

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/05/2021**

NO.	INDIKATOR	DESEMBER 2020	MEI 2021	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	232.480.990.170	247.587.991.634	6,50%
	a. Simpanan Pokok	1.773.610.000	1.909.880.000	7,68%
	b. Simpanan Wajib	226.543.744.000	240.841.255.000	6,31%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
II	JUMLAH ASSET	697.941.514.685	752.264.203.501	7,78%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	379.060.800.000	-47,82%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.133.767.800.000	7,97%
	c. Pembiayaan Efektif	794.532.100.000	871.223.400.000	9,65%
IV	PIUTANG	472.697.855.942	531.388.554.615	12,42%
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	407.934.378.700	12,26%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	28.832.855.548	8,05%
	c. Mikro Tata Griya (MTG)	14.908.240.296	18.021.650.296	20,88%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	22.488.711.000	-9,47%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	2.616.673.000	-11,13%
	f. Mikro Tata Air (MTA)	10.264.376.000	8.285.323.000	-19,28%
	g. KPR Non DP	8.655.745.000	9.679.865.000	11,83%
	h. Qardul Hasan	10.940.017.457	17.854.438.464	63,20%
	i. Mikro Mitra Ternak (MMT)	412.030.200	713.791.500	73,24%
	j. Karyawan	9.647.832.409	14.950.328.107	54,96%
	k. Talangan Umroh	13.580.000	10.540.000	-22,39%
V	SIMPANAN	260.399.513.894	233.417.219.550	-10,36%
	a. Sukarela	142.355.577.612	116.012.252.463	-18,51%
	b. Berjangka	108.285.000.000	107.322.000.000	-0,89%
	c. Qurban	1.484.568.920	1.899.119.200	27,92%
	d. Sanitasi	421.658.716	355.061.463	-15,79%
	e. Umroh	1.743.577.050	1.842.140.414	5,65%
	f. Haji	484.571.298	593.329.940	22,44%
	g. Sicerah	4.675.117.871	4.413.716.152	-5,59%
	h. Siharta	632.577.597	704.070.429	11,30%
	i. Sitasya	316.864.830	275.529.489	-13,05%
VI	Pinjaman Pihak Ke 3	173.356.011.385	241.489.061.600	39,30%
	a. Bank Umum	61.289.607.457	47.050.434.221	-23,23%
	b. Kewajiban Non Bank	112.066.403.928	194.438.627.379	73,50%
VII	JANGKAUAN PELAYANAN			
	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	778	1,04%
	e. Jumlah Rembug Pusat (RP)	8.037	8.591	6,89%
	f. Jumlah Anggota (Orang)	177.361	190.988	7,68%
VIII	JUMLAH KARYAWAN	876	924	5,48%
IX	SHU SETELAH PAJAK	3.366.102.322	(5.555.082.709)	-265,03%

