

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
29/10/2021**

NO.	INDIKATOR	DESEMBER 2020	OKTOBER 2021	KENAIKAN (%)
1	2	3	4	5
I	<b>PERMODALAN</b>	<b>232.480.990.170</b>	<b>260.599.194.634</b>	<b>12,09%</b>
	a. Simpanan Pokok	1.773.610.000	1.941.850.000	9,49%
	b. Simpanan Wajib	226.543.744.000	253.820.488.000	12,04%
	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>868.603.431.318</b>	<b>24,45%</b>
III	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	768.481.900.000	5,78%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.523.188.900.000	16,16%
	c. Pembiayaan Efektif	794.532.100.000	932.442.577.296	17,36%
IV	<b>PIUTANG</b>	<b>472.697.855.942</b>	<b>547.303.809.493</b>	<b>15,78%</b>
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	398.840.960.842	9,76%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	48.891.152.000	83,21%
	c. Mikro Tata Griya (MTG)	14.908.240.296	32.411.335.296	117,41%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	15.452.501.000	-37,79%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	1.863.183.000	-36,72%
	f. Mikro Tata Air (MTA)	10.264.376.000	6.920.437.000	-32,58%
	g. KPR Non DP	8.655.745.000	10.210.706.000	17,96%
	h. Qardul Hasan	10.940.017.457	16.073.508.429	46,92%
	i. Mikro Mitra Ternak (MMT)	412.030.200	1.419.811.500	244,59%
	j. Karyawan	9.647.832.409	15.211.144.426	57,66%
	k. Talangan Umroh	13.580.000	9.070.000	-33,21%
V	<b>SIMPANAN</b>	<b>260.399.513.894</b>	<b>281.705.691.833</b>	<b>8,18%</b>
	a. Sukarela	142.355.577.612	143.632.135.407	0,90%
	b. Berjangka	108.285.000.000	127.596.700.000	17,83%
	c. Qurban	1.484.568.920	1.621.062.070	9,19%
	d. Sanitasi	421.658.716	375.972.487	-10,83%
	e. Umroh	1.743.577.050	1.647.825.437	-5,49%
	f. Haji	484.571.298	585.398.416	20,81%
	g. Sicerah	4.675.117.871	4.805.025.487	2,78%
	h. Siharta	632.577.597	1.004.547.395	58,80%
	i. Sitasya	316.864.830	437.025.134	37,92%
VI	<b>Pinjaman Pihak Ke 3</b>	<b>173.356.011.385</b>	<b>294.589.023.712</b>	<b>69,93%</b>
	a. Bank Umum	61.289.607.457	132.442.168.338	116,09%
	b. Kewajiban Non Bank	112.066.403.928	162.146.855.374	44,69%
VII	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	13	11	-15,38%
	b. Cabang	65	77	18,46%
	c. Kelurahan Terlayani (Kelurahan)	85	86	1,18%
	d. Desa Terlayani (Desa)	770	835	8,44%
	e. Jumlah Rembug Pusat (RP)	8.037	9.087	13,06%
	f. Jumlah Anggota (Orang)	177.361	194.185	9,49%
VIII	<b>JUMLAH KARYAWAN</b>	<b>876</b>	<b>990</b>	<b>13,01%</b>
IX	<b>SHU SETELAH PAJAK</b>	<b>3.366.102.322</b>	<b>491.123.939</b>	<b>-85,41%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
29/10/2021**

