

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
28/02/2022**

-----Laporan Bulan Februari 2022

NO.	INDIKATOR	DESEMBER 2021	FEBRUARI 2022	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>264.883.720.634</b>	<b>274.016.765.845</b>	<b>3,45%</b>
	a. Simpanan Pokok	1.953.770.000	2.009.230.000	2,84%
	b. Simpanan Wajib	258.093.094.000	266.689.976.000	3,33%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>1.004.118.673.521</b>	<b>1.002.848.639.600</b>	<b>-0,13%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	182.477.400.000	-80,88%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	5.891.678.000.000	3,20%
	c. Pembiayaan Efektif	976.302.000.000	956.758.000.000	-2,00%
<b>IV</b>	<b>PIUTANG</b>	<b>570.489.768.902</b>	<b>604.510.864.922</b>	<b>5,96%</b>
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	397.785.640.400	-5,62%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	107.917.910.542	79,62%
	c. Mikro Tata Griya (MTG)	25.059.557.296	37.980.564.296	51,56%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	11.451.140.000	-15,99%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.545.704.000	-7,12%
	f. Mikro Tata Air (MTA)	6.543.506.000	6.026.865.000	-7,90%
	g. KPR Non DP	10.391.499.000	8.860.951.000	-14,73%
	h. Qardul Hasan	16.166.980.429	16.195.237.429	0,17%
	i. Mikro Mitra Ternak (MMT)	412.078.500	287.181.500	-30,31%
	j. Piutang Karyawan	15.077.326.835	15.376.577.755	1,98%
	k. Talangan Umroh	8.440.000	28.026.000	232,06%
	l. Talangan Haji	-	41.485.000	100,00%
	m. Mikro Mitra Multi Guna	-	1.013.582.000	100,00%
<b>V</b>	<b>SIMPANAN</b>	<b>300.961.789.697</b>	<b>320.502.964.379</b>	<b>6,49%</b>
	a. Sukarela	154.846.014.472	168.313.008.496	8,70%
	b. Berjangka	133.896.150.000	139.985.750.000	4,55%
	c. Qurban	1.914.183.405	2.203.896.446	15,14%
	d. Sanitasi	379.221.445	396.677.764	4,60%
	e. Umroh	1.735.351.873	1.815.609.292	4,62%
	f. Haji	611.437.920	559.759.237	-8,45%
	g. Sicerah	5.169.729.598	5.347.362.887	3,44%
	h. Siharta	1.952.638.651	1.292.099.713	-33,83%
	i. Sitasya	457.062.333	483.709.381	5,83%
	j. Sidul	-	105.091.163	
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>403.251.110.745</b>	<b>371.771.550.403</b>	<b>-7,81%</b>
	a. Bank Umum	181.990.904.427	165.938.533.459	-8,82%
	b. Kewajiban Non Bank	221.260.206.318	205.833.016.944	-6,97%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	102	9,68%
	d. Desa Terlayani (Desa)	850	895	5,29%
	e. Jumlah Rembug Pusat (RP)	9.277	9.514	2,55%
	f. Jumlah Anggota (Orang)	195.377	200.923	2,84%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>1.007</b>	<b>1.100</b>	<b>9,24%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>2.403.516.056</b>	<b>658.398.292</b>	<b>-72,61%</b>

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NERACA  
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NO	AKTIVA	DESEMBER 2021	FEBRUARI 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	FEBRUARI 2022	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>300.961.789.697</b>	<b>320.502.964.379</b>	<b>6,49%</b>
1.1.1.	KAS	25.480.517.606	26.741.909.476	4,95%	2.1.1.1.	Sukarela	154.846.014.472	168.313.008.496	8,70%
1.1.2.	BANK	251.524.030.354	203.899.772.726	-18,93%	2.1.1.2.	Berjangka	133.896.150.000	139.985.750.000	4,55%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	55.252.150.000	55.252.150.000	0,00%	2.1.1.3.	Qurban	1.914.183.405	2.203.896.446	15,14%
1.1.4.	PIUTANG	<b>570.489.768.902</b>	<b>604.510.864.922</b>	<b>5,96%</b>	2.1.1.4.	Sanitasi	379.221.445	396.677.764	4,60%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	37.613.642.519	-8,73%	2.1.1.5.	Umroh	1.735.351.873	1.815.609.292	4,62%
1.1.4.2.	Murabahah	451.610.758.855	492.529.748.474	9,06%	2.1.1.6.	Haji	611.437.920	559.759.237	-8,45%
1.1.4.3.	Ijarah	33.251.680.000	27.976.479.000	-15,86%	2.1.1.7.	Sicerah	5.169.729.598	5.347.362.887	3,44%
1.1.4.4.	Musyarakah	15.445.081.500	17.486.681.500	13,22%	2.1.1.8.	Siharta	1.952.638.651	1.292.099.713	-33,83%
1.1.4.5.	Mudharabah	-	102.340.000	-	2.1.1.9.	Sitasya	457.062.333	483.709.381	5,83%
1.1.4.6.	Qordul Hasan	16.166.980.429	16.195.237.429	0,17%	2.1.1.10.	Sidul	-	105.091.163	100,00%
1.1.4.7.	Istishna	12.804.675.000	12.606.736.000	-1,55%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.107.547.378	-0,61%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	81.767.841.694	-16,41%
1.1.6.	PPAP	(1.041.324.992)	(1.038.758.795)	-0,25%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	86.593.009.945	-15,12%
1.1.7.	PERLENGKAPAN	1.031.171.263	922.263.219	-10,56%	2.1.4.	HUTANG PAJAK	2.380.512.182	1.966.534.819	-17,39%
1.1.8.	UANG MUKA	9.469.576.357	16.981.621.658	79,33%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	8.119.007.667	28,43%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	325.807.442	100,00%					
1.1.11.	SEKUNDER	-	1.025.000.000	-					
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-					
	<b>JUMLAH AKTIVA