

NO.	INDIKATOR	DESEMBER 2020	JULI 2021	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>232.480.990.170</b>	<b>252.106.661.634</b>	<b>8,44%</b>
	a. Simpanan Pokok	1.773.610.000	1.930.820.000	8,86%
	b. Simpanan Wajib	226.543.744.000	245.338.985.000	8,30%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>697.941.514.685</b>	<b>767.625.353.526</b>	<b>9,98%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	531.582.500.000	-26,83%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.286.289.500.000	11,18%
	c. Pembiayaan Efektif	794.532.100.000	901.944.400.000	13,52%
<b>IV</b>	<b>PIUTANG</b>	<b>472.697.855.942</b>	<b>531.845.377.308</b>	<b>12,51%</b>
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	399.136.358.000	9,84%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	30.817.187.000	15,48%
	c. Mikro Tata Griya (MTG)	14.908.240.296	28.054.190.296	88,18%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	20.605.918.000	-17,05%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	2.115.191.000	-28,16%
	f. Mikro Tata Air (MTA)	10.264.376.000	7.695.465.000	-25,03%
	g. KPR Non DP	8.655.745.000	10.129.136.000	17,02%
	h. Qardul Hasan	10.940.017.457	17.633.102.269	61,18%
	i. Mikro Mitra Ternak (MMT)	412.030.200	593.961.500	44,15%
	j. Karyawan	9.647.832.409	15.054.888.243	56,04%
	k. Talangan Umroh	13.580.000	9.980.000	-26,51%
<b>V</b>	<b>SIMPANAN</b>	<b>260.399.513.894</b>	<b>249.464.385.731</b>	<b>-4,20%</b>
	a. Sukarela	142.355.577.612	128.967.052.542	-9,40%
	b. Berjangka	108.285.000.000	111.063.500.000	2,57%
	c. Qurban	1.484.568.920	1.222.568.043	-17,65%
	d. Sanitasi	421.658.716	347.935.173	-17,48%
	e. Umroh	1.743.577.050	1.785.486.502	2,40%
	f. Haji	484.571.298	586.417.078	21,02%
	g. Sicerah	4.675.117.871	4.504.949.423	-3,64%
	h. Siharta	632.577.597	689.808.646	9,05%
	i. Sitasya	316.864.830	296.668.324	-6,37%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>173.356.011.385</b>	<b>233.165.883.399</b>	<b>34,50%</b>
	a. Bank Umum	61.289.607.457	50.990.189.604	-16,80%
	b. Kewajiban Non Bank	112.066.403.928	182.175.693.795	62,56%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	13	11	-15,38%
	b. Cabang	65	65	0,00%
	c. Kelurahan Terlayani (Kelurahan)	85	95	11,76%
	d. Desa Terlayani (Desa)	770	786	2,08%
	e. Jumlah Rembug Pusat (RP)	8.037	8.568	6,61%
	f. Jumlah Anggota (Orang)	177.361	193.082	8,86%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>876</b>	<b>946</b>	<b>7,99%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>3.366.102.322</b>	<b>(2.853.730.483)</b>	<b>-184,78%</b>

