

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31/03/2021**

| NO.  | INDIKATOR                                   | DESEMBER 2020          | MARET 2021             | KENAIKAN (%)   |
|------|---|------------------------|------------------------|----------------|
| 1    | 2   | 3                      | 4                      | 5              |
| I    | <b>PERMODALAN</b>                           | <b>232.480.990.170</b> | <b>241.952.039.634</b> | <b>4,07%</b>   |
|      | a. Simpanan Pokok                           | 1.773.610.000          | 1.879.240.000          | 5,96%          |
|      | b. Simpanan Wajib                           | 226.543.744.000        | 235.235.943.000        | 3,84%          |
|      | c. Cadangan Modal                           | 4.163.636.170          | 4.836.856.634          | 16,17%         |
| II   | <b>JUMLAH ASSET</b>                         | <b>697.941.514.685</b> | <b>789.150.490.809</b> | <b>13,07%</b>  |
| III  | <b>PEMBIAYAAN</b>                           |                        |                        |                |
|      | a. Akumulasi Penyaluran Pembiayaan Berjalan | 726.502.100.000        | 257.390.000.000        | -64,57%        |
|      | b. Akumulasi Penyaluran Pembiayaan          | 4.754.707.000.000      | 5.012.097.000.000      | 5,41%          |
|      | c. Pembiayaan Efektif                       | 794.532.100.000        | 828.786.300.000        | 4,31%          |
| IV   | <b>PIUTANG</b>                              | <b>472.697.855.942</b> | <b>530.040.806.215</b> | <b>12,13%</b>  |
|      | a. Mikro Mitra Usaha (MMU)                  | 363.386.200.200        | 416.294.077.200        | 14,56%         |
|      | b. Mikro Mitra Mandiri (MMM)                | 26.685.158.380         | 20.948.976.006         | -21,50%        |
|      | c. Mikro Tata Griya (MTG)                   | 14.908.240.296         | 17.388.589.296         | 16,64%         |
|      | d. Mikro Tata Cendikia (MTC)                | 24.840.449.000         | 23.477.268.000         | -5,49%         |
|      | e. Mikro Tata Sanitasi (MTS)                | 2.944.227.000          | 2.690.330.000          | -8,62%         |
|      | f. Mikro Tata Air (MTA)                     | 10.264.376.000         | 8.927.436.000          | -13,03%        |
|      | g. KPR Non DP                               | 8.655.745.000          | 8.331.568.000          | -3,75%         |
|      | h. Qardul Hasan                             | 10.940.017.457         | 15.953.412.964         | 45,83%         |
|      | i. Mikro Mitra Ternak (MMT)                 | 412.030.200            | 1.788.002.500          | 333,95%        |
|      | j. Karyawan                                 | 9.647.832.409          | 14.230.186.249         | 47,50%         |
|      | k. Talangan Umroh                           | 13.580.000             | 10.960.000             | -19,29%        |
| V    | <b>SIMPANAN</b>                             | <b>260.399.513.894</b> | <b>258.383.940.536</b> | <b>-0,77%</b>  |
|      | a. Sukarela                                 | 142.355.577.612        | 140.253.792.543        | -1,48%         |
|      | b. Berjangka                                | 108.285.000.000        | 107.640.800.000        | -0,59%         |
|      | c. Qurban                                   | 1.484.568.920          | 1.767.663.841          | 19,07%         |
|      | d. Sanitasi                                 | 421.658.716            | 392.489.095            | -6,92%         |
|      | e. Umroh                                    | 1.743.577.050          | 1.877.150.697          | 7,66%          |
|      | f. Haji                                     | 484.571.298            | 545.545.651            | 12,58%         |
|      | g. Sicerah                                  | 4.675.117.871          | 4.821.358.950          | 3,13%          |
|      | h. Siharta                                  | 632.577.597            | 759.309.797            | 20,03%         |
|      | i. Sitasya                                  | 316.864.830            | 325.829.962            | 2,83%          |
| VI   | <b>Pinjaman Pihak Ke 3</b>                  | <b>173.356.011.385</b> | <b>252.959.375.356</b> | <b>45,92%</b>  |
|      | a. Bank Umum                                | 61.289.607.457         | 51.751.826.808         | -15,56%        |
|      | b. Kewajiban Non Bank                       | 112.066.403.928        | 201.207.548.548        | 79,54%         |
| VII  | <b>JANGKAUAN PELAYANAN</b>                  |                        |                        |                |
|      | 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                    | 771                    | 0,13%          |
|      | e. Jumlah Rembug Pusat (RP)                 | 8.037                  | 8.525                  | 6,07%          |
|      | f. Jumlah Anggota (Orang)                   | 177.361                | 187.924                | 5,96%          |
| VIII | <b>JUMLAH KARYAWAN</b>                      | <b>876</b>             | <b>911</b>             | <b>4,00%</b>   |
| IX   | <b>SHU SETELAH PAJAK</b>                    | <b>3.366.102.322</b>   | <b>2.436.253.986</b>   | <b>-27,62%</b> |

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
31/03/2021**

| NO       | AKTIVA                       | DESEMBER 2020          | MARET 2021             | KENAIKAN (%)  | NO                                     | PASIVA                              | DESEMBER 2020          | MARET 2021             | KENAIKAN (%)   |