**KOPERASI SYARIAH
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NERACA
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NO	AKTIVA	DESEMBER 2020	MEI 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	MEI 2021	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	260.399.513.894	233.417.219.550	-10,36%
1.1.1.	KAS	23.293.498.056	23.386.926.354	0,40%	2.1.1.1.	Sukarela	142.355.577.612	116.012.252.463	-18,51%
1.1.2.	BANK	115.014.706.360	66.309.606.043	-42,35%	2.1.1.2.	Berjangka	108.285.000.000	107.322.000.000	-0,89%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	55.439.650.000	79,19%	2.1.1.3.	Qurban	1.484.568.920	1.899.119.200	27,92%
1.1.4.	PIUTANG	472.697.855.942	531.388.554.615	12,42%	2.1.1.4.	Sanitasi	421.658.716	355.061.463	-15,79%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	112.050.560.860	-56,71%	2.1.1.5.	Umroh	1.743.577.050	1.842.140.414	5,65%
1.1.4.2.	Murabahah	110.118.698.209	236.907.419.791	115,14%	2.1.1.6.	Haji	484.571.298	593.329.940	22,44%
1.1.4.3.	Ijarah	80.327.516.000	154.233.131.000	92,01%	2.1.1.7.	Sicerah	4.675.117.871	4.413.716.152	-5,59%
1.1.4.4.	Musyarakah	897.676.500	713.791.500	-20,48%	2.1.1.8.	Siharta	632.577.597	704.070.429	11,30%
1.1.4.5.	Mudharabah	7.465.572.840	-	-100,00%	2.1.1.9.	Sitasya	316.864.830	275.529.489	-13,05%
1.1.4.6.	Qordul Hasan	10.940.017.457	17.854.438.464	63,20%					
1.1.4.7.	Istishna	4.098.434.000	9.629.213.000	134,95%	2.1.2.	KEWAJIBAN BANK	27.554.850.113	12.698.044.515	-53,92%
1.1.5.	AKTIVA MURABAHAH	905.900.000	566.323.137	-37,49%	2.1.3.	KEWAJIBAN NON BANK	44.997.957.723	48.259.070.059	7,25%
1.1.6.	PPAP	(1.819.228.566)	(876.641.336)	-51,81%	2.1.4.	HUTANG PAJAK	4.538.399.500	6.542.601.684	44,16%
1.1.7.	PERLENGKAPAN	891.669.438	694.577.693	-22,10%	2.1.5.	DANA INSENTIF	209.823.855	212.975.660	1,50%
1.1.8.	UANG MUKA	4.219.095.169	11.484.725.897	172,21%	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	4.805.716.093	5,78%		JUMLAH KEWAJIBAN JANGKA PENDEK	337.704.747.978	301.134.114.361	-10,83%
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	34.352.389.706	1,83%
					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	1.467.345.407	-3,40%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	3.923.043.909	55,80%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	196.057.034	56,97%
					2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.456.236.748	13,07%
					2.2.7.	DANA SOSIAL	265.401.394	279.754.116	5,41%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	3.358.991.396	111,66%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	65.389.062	161.248.690	146,60%
						JUMLAH KEWAJIBAN JANGKA PANJANG	110.775.723.045	193.979.442.489	75,11%
	JUMLAH AKTIVA LANCAR	650.686.483.606	693.199.438.496	6,53%	2.3.	TITIPAN			
					2.3.1.	ZISWAF	13.512.451.170	15.016.237.726	11,13%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	13.512.451.170	15.016.237.726	11,13%
						TOTAL KEWAJIBAN	461.992.922.193	510.129.794.576	10,42%
	1.2. AKTIVA TETAP:				III	EKUITAS :			
1.2.1.	TANAH	22.987.692.750	35.591.642.125	54,83%	3.1.	SIMPANAN POKOK	1.773.610.000	1.909.880.000	7,68%
1.2.2.	GEDUNG KANTOR	19.290.376.484	19.290.376.484	0,00%	3.2.	SIMPANAN WAJIB	226.543.744.000	240.841.255.000	6,31%
1.2.3.	KENDARAAN	9.807.926.000	8.412.226.000	-14,23%	3.3.	CADANGAN MODAL	4.163.636.170	4.836.856.634	16,17%
1.2.4.	PERALATAN KANTOR	10.533.104.175	11.356.556.640	7,82%	3.4.	HIBAH	101.500.000	101.500.000	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	3.5.	SHU SETELAH PAJAK	3.366.102.322	(5.555.082.709)	-265,03%
1.2.6.	AKUMULASI PENYUSUTAN	(15.462.738.330)	(15.684.706.244)	1,44%					
						JUMLAH EKUITAS	235.948.592.492	242.134.408.925	2,62%
	JUMLAH AKTIVA TETAP	47.255.031.079	59.064.765.005	24,99%					
						JUMLAH PASIVA	697.941.514.685	752.264.203.501	7,78%
	JUMLAH AKTIVA	697.941.514.685	752.264.203.501	7,78%					