

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-12-2022**

----- Laporan Bulan Desember 2022

NO.	INDIKATOR	DESEMBER 2021	DESEMBER 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	315.902.279.845	19,26%
	a. Simpanan Pokok	1.953.770.000	2.213.170.000	13,28%
	b. Simpanan Wajib	258.093.094.000	308.371.550.000	19,48%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	1.150.327.610.972	14,56%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	1.210.121.800.000	26,78%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.919.322.400.000	21,20%
	c. Pembiayaan Efektif	976.302.000.000	1.160.229.000.000	18,84%
	IV PIUTANG	570.489.768.902	667.540.663.399	17,01%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	512.053.708.900	21,50%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	64.394.988.550	7,18%
	c. Mikro Tata Griya (MTG)	25.059.557.296	15.047.113.296	-39,95%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	6.115.266.000	-55,14%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.210.232.000	-27,28%
	f. Mikro Tata Air (MTA)	6.543.506.000	4.073.716.500	-37,74%
	g. KPR Non DP	10.391.499.000	9.778.990.000	-5,89%
	h. Qardul Hasan	16.166.980.429	13.506.068.117	-16,46%
	i. Mikro Mitra Ternak (MMT)	412.078.500	273.116.500	-33,72%
	j. Piutang Karyawan	15.077.326.835	16.455.951.536	9,14%
	k. Talangan Umroh	8.440.000	259.679.000	2976,77%
	l. Talangan Haji	-	163.988.000	100,00%
	m. Mikro Mitra Multi Guna	-	24.207.845.000	100,00%
	V SIMPANAN	300.961.789.697	353.134.585.990	17,34%
	a. Sukarela	154.846.014.472	173.676.369.533	12,16%
	b. Berjangka	133.896.150.000	159.717.700.000	19,28%
	c. Qurban	1.914.183.405	2.382.834.174	24,48%
	d. Sanitasi	379.221.445	391.927.204	3,35%
	e. Umroh	1.735.351.873	1.541.479.525	-11,17%
	f. Haji	611.437.920	663.861.903	8,57%
	g. Sicerah	5.169.729.598	5.643.449.696	9,16%
	h. Siharta	1.952.638.651	1.457.942.860	-25,33%
	i. Sitasya	457.062.333	723.588.545	58,31%
	j. Sidul	-	6.935.432.550	100%
	VI Pinjaman Pihak Ke 3	403.251.110.745	410.867.231.544	1,89%
	a. Bank Umum	181.990.904.427	87.038.725.658	-52,17%
	b. Kewajiban Non Bank	221.260.206.318	323.828.505.886	46,36%
	VII JANGKAUAN PELAYANAN			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	164	76,34%
	d. Desa Terlayani (Desa)	850	984	15,76%
	e. Jumlah Rembug Pusat (RP)	9.277	11.208	20,81%
	f. Jumlah Anggota (Orang)	195.377	221.317	13,28%
	VIII JUMLAH KARYAWAN	1.007	1.226	21,75%
	IX SHU SETELAH PAJAK	2.403.516.056	6.215.274.160	158,59%

