

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
30/11/2021**

NO.	INDIKATOR	DESEMBER 2020	NOVEMBER 2021	KENAIKAN (%)
1	2	3	4	5
I	<b>PERMODALAN</b>	<b>232.480.990.170</b>	<b>263.788.627.486</b>	<b>13,47%</b>
	a. Simpanan Pokok	1.773.610.000	1.957.590.000	10,37%
	b. Simpanan Wajib	226.543.744.000	256.994.180.852	13,44%
	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>888.650.833.576</b>	<b>27,32%</b>
III	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	849.777.600.000	16,97%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.604.484.600.000	17,87%
	c. Pembiayaan Efektif	794.532.100.000	948.986.000.000	19,44%
IV	<b>PIUTANG</b>	<b>472.697.855.942</b>	<b>550.227.459.027</b>	<b>16,40%</b>
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	424.697.463.000	16,87%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	36.087.228.542	35,23%
	c. Mikro Tata Griya (MTG)	14.908.240.296	22.509.226.296	50,99%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	14.535.978.000	-41,48%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	3.338.462.000	13,39%
	f. Mikro Tata Air (MTA)	10.264.376.000	6.646.412.000	-35,25%
	g. KPR Non DP	8.655.745.000	10.318.257.000	19,21%
	h. Qardul Hasan	10.940.017.457	15.408.283.129	40,84%
	i. Mikro Mitra Ternak (MMT)	412.030.200	913.934.500	121,81%
	j. Karyawan	9.647.832.409	15.763.424.560	63,39%
	k. Talangan Umroh	13.580.000	8.790.000	-35,27%
V	<b>SIMPANAN</b>	<b>260.399.513.894</b>	<b>291.882.729.421</b>	<b>12,09%</b>
	a. Sukarela	142.355.577.612	148.760.517.768	4,50%
	b. Berjangka	108.285.000.000	131.502.050.000	21,44%
	c. Qurban	1.484.568.920	1.771.692.311	19,34%
	d. Sanitasi	421.658.716	389.176.231	-7,70%
	e. Umroh	1.743.577.050	1.676.688.740	-3,84%
	f. Haji	484.571.298	589.507.359	21,66%
	g. Sicerah	4.675.117.871	5.002.683.454	7,01%
	h. Siharta	632.577.597	1.745.293.277	175,90%
	i. Sitasya	316.864.830	445.120.281	40,48%
VI	<b>Pinjaman Pihak Ke 3</b>	<b>173.356.011.385</b>	<b>299.895.216.194</b>	<b>72,99%</b>
	a. Bank Umum	61.289.607.457	126.938.253.633	107,11%
	b. Kewajiban Non Bank	112.066.403.928	172.956.962.561	54,33%
VII	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	13	11	-15,38%
	b. Cabang	65	77	18,46%
	c. Kelurahan Terlayani (Kelurahan)	85	89	4,71%
	d. Desa Terlayani (Desa)	770	846	9,87%
	e. Jumlah Rembug Pusat (RP)	8.037	9.182	14,25%
	f. Jumlah Anggota (Orang)	177.361	195.759	10,37%
VIII	<b>JUMLAH KARYAWAN</b>	<b>876</b>	<b>999</b>	<b>14,16%</b>
IX	<b>SHU SETELAH PAJAK</b>	<b>3.366.102.322</b>	<b>1.771.993.892</b>	<b>-47,36%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
30/11/2021**

