

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/09/2021**

| NO. | INDIKATOR | DESEMBER 2020 | SEPTEMBER 2021 | KENAIKAN (%) |
|----------|---|------------------------|------------------------|----------------|
| 1 | 2 | 3 | 4 | 5 |
| | I PERMODALAN | 232.480.990.170 | 258.258.164.486 | 11,09% |
| | a. Simpanan Pokok | 1.773.610.000 | 1.945.490.000 | 9,69% |
| | b. Simpanan Wajib | 226.543.744.000 | 251.475.817.852 | 11,01% |
| | c. Cadangan Modal | 4.163.636.170 | 4.836.856.634 | 16,17% |
| | II JUMLAH ASSET | 697.941.514.685 | 815.271.136.256 | 16,81% |
| | III PEMBIAYAAN | | | |
| | a. Akumulasi Penyaluran Pembiayaan Berjalan | 726.502.100.000 | 693.597.100.000 | -4,53% |
| | b. Akumulasi Penyaluran Pembiayaan | 4.754.707.000.000 | 5.448.304.100.000 | 14,59% |
| | c. Pembiayaan Efektif | 794.532.100.000 | 921.621.900.000 | 16,00% |
| | IV PIUTANG | 472.697.855.942 | 540.489.425.531 | 14,34% |
| | a. Mikro Mitra Usaha (MMU) | 363.386.200.200 | 401.998.736.842 | 10,63% |
| | b. Mikro Mitra Mandiri (MMM) | 26.685.158.380 | 40.990.531.000 | 53,61% |
| | c. Mikro Tata Griya (MTG) | 14.908.240.296 | 30.627.851.296 | 105,44% |
| | d. Mikro Tata Cendikia (MTC) | 24.840.449.000 | 16.765.791.000 | -32,51% |
| | e. Mikro Tata Sanitasi (MTS) | 2.944.227.000 | 1.917.441.000 | -34,87% |
| | f. Mikro Tata Air (MTA) | 10.264.376.000 | 7.213.962.000 | -29,72% |
| | g. KPR Non DP | 8.655.745.000 | 9.220.604.000 | 6,53% |
| | h. Qardul Hasan | 10.940.017.457 | 16.026.158.429 | 46,49% |
| | i. Mikro Mitra Ternak (MMT) | 412.030.200 | 320.411.500 | -22,24% |
| | j. Karyawan | 9.647.832.409 | 15.398.588.464 | 59,61% |
| | k. Talangan Umroh | 13.580.000 | 9.350.000 | -31,15% |
| | V SIMPANAN | 260.399.513.894 | 271.527.093.936 | 4,27% |
| | a. Sukarela | 142.355.577.612 | 139.168.145.554 | -2,24% |
| | b. Berjangka | 108.285.000.000 | 121.964.200.000 | 12,63% |
| | c. Qurban | 1.484.568.920 | 1.458.608.426 | -1,75% |
| | d. Sanitasi | 421.658.716 | 368.168.846 | -12,69% |
| | e. Umroh | 1.743.577.050 | 1.770.308.239 | 1,53% |
| | f. Haji | 484.571.298 | 632.742.621 | 30,58% |
| | g. Sicerah | 4.675.117.871 | 4.801.434.804 | 2,70% |
| | h. Siharta | 632.577.597 | 962.034.213 | 52,08% |
| | i. Sitasya | 316.864.830 | 401.451.233 | 26,69% |
| | VI Pinjaman Pihak Ke 3 | 173.356.011.385 | 254.812.423.366 | 46,99% |
| | a. Bank Umum | 61.289.607.457 | 85.982.504.471 | 40,29% |
| | b. Kewajiban Non Bank | 112.066.403.928 | 168.829.918.895 | 50,65% |
| | VII JANGKAUAN PELAYANAN | | | |
| | a. Area | 13 | 11 | -15,38% |
| | b. Cabang | 65 | 77 | 18,46% |
| | c. Kelurahan Terlayani (Kelurahan) | 85 | 98 | 15,29% |
| | d. Desa Terlayani (Desa) | 770 | 814 | 5,71% |
| | e. Jumlah Rembug Pusat (RP) | 8.037 | 8.974 | 11,66% |
| | f. Jumlah Anggota (Orang) | 177.361 | 194.549 | 9,69% |
| | VIII JUMLAH KARYAWAN | 876 | 986 | 12,56% |
| | IX SHU SETELAH PAJAK | 3.366.102.322 | 293.214.162 | -91,29% |