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NERACA
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NO	AKTIVA	DESEMBER 2021	DESEMBER 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	DESEMBER 2022	KENAIKAN (%)
I AKTIVA					II KEWAJIBAN				
1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
					2.1.1. SIMPANAN ANGGOTA:				
							300.961.789.697	353.134.585.990	17,34%
1.1.1.	KAS	25.480.517.606	31.589.615.965	23,98%	2.1.1.1.	Sukarela	154.846.014.472	173.676.369.533	12,16%
1.1.2.	BANK	251.524.030.354	226.927.825.064	-9,78%	2.1.1.2.	Berjangka	133.896.150.000	159.717.700.000	19,28%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	55.252.150.000	89.002.150.000	61,08%	2.1.1.3.	Qurban	1.914.183.405	2.382.834.174	24,48%
1.1.4.	PIUTANG	570.489.768.902	667.540.663.399	17,01%	2.1.1.4.	Sanitasi	379.221.445	391.927.204	3,35%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	27.802.674.672	-32,54%	2.1.1.5.	Umroh	1.735.351.873	1.541.479.525	-11,17%
1.1.4.2.	Murabahah	451.610.758.855	587.949.060.110	30,19%	2.1.1.6.	Haji	611.437.920	663.861.903	8,57%
1.1.4.3.	Ijarah	33.251.680.000	20.566.474.000	-38,15%	2.1.1.7.	Sicerah	5.169.729.598	5.643.449.696	9,16%
1.1.4.4.	Musyarakah	15.445.081.500	273.116.500	-98,23%	2.1.1.8.	Siharta	1.952.638.651	1.457.942.860	-25,33%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	723.588.545	58,31%
1.1.4.6.	Qordul Hasan	16.166.980.429	13.506.068.117	-16,46%	2.1.1.10.	Sidul	-	6.935.432.550	100,00%
1.1.4.7.	Istishna	12.804.675.000	17.443.270.000	36,23%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.291.677.845	15,91%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	60.620.365.558	-38,03%
1.1.6.	PPAP	(1.041.324.992)	(1.076.427.762)	3,37%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	147.716.722.447	44,79%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.675.866.017	62,52%	2.1.4.	HUTANG PAJAK	2.380.512.182	3.270.713.197	37,40%
1.1.8.	UANG MUKA	20.100.573.152	24.770.428.733	23,23%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	8.309.923.227	31,45%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	225.165.838	0,00%	JUMLAH KEWAJIBAN JANGKA PENDEK				
1.1.11.	SEKUNDER	-	1.335.000.000	100,00%			503.395.689.520	565.315.891.482	12,30%
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
JUMLAH AKTIVA LANCAR									
		930.498.238.900	1.051.591.888.326	13,01%	2.2.1.	KEWAJIBAN BANK	84.170.691.765	26.418.360.100	-68,61%
					2.2.2.	KEWAJIBAN NON BANK	119.240.006.999	176.111.783.439	47,70%
					2.2.3.	DANA KESEJAHTERAAN	1.142.979.177	373.061.530	-67,36%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	35.816.413	-99,11%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	4.597.645	-86,57%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	514.296.486	-59,04%
					2.2.7.	DANA SOSIAL	43.864.232	314.968.125	618,05%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	7.769.885.912	245,23%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	13.943.423.440	15.316.524.368	9,85%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	570.099.037	88,93%
					JUMLAH KEWAJIBAN JANGKA PANJANG				
							226.395.282.452	227.429.393.055	0,46%
1.2. AKTIVA TETAP:					2.3. TITIPAN				
1.2.1.	TANAH	52.858.119.208	55.401.068.708	4,81%	2.3.1.	ZISWAF	18.277.570.136	26.676.241.449	45,95%
1.2.2.	GEDUNG KANTOR	21.290.164.197	23.622.184.095	10,95%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	11.446.701.000	18.991.367.000	65,91%	2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	-	4.544.710.871	100,00%
1.2.4.	PERALATAN KANTOR	14.733.842.762	19.060.560.110	29,37%	JUMLAH TITIPAN				
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%			18.277.570.136	31.220.952.320	70,82%
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(22.399.692.628)	33,59%	TOTAL KEWAJIBAN				
1.2.7.	ASET PAJAK TANGGUHAN	3.067.553.157	3.369.635.361				748.068.542.108	823.966.236.857	10,15%
JUMLAH AKTIVA TETAP					III EKUITAS :				
		87.318.984.573	98.735.722.646	13,07%	3.1.	SIMPANAN POKOK	1.953.770.000	2.213.170.000	13,28%
					3.2.	SIMPANAN WAJIB	258.093.094.000	308.371.550.000	19,48%
					3.3.	CADANGAN MODAL	4.836.856.634	5.317.559.845	9,94%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	2.403.516.056	6.215.274.160	158,59%
					3.6.	KOMPONEN EKUITAS LAIN	2.359.944.675	4.142.320.110	
					JUMLAH EKUITAS				
							269.748.681.365	326.361.374.115	20,99%
JUMLAH AKTIVA					JUMLAH PASIVA				
		1.017.817.223.473	1.150.327.610.972	13,02%			1.017.817.223.473	1.150.327.610.972	13,02%