|----------|------------------------------|------------------------|------------------------|---------------|--|-------------------------------------|------------------------|------------------------|----------------|
| <b>I</b> | <b>AKTIVA</b>                |                        |                        |               | <b>II</b>                              | <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>258.383.940.536</b> | <b>-0,77%</b>  |
| 1.1.1.   | KAS                          | 23.293.498.056         | 24.247.512.451         | 4,10%         | 2.1.1.1.                               | Sukarela                            | 142.355.577.612        | 140.253.792.543        | -1,48%         |
| 1.1.2.   | BANK                         | 115.014.706.360        | 116.574.770.641        | 1,36%         | 2.1.1.2.                               | Berjangka                           | 108.285.000.000        | 107.640.800.000        | -0,59%         |
| 1.1.3.   | DEPOSITO DAN SETARA DEPOSITO | 30.939.650.000         | 45.939.650.000         | 48,48%        | 2.1.1.3.                               | Qurban                              | 1.484.568.920          | 1.767.663.841          | 19,07%         |
| 1.1.4.   | PIUTANG                      | <b>472.697.855.942</b> | <b>530.040.806.215</b> | <b>12,13%</b> | 2.1.1.4.                               | Sanitasi                            | 421.658.716            | 392.489.095            | -6,92%         |
| 1.1.4.1. | Qord Wal Ijarah              | 258.849.940.936        | 150.545.977.654        | -41,84%       | 2.1.1.5.                               | Umroh                               | 1.743.577.050          | 1.877.150.697          | 7,66%          |
| 1.1.4.2. | Murabahah                    | 110.118.698.209        | 199.790.705.097        | 81,43%        | 2.1.1.6.                               | Haji                                | 484.571.298            | 545.545.651            | 12,58%         |
| 1.1.4.3. | Ijarah                       | 80.327.516.000         | 155.018.831.000        | 92,98%        | 2.1.1.7.                               | Sicerah                             | 4.675.117.871          | 4.821.358.950          | 3,13%          |
| 1.1.4.4. | Musyarakah                   | 897.676.500            | 933.371.500            | 3,98%         | 2.1.1.8.                               | Siharta                             | 632.577.597            | 759.309.797            | 20,03%         |
| 1.1.4.5. | Mudharabah                   | 7.465.572.840          | -                      | -100,00%      | 2.1.1.9.                               | Sitasya                             | 316.864.830            | 325.829.962            | 2,83%          |
| 1.1.4.6. | Qordul Hasan                 | 10.940.017.457         | 15.953.412.964         | 45,83%        |  |                                     |                        |                        |                |
| 1.1.4.7. | Istishna                     | 4.098.434.000          | 7.798.508.000          | 90,28%        | <b>2.1.2. KEWAJIBAN BANK</b>           |                                     | <b>27.554.850.113</b>  | <b>17.471.485.672</b>  | <b>-36,59%</b> |
| 1.1.5.   | AKTIVA MURABAHAH             | 905.900.000            | 698.975.230            | -22,84%       | <b>2.1.3. KEWAJIBAN NON BANK</b>       |                                     | <b>44.997.957.723</b>  | <b>55.027.991.228</b>  | <b>22,29%</b>  |
| 1.1.6.   | PPAP                         | (1.819.228.566)        | (1.195.021.353)        | -34,31%       | <b>2.1.4. HUTANG PAJAK</b>             |                                     | <b>4.538.399.500</b>   | <b>5.463.779.854</b>   | <b>20,39%</b>  |
| 1.1.7.   | PERLENGKAPAN                 | 891.669.438            | 730.159.763            | -18,11%       | <b>2.1.5. DANA INSENTIF</b>            |                                     | <b>209.823.855</b>     | <b>715.375.165</b>     | <b>240,94%</b> |
| 1.1.8.   | UANG MUKA                    | 4.219.095.169          | 11.921.681.660         | 182,56%       | <b>2.1.6. DANA BANTUAN TEKNIS</b>      |                                     | <b>4.202.893</b>       | <b>4.202.893</b>       | <b>0,00%</b>   |
| 1.1.9.   | SEWA DIBAYAR DIMUKA          | 4.543.337.207          | 4.507.169.560          | -0,80%        | <b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>  |                                     | <b>337.704.747.978</b> | <b>337.066.775.348</b> | <b>-0,19%</b>  |
| 1.1.10.  | PAJAK DIBAYAR DIMUKA         | -                      | -                      | -             |  |                                     |                        |                        |                |
| 1.1.11.  | ANTAR KANTOR AKTIVA          | -                      | -                      | -             | <b>2.2. KEWAJIBAN JANGKA PANJANG</b>   |                                     |                        |                        |                |
|          |                              |                        |                        |               | 2.2.1.                                 | KEWAJIBAN BANK                      | 33.734.757.344         | 34.280.341.136         | 1,62%          |