NO	AKTIVA	DESEMBER 2020	NOVEMBER 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	NOVEMBER 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>291.882.729.421</b>	<b>12,09%</b>
	1.1.1. KAS	23.293.498.056	26.792.085.598	15,02%		2.1.1.1. Sukarela	142.355.577.612	148.760.517.768	4,50%
	1.1.2. BANK	115.014.706.360	158.385.812.264	37,71%		2.1.1.2. Berjangka	108.285.000.000	131.502.050.000	21,44%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	47.002.150.000	51,92%		2.1.1.3. Qurban	1.484.568.920	1.771.692.311	19,34%
	1.1.4. PIUTANG	<b>472.697.855.942</b>	<b>550.227.459.027</b>	<b>16,40%</b>		2.1.1.4. Sanitasi	421.658.716	389.176.231	-7,70%
	1.1.4.1. Qord Wal Ijarah	258.849.940.936	52.535.919.355	-79,70%		2.1.1.5. Umroh	1.743.577.050	1.676.688.740	-3,84%
	1.1.4.2. Murabahah	110.118.698.209	425.895.833.743	286,76%		2.1.1.6. Haji	484.571.298	589.507.359	21,66%
	1.1.4.3. Ijarah	80.327.516.000	41.527.986.000	-48,30%		2.1.1.7. Sicerah	4.675.117.871	5.002.683.454	7,01%
	1.1.4.4. Musyarakah	897.676.500	1.397.381.500	55,67%		2.1.1.8. Siharta	632.577.597	1.745.293.277	175,90%
	1.1.4.5. Mudharabah	7.465.572.840	-	-100,00%		2.1.1.9. Sitasya	316.864.830	445.120.281	40,48%
	1.1.4.6. Qordul Hasan	10.940.017.457	16.177.411.429	47,87%					
	1.1.4.7. Istishna	4.098.434.000	12.692.927.000	209,70%		<b>2.1.2. KEWAJIBAN BANK</b>	27.554.850.113	6.870.000.884	-75,07%
	1.1.5. AKTIVA MURABAHAH	905.900.000	1.137.871.733	25,61%		<b>2.1.3. KEWAJIBAN NON BANK</b>	44.997.957.723	9.277.405.256	-79,38%
	1.1.6. PPAP	(1.819.228.566)	(49.322.066)	-97,29%		<b>2.1.4. HUTANG PAJAK</b>	4.538.399.500	1.430.542.682	-68,48%
	1.1.7. PERLENGKAPAN	891.669.438	1.069.945.458	19,99%		<b>2.1.5. DANA INSENTIF</b>	209.823.855	212.975.660	1,50%
	1.1.8. UANG MUKA	4.219.095.169	15.231.710.820	261,02%		<b>2.1.6. DANA BANTUAN TEKNIS</b>	4.202.893	4.202.893	0,00%
	1.1.9. SEWA DIBAYAR DIMUKA	4.543.337.207	6.309.728.150	38,88%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>337.704.747.978</b>	<b>309.677.856.796</b>	<b>-8,30%</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	120.068.252.749	255,92%
	<b>JUMLAH AKTIVA LANCAR</b>	<b>650.686.483.606</b>	<b>806.107.440.984</b>	<b>23,89%</b>		2.2.2. KEWAJIBAN NON BANK	67.068.446.205	163.679.557.305	144,05%
						2.2.3. DANA KESEJAHTERAAN	1.519.064.552	1.152.279.177	-24,15%
						2.2.4. TITIPAN DANA KEBAJIKAN	2.518.002.269	4.351.159.634	72,80%
						2.2.5. DANA PEMBANGUNAN KOPERASI	124.903.516	65.386.234	-47,65%
						2.2.6. DANA PENDIDIKAN	1.287.931.632	1.127.586.748	-12,45%
						2.2.7. DANA SOSIAL	265.401.394	169.848.265	-36,00%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	1.825.046.170	15,00%
						2.2.9. KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						2.2.10. CADANGAN KERUGIAN	65.389.062	279.407.680	327,30%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>110.775.723.045</b>	<b>295.323.342.125</b>	<b>166,60%</b>
	<b>1.2. AKTIVA TETAP:</b>					<b>2.3. TITIPAN</b>			
						2.3.1. ZISWAF	13.512.451.170	17.987.513.277	33,12%
	1.2.1. TANAH	22.987.692.750	50.768.319.208	120,85%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.2. GEDUNG KANTOR	19.290.376.484	21.290.164.197	10,37%		<b>JUMLAH TITIPAN</b>	<b>13.512.451.170</b>	<b>17.987.513.277</b>	<b>33,12%</b>
	1.2.3. KENDARAAN	9.807.926.000	12.048.701.000	22,85%					
	1.2.4. PERALATAN KANTOR	10.533.104.175	15.695.272.215	49,01%		<b>TOTAL KEWAJIBAN</b>	<b>461.992.922.193</b>	<b>622.988.712.198</b>	<b>34,85%</b>
	1.2.5. AKTIVA TIDAK BERWUJUD	98.670.000	789.270.000	699,91%					
	1.2.6. AKUMULASI PENYUSUTAN	(15.462.738.330)	(18.048.334.028)	16,72%		<b>III EKUITAS :</b>			
						3.1. SIMPANAN POKOK	1.773.610.000	1.957.590.000	10,37%
	<b>JUMLAH AKTIVA TETAP</b>	<b>47.255.031.079</b>	<b>82.543.392.592</b>	<b>74,68%</b>		3.2. SIMPANAN WAJIB	226.543.744.000	256.994.180.852	13,44%
						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	1.771.993.892	-47,36%
						<b>JUMLAH EKUITAS</b>	<b>235.948.592.492</b>	<b>265.662.121.378</b>	<b>12,59%</b>
	<b>JUMLAH AKTIVA</b>	<b>697.941.514.685</b>	<b>888.650.833.576</b>	<b>27,32%</b>		<b>JUMLAH PASIVA</b>	<b>697.941.514.685</b>	<b>888.650.833.576</b>	<b>27,32%</b>