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30/09/2021**

| NO | AKTIVA | DESEMBER 2020 | SEPTEMBER 2021 | KENAIKAN (%) | NO | PASIVA | DESEMBER 2020 | SEPTEMBER 2021 | KENAIKAN (%) |
|----------|------------------------------|------------------------|------------------------|---------------|----------|--|------------------------|------------------------|----------------|
| I | AKTIVA | | | | II | KEWAJIBAN | | | |
| | 1.1. AKTIVA LANCAR: | | | | | 2.1. KEWAJIBAN JANGKA PENDEK | | | |
| | | | | | | 2.1.1 SIMPANAN ANGGOTA: | 260.399.513.894 | 271.527.093.936 | 4,27% |
| 1.1.1. | KAS | 23.293.498.056 | 24.981.045.011 | 7,24% | 2.1.1.1. | Sukarela | 142.355.577.612 | 139.168.145.554 | -2,24% |
| 1.1.2. | BANK | 115.014.706.360 | 109.562.629.593 | -4,74% | 2.1.1.2. | Berjangka | 108.285.000.000 | 121.964.200.000 | 12,63% |
| 1.1.3. | DEPOSITO DAN SETARA DEPOSITO | 30.939.650.000 | 43.002.150.000 | 38,99% | 2.1.1.3. | Qurban | 1.484.568.920 | 1.458.608.426 | -1,75% |
| 1.1.4. | PIUTANG | 472.697.855.942 | 540.489.425.531 | 14,34% | 2.1.1.4. | Sanitasi | 421.658.716 | 368.168.846 | -12,69% |
| 1.1.4.1. | Qord Wal Ijarah | 258.849.940.936 | 63.960.706.803 | -75,29% | 2.1.1.5. | Umroh | 1.743.577.050 | 1.770.308.239 | 1,53% |
| 1.1.4.2. | Murabahah | 110.118.698.209 | 385.589.474.799 | 250,16% | 2.1.1.6. | Haji | 484.571.298 | 632.742.621 | 30,58% |
| 1.1.4.3. | Ijarah | 80.327.516.000 | 61.293.330.000 | -23,70% | 2.1.1.7. | Sicerah | 4.675.117.871 | 4.801.434.804 | 2,70% |
| 1.1.4.4. | Musarakah | 897.676.500 | 1.420.411.500 | 58,23% | 2.1.1.8. | Siharta | 632.577.597 | 962.034.213 | 52,08% |
| 1.1.4.5. | Mudharabah | 7.465.572.840 | 181.366.000 | -97,57% | 2.1.1.9. | Sitasya | 316.864.830 | 401.451.233 | 26,69% |
| 1.1.4.6. | Qordul Hasan | 10.940.017.457 | 16.026.158.429 | 46,49% | | | | | |
| 1.1.4.7. | Istishna | 4.098.434.000 | 12.017.978.000 | 193,23% | | | | | |
| 1.1.5. | AKTIVA MURABAHAH | 905.900.000 | 988.760.043 | 9,15% | 2.1.2. | KEWAJIBAN BANK | 27.554.850.113 | 12.205.973.692 | -55,70% |
| 1.1.6. | PPAP | (1.819.228.566) | (165.107.592) | -90,92% | 2.1.3. | KEWAJIBAN NON BANK | 44.997.957.723 | 22.650.361.575 | -49,66% |
| 1.1.7. | PERLENGKAPAN | 891.669.438 | 1.031.742.398 | 15,71% | 2.1.4. | HUTANG PAJAK | 4.538.399.500 | 1.271.724.240 | -71,98% |
| 1.1.8. | UANG MUKA | 4.219.095.169 | 7.874.289.365 | 86,63% | 2.1.5. | DANA INSENTIF | 209.823.855 | 212.975.660 | 1,50% |
| 1.1.9. | SEWA DIBAYAR DIMUKA | 4.543.337.207 | 6.569.653.644 | 44,60% | 2.1.6. | DANA BANTUAN TEKNIS | 4.202.893 | 4.202.893 | 0,00% |
| 1.1.10. | PAJAK DIBAYAR DIMUKA | - | - | - | | | | | |
| 1.1.11. | ANTAR KANTOR AKTIVA | - | - | - | | | | | |
| | JUMLAH AKTIVA LANCAR | 650.686.483.606 | 734.334.587.993 | 12,86% | | JUMLAH KEWAJIBAN JANGKA PENDEK | 337.704.747.978 | 307.872.331.996 | -8,83% |
| | | | | | | 2.2. KEWAJIBAN JANGKA PANJANG | | | |
| | | | | | 2.2.1. | KEWAJIBAN BANK | 33.734.757.344 | 73.776.530.779 | 118,70% |
| | | | | | 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 | 1.232.111.241 | -18,89% |
| | | | | | 2.2.4. | TITIPAN DANA KEBAJIKAN | 2.518.002.269 | 4.831.869.834 | 91,89% |
| | | | | | 2.2.5. | DANA PEMBANGUNAN KOPERASI | 124.903.516 | 103.586.234 | -17,07% |
| | | | | | 2.2.6. | DANA PENDIDIKAN | 1.287.931.632 | 1.127.586.748 | -12,45% |
| | | | | | 2.2.7. | DANA SOSIAL | 265.401.394 | 330.196.700 | 24,41% |
| | | | | | 2.2.8. | SETORAN PERLINDUNGAN PEMBIAYAAN | 1.587.008.908 | 1.348.961.937 | -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 | 237.014.556 | 262,47% |
| | | | | | | JUMLAH KEWAJIBAN JANGKA PANJANG | 110.775.723.045 | 231.772.233.512 | 109,23% |
| | | | | | | 2.3. TITIPAN | | | |
| | | | | | 2.3.1. | ZISWAF | 13.512.451.170 | 16.973.692.100 | 25,62% |
| | | | | | 2.3.2. | ANTAR KANTOR PASIVA | - | - | - |
| | | | | | | JUMLAH TITIPAN | 13.512.451.170 | 16.973.692.100 | 25,62% |
| | | | | | | TOTAL KEWAJIBAN | 461.992.922.193 | 556.618.257.608 | 20,48% |
| | | | | | III | EKUITAS : | | | |
| | | | | | 3.1. | SIMPANAN POKOK | 1.773.610.000 | 1.945.490.000 | 9,69% |
| | | | | | 3.2. | SIMPANAN WAJIB | 226.543.744.000 | 251.475.817.852 | 11,01% |
| | | | | | 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 | 293.214.162 | -91,29% |
| | | | | | | JUMLAH EKUITAS | 235.948.592.492 | 258.652.878.648 | 9,62% |
| | | | | | | JUMLAH PASIVA | 697.941.514.685 | 815.271.136.256 | 16,81% |
| | JUMLAH AKTIVA | 697.941.514.685 | 815.271.136.256 | 16,81% | | | | | |