|          |                              |                        |                        |               | 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          | 1.481.945.407          | -2,44%         |
|          |                              |                        |                        |               | 2.2.4.                                 | TITIPAN DANA KEBAJIKAN              | 2.518.002.269          | 4.088.448.409          | 62,37%         |
|          |                              |                        |                        |               | 2.2.5.                                 | DANA PEMBANGUNAN KOPERASI           | 124.903.516            | 204.840.074            | 64,00%         |
|          |                              |                        |                        |               | 2.2.6.                                 | DANA PENDIDIKAN                     | 1.287.931.632          | 1.456.236.748          | 13,07%         |
|          |                              |                        |                        |               | 2.2.7.                                 | DANA SOSIAL                         | 265.401.394            | 10.991.965             | -95,86%        |
|          |                              |                        |                        |               | 2.2.8.                                 | SETORAN PERLINDUNGAN PEMBIAYAAN     | 1.587.008.908          | 2.970.815.212          | 87,20%         |
|          |                              |                        |                        |               | 2.2.9.                                 | KEWAJIBAN IMBALAN PASTI             | 2.604.818.163          | 2.604.818.163          | 0,00%          |
|          |                              |                        |                        |               | 2.2.10.                                | CADANGAN KERUGIAN                   | 65.389.062             | 124.047.772            | 89,71%         |
|          |                              |                        |                        |               | <b>JUMLAH KEWAJIBAN JANGKA PANJANG</b> |                                     | <b>110.775.723.045</b> | <b>193.402.042.206</b> | <b>74,59%</b>  |
|          | <b>JUMLAH AKTIVA LANCAR</b>  | <b>650.686.483.606</b> | <b>733.465.704.167</b> | <b>12,72%</b> |  |                                     |                        |                        |                |
|          |                              |                        |                        |               | <b>2.3. TITIPAN</b>                    |                                     |                        |                        |                |
|          |                              |                        |                        |               | 2.3.1.                                 | ZISWAF                              | 13.512.451.170         | 14.191.879.635         | 5,03%          |
|          |                              |                        |                        |               | 2.3.2.                                 | ANTAR KANTOR PASIVA                 | -                      | -                      | -              |
|          |                              |                        |                        |               | <b>JUMLAH TITIPAN</b>                  |                                     | <b>13.512.451.170</b>  | <b>14.191.879.635</b>  | <b>5,03%</b>   |
|          |                              |                        |                        |               | <b>TOTAL KEWAJIBAN</b>                 |                                     | <b>461.992.922.193</b> | <b>544.660.697.189</b> | <b>17,89%</b>  |
|          |                              |                        |                        |               | <b>III EKUITAS :</b>                   |                                     |                        |                        |                |
|          |                              |                        |                        |               | 3.1.                                   | SIMPANAN POKOK                      | 1.773.610.000          | 1.879.240.000          | 5,96%          |
|          |                              |                        |                        |               | 3.2.                                   | SIMPANAN WAJIB                      | 226.543.744.000        | 235.235.943.000        | 3,84%          |
|          |                              |                        |                        |               | 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          | 2.436.253.986          | -27,62%        |
|          |                              |                        |                        |               | <b>JUMLAH EKUITAS</b>                  |                                     | <b>235.948.592.492</b> | <b>244.489.793.620</b> | <b>3,62%</b>   |
|          |                              |                        |                        |               |  |                                     |                        |                        |                |
|          | <b>JUMLAH AKTIVA</b>         | <b>697.941.514.685</b> | <b>789.150.490.809</b> | <b>13,07%</b> | <b>JUMLAH PASIVA</b>                   |                                     | <b>697.941.514.685</b> | <b>789.150.490.809</b> | <b>13,07%</b>  |