

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/06/2021**

NO.	INDIKATOR	DESEMBER 2020	JUNI 2021	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	232.480.990.170	250.743.625.634	7,86%
	a. Simpanan Pokok	1.773.610.000	1.929.340.000	8,78%
	b. Simpanan Wajib	226.543.744.000	243.977.429.000	7,70%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
II	JUMLAH ASSET	697.941.514.685	771.889.587.921	10,60%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	456.008.000.000	-37,23%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.210.715.000.000	9,59%
	c. Pembiayaan Efektif	794.532.100.000	882.946.700.000	11,13%
IV	PIUTANG	472.697.855.942	530.475.057.415	12,22%
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	405.711.672.700	11,65%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	29.998.890.542	12,42%
	c. Mikro Tata Griya (MTG)	14.908.240.296	17.989.588.296	20,67%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	22.322.177.000	-10,14%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	2.381.604.000	-19,11%
	f. Mikro Tata Air (MTA)	10.264.376.000	8.057.660.000	-21,50%
	g. KPR Non DP	8.655.745.000	9.461.440.000	9,31%
	h. Qardul Hasan	10.940.017.457	18.602.668.464	70,04%
	i. Mikro Mitra Ternak (MMT)	412.030.200	1.017.207.500	146,88%
	j. Karyawan	9.647.832.409	14.921.958.913	54,67%
	k. Talangan Umroh	13.580.000	10.190.000	-24,96%
V	SIMPANAN	260.399.513.894	248.233.141.615	-4,67%
	a. Sukarela	142.355.577.612	126.839.963.089	-10,90%
	b. Berjangka	108.285.000.000	111.116.000.000	2,61%
	c. Qurban	1.484.568.920	1.975.773.265	33,09%
	d. Sanitasi	421.658.716	353.966.382	-16,05%
	e. Umroh	1.743.577.050	1.810.120.651	3,82%
	f. Haji	484.571.298	577.813.679	19,24%
	g. Sicerah	4.675.117.871	4.580.043.401	-2,03%
	h. Siharta	632.577.597	686.096.410	8,46%
	i. Sitasya	316.864.830	293.364.738	-7,42%
VI	Pinjaman Pihak Ke 3	173.356.011.385	240.264.387.878	38,60%
	a. Bank Umum	61.289.607.457	41.217.516.017	-32,75%
	b. Kewajiban Non Bank	112.066.403.928	199.046.871.861	77,62%
VII	JANGKAUAN PELAYANAN			
	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	779	1,17%
	e. Jumlah Rembug Pusat (RP)	8.037	8.644	7,55%
	f. Jumlah Anggota (Orang)	177.361	192.934	8,78%
VIII	JUMLAH KARYAWAN	876	929	6,05%
IX	SHU SETELAH PAJAK	3.366.102.322	(3.820.876.058)	-213,51%

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NERACA
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NO	AKTIVA	DESEMBER 2020	JUNI 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	JUNI 2021	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	260.399.513.894	248.233.141.615	-4,67%
1.1.1.	KAS	23.293.498.056	24.923.938.720	7,00%	2.1.1.1.	Sukarela	142.355.577.612	126.839.963.089	-10,90%
1.1.2.	BANK	115.014.706.360	85.655.637.548	-25,53%	2.1.1.2.	Berjangka	108.285.000.000	111.116.000.000	2,61%
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	1.975.773.265	33,09%
1.1.4.	PIUTANG	472.697.855.942	530.475.057.415	12,22%	2.1.1.4.	Sanitasi	421.658.716	353.966.382	-16,05%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	90.838.084.618	-64,91%	2.1.1.5.	Umroh	1.743.577.050	1.810.120.651	3,82%
1.1.4.2.	Murabahah	110.118.698.209	269.325.165.833	144,58%	2.1.1.6.	Haji	484.571.298	577.813.679	19,24%
1.1.4.3.	Ijarah	80.327.516.000	140.791.665.000	75,27%	2.1.1.7.	Sicerah	4.675.117.871	4.580.043.401	-2,03%
1.1.4.4.	Musyarakah	897.676.500	609.591.500	-32,09%	2.1.1.8.	Siharta	632.577.597	686.096.410	8,46%
1.1.4.5.	Mudharabah	7.465.572.840	-	-100,00%	2.1.1.9.	Sitasya	316.864.830	293.364.738	-7,42%
1.1.4.6.	Qordul Hasan	10.940.017.457	18.602.668.464	70,04%					
1.1.4.7.	Istishna	4.098.434.000	10.307.882.000	151,51%	2.1.2.	KEWAJIBAN BANK	27.554.850.113	17.447.010.752	-36,68%
1.1.5.	AKTIVA MURABAHAH	905.900.000	898.632.687	-0,80%	2.1.3.	KEWAJIBAN NON BANK	44.997.957.723	42.078.799.875	-6,49%
1.1.6.	PPAP	(1.819.228.566)	(626.832.557)	-65,54%	2.1.4.	HUTANG PAJAK	4.538.399.500	7.216.381.794	59,01%
1.1.7.	PERLENGKAPAN	891.669.438	914.073.871	2,51%	2.1.5.	DANA INSENTIF	209.823.855	212.975.660	1,50%
1.1.8.	UANG MUKA	4.219.095.169	8.429.076.736	99,78%	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	5.038.593.963	10,90%		JUMLAH KEWAJIBAN JANGKA PENDEK	337.704.747.978	315.192.512.589	-6,67%
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	23.770.505.265	-29,54%
JUMLAH AKTIVA LANCAR		650.686.483.606	707.147.828.383	8,68%	2.2.2.	KEWAJIBAN NON BANK	67.068.446.205	156.968.071.986	134,04%
					2.2.3.	DANA KESEJAHTERAAN	1.519.064.552	1.460.195.407	-3,88%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	4.518.853.409	79,46%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	142.607.034	14,17%
					2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.456.236.748	13,07%
					2.2.7.	DANA SOSIAL	265.401.394	79.083.200	-70,20%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	3.006.090.118	89,42%
1.2. AKTIVA TETAP:					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
1.2.1.	TANAH	22.987.692.750	36.589.499.000	59,17%	2.2.10.	CADANGAN KERUGIAN	65.389.062	179.160.758	173,99%
1.2.2.	GEDUNG KANTOR	19.290.376.484	19.292.876.484	0,01%		JUMLAH KEWAJIBAN JANGKA PANJANG	110.775.723.045	194.185.622.088	75,30%
1.2.3.	KENDARAAN	9.807.926.000	11.679.401.000	19,08%					
1.2.4.	PERALATAN KANTOR	10.533.104.175	12.408.920.090	17,81%	2.3.	TITIPAN			
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	789.270.000	699,91%	2.3.1.	ZISWAF	13.512.451.170	15.487.203.668	14,61%
1.2.6.	AKUMULASI PENYUSUTAN	(15.462.738.330)	(16.018.207.036)	3,59%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
JUMLAH AKTIVA TETAP		47.255.031.079	64.741.759.538	37,01%		JUMLAH TITIPAN	13.512.451.170	15.487.203.668	14,61%
						TOTAL KEWAJIBAN	461.992.922.193	524.865.338.345	13,61%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.773.610.000	1.929.340.000	8,78%
					3.2.	SIMPANAN WAJIB	226.543.744.000	243.977.429.000	7,70%
					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	(3.820.876.058)	-213,51%
						JUMLAH EKUITAS	235.948.592.492	247.024.249.576	4,69%
JUMLAH AKTIVA		697.941.514.685	771.889.587.921	10,60%		JUMLAH PASIVA	697.941.514.685	771.889.587.921	10,60%