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NERACA  
30/07/2021**

NO	AKTIVA	DESEMBER 2020	JULI 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	JULI 2021	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>260.399.513.894</b>	<b>249.464.385.731</b>	<b>-4,20%</b>
1.1.1.	KAS	23.293.498.056	22.642.218.733	-2,80%	2.1.1.1.	Sukarela	142.355.577.612	128.967.052.542	-9,40%
1.1.2.	BANK	115.014.706.360	73.431.740.481	-36,15%	2.1.1.2.	Berjangka	108.285.000.000	111.063.500.000	2,57%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	51.439.650.000	66,26%	2.1.1.3.	Qurban	1.484.568.920	1.222.568.043	-17,65%
1.1.4.	PIUTANG	<b>472.697.855.942</b>	<b>531.845.377.308</b>	<b>12,51%</b>	2.1.1.4.	Sanitasi	421.658.716	347.935.173	-17,48%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	75.492.503.384	-70,84%	2.1.1.5.	Umroh	1.743.577.050	1.785.486.502	2,40%
1.1.4.2.	Murabahah	110.118.698.209	303.566.732.155	175,67%	2.1.1.6.	Haji	484.571.298	586.417.078	21,02%
1.1.4.3.	Ijarah	80.327.516.000	124.026.626.000	54,40%	2.1.1.7.	Sicerah	4.675.117.871	4.504.949.423	-3,64%
1.1.4.4.	Musarakah	897.676.500	593.961.500	-33,83%	2.1.1.8.	Siharta	632.577.597	689.808.646	9,05%
1.1.4.5.	Mudharabah	7.465.572.840	-	-100,00%	2.1.1.9.	Sitasya	316.864.830	296.668.324	-6,37%
1.1.4.6.	Qordul Hasan	10.940.017.457	17.633.102.269	61,18%					
1.1.4.7.	Istishna	4.098.434.000	10.532.452.000	156,99%	2.1.2.	<b>KEWAJIBAN BANK</b>	27.554.850.113	12.062.313.456	-56,22%
1.1.5.	AKTIVA MURABAHAH	905.900.000	671.688.881	-25,85%	2.1.3.	<b>KEWAJIBAN NON BANK</b>	44.997.957.723	35.996.136.475	-20,00%
1.1.6.	PPAP	(1.819.228.566)	(298.972.936)	-83,57%	2.1.4.	<b>HUTANG PAJAK</b>	4.538.399.500	7.202.421.961	58,70%
1.1.7.	PERLENGKAPAN	891.669.438	884.155.951	-0,84%	2.1.5.	<b>DANA INSENTIF</b>	209.823.855	212.975.660	1,50%
1.1.8.	UANG MUKA	4.219.095.169	9.912.429.333	134,94%	2.1.6.	<b>DANA BANTUAN TEKNIS</b>	4.202.893	4.202.893	0,00%
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	4.963.496.939	9,25%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>337.704.747.978</b>	<b>304.942.436.176</b>	<b>-9,70%</b>
1.1.10.	PAJAK DIBAYAR DIMUKA	-	-	-					
1.1.11.	ANTAR KANTOR AKTIVA	-	-	-	2.2.	<b>KEWAJIBAN JANGKA PANJANG</b>			
					2.2.1.	KEWAJIBAN BANK	33.734.757.344	38.927.876.148	15,39%
					2.2.2.	KEWAJIBAN NON BANK	67.068.446.205	146.179.557.320	117,96%
<b>JUMLAH AKTIVA LANCAR</b>	<b>650.686.483.606</b>	<b>695.491.784.690</b>	<b>6,89%</b>	2.2.3.	DANA KESEJAHTERAAN	1.519.064.552	1.436.108.907	-5,46%	
				2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	4.654.657.159	84,86%	
				2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	128.607.034	2,97%	
				2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.127.586.748	-12,45%	
				2.2.7.	DANA SOSIAL	265.401.394	149.183.200	-43,79%	
				2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	1.867.130.791	17,65%	
				2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%	
				2.2.10.	CADANGAN KERUGIAN	65.389.062	198.093.618	202,95%	
					<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>110.775.723.045</b>	<b>197.273.619.088</b>	<b>78,08%</b>	
<b>1.2. AKTIVA TETAP:</b>					2.3.	<b>TITIPAN</b>			
1.2.1.	TANAH	22.987.692.750	43.753.900.875	90,34%	2.3.1.	ZISWAF	13.512.451.170	16.054.867.111	18,82%
1.2.2.	GEDUNG KANTOR	19.290.376.484	19.295.315.084	0,03%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	9.807.926.000	12.048.701.000	22,85%		<b>JUMLAH TITIPAN</b>	<b>13.512.451.170</b>	<b>16.054.867.111</b>	<b>18,82%</b>
1.2.4.	PERALATAN KANTOR	10.533.104.175	12.599.814.488	19,62%					
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	789.270.000	699,91%		<b>TOTAL KEWAJIBAN</b>	<b>461.992.922.193</b>	<b>518.270.922.375</b>	<b>12,18%</b>
1.2.6.	AKUMULASI PENYUSUTAN	(15.462.738.330)	(16.353.432.611)	5,76%	III	<b>EKUITAS :</b>			
					3.1.	SIMPANAN POKOK	1.773.610.000	1.930.820.000	8,86%
<b>JUMLAH AKTIVA TETAP</b>	<b>47.255.031.079</b>	<b>72.133.568.836</b>	<b>52,65%</b>	3.2.	SIMPANAN WAJIB	226.543.744.000	245.338.985.000	8,30%	
				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	(2.853.730.483)	-184,78%	
					<b>JUMLAH EKUITAS</b>	<b>235.948.592.492</b>	<b>249.354.431.151</b>	<b>5,68%</b>	
<b>JUMLAH AKTIVA</b>	<b>697.941.514.685</b>	<b>767.625.353.526</b>	<b>9,98%</b>		<b>JUMLAH PASIVA</b>	<b>697.941.514.685</b>	<b>767.625.353.526</b>	<b>9,98%</b>	