NO	AKTIVA	DESEMBER 2020	OKTOBER 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	OKTOBER 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>281.705.691.833</b>	<b>8,18%</b>
	1.1.1. KAS	23.293.498.056	22.132.234.709	-4,99%		2.1.1.1. Sukarela	142.355.577.612	143.632.135.407	0,90%
	1.1.2. BANK	115.014.706.360	152.917.901.454	32,96%		2.1.1.2. Berjangka	108.285.000.000	127.596.700.000	17,83%
	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	1.621.062.070	9,19%
	1.1.4. PIUTANG	<b>472.697.855.942</b>	<b>547.303.809.493</b>	<b>15,78%</b>		2.1.1.4. Sanitasi	421.658.716	375.972.487	-10,83%
	1.1.4.1. Qord Wal Ijarah	258.849.940.936	60.214.684.243	-76,74%		2.1.1.5. Umroh	1.743.577.050	1.647.825.437	-5,49%
	1.1.4.2. Murabahah	110.118.698.209	406.410.034.321	269,07%		2.1.1.6. Haji	484.571.298	585.398.416	20,81%
	1.1.4.3. Ijarah	80.327.516.000	50.647.062.000	-36,95%		2.1.1.7. Sicerah	4.675.117.871	4.805.025.487	2,78%
	1.1.4.4. Musyarakah	897.676.500	1.419.811.500	58,17%		2.1.1.8. Siharta	632.577.597	1.004.547.395	58,80%
	1.1.4.5. Mudharabah	7.465.572.840	181.366.000	-97,57%		2.1.1.9. Sitasya	316.864.830	437.025.134	37,92%
	1.1.4.6. Qordul Hasan	10.940.017.457	16.073.508.429	46,92%					
	1.1.4.7. Istishna	4.098.434.000	12.357.343.000	201,51%		<b>2.1.2. KEWAJIBAN BANK</b>	<b>27.554.850.113</b>	<b>12.373.915.589</b>	<b>-55,09%</b>
	1.1.5. AKTIVA MURABAHAH	905.900.000	1.177.673.049	30,00%		<b>2.1.3. KEWAJIBAN NON BANK</b>	<b>44.997.957.723</b>	<b>15.967.298.054</b>	<b>-64,52%</b>
	1.1.6. PPA	(1.819.228.566)	(86.065.491)	-95,27%		<b>2.1.4. HUTANG PAJAK</b>	<b>4.538.399.500</b>	<b>1.346.893.292</b>	<b>-70,32%</b>
	1.1.7. PERLENGKAPAN	891.669.438	1.131.279.978	26,87%		<b>2.1.5. DANA INSENTIF</b>	<b>209.823.855</b>	<b>212.975.660</b>	<b>1,50%</b>
	1.1.8. UANG MUKA	4.219.095.169	7.798.742.403	84,84%		<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	6.526.009.502	43,64%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>337.704.747.978</b>	<b>311.610.977.321</b>	<b>-7,73%</b>
	1.1.10. PAJAK DIBAYAR DIMUKA	-	-	-		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
	1.1.11. ANTAR KANTOR AKTIVA	-	-	-		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>785.903.735.097</b>	<b>20,78%</b>		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	1.161.379.177	-23,55%
						2.2.4. TITIPAN DANA KEBAJIKAN	2.518.002.269	5.116.013.659	103,18%
						2.2.5. DANA PEMBANGUNAN KOPERASI	124.903.516	86.586.234	-30,68%
						2.2.6. DANA PENDIDIKAN	1.287.931.632	1.127.586.748	-12,45%
						2.2.7. DANA SOSIAL	265.401.394	254.567.431	-4,08%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	1.598.929.342	0,75%
						2.2.9. KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						2.2.10. CADANGAN KERUGIAN	65.389.062	257.671.888	294,06%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>110.775.723.045</b>	<b>278.455.362.711</b>	<b>151,37%</b>
	<b>1.2. AKTIVA TETAP:</b>					<b>2.3. TITIPAN</b>			
	1.2.1. TANAH	22.987.692.750	50.768.319.208	120,85%		2.3.1. ZISWAF	13.512.451.170	17.345.272.713	28,37%
	1.2.2. GEDUNG KANTOR	19.290.376.484	21.290.164.197	10,37%		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>17.345.272.713</b>	<b>28,37%</b>
	1.2.4. PERALATAN KANTOR	10.533.104.175	15.421.340.652	46,41%		<b>TOTAL KEWAJIBAN</b>	<b>461.992.922.193</b>	<b>607.411.612.745</b>	<b>31,48%</b>
	1.2.5. AKTIVA TIDAK BERWUJUD	98.670.000	789.270.000	699,91%		<b>III EKUITAS :</b>			
	1.2.6. AKUMULASI PENYUSUTAN	(15.462.738.330)	(17.618.098.836)	13,94%		3.1. SIMPANAN POKOK	1.773.610.000	1.941.850.000	9,49%
	<b>JUMLAH AKTIVA TETAP</b>	<b>47.255.031.079</b>	<b>82.699.696.221</b>	<b>75,01%</b>		3.2. SIMPANAN WAJIB	226.543.744.000	253.820.488.000	12,04%
						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	491.123.939	-85,41%
						<b>JUMLAH EKUITAS</b>	<b>235.948.592.492</b>	<b>261.191.818.573</b>	<b>10,70%</b>
	<b>JUMLAH AKTIVA</b>	<b>697.941.514.685</b>	<b>868.603.431.318</b>	<b>24,45%</b>		<b>JUMLAH PASIVA</b>	<b>697.941.514.685</b>	<b>868.603.431.318</b>	<b>24,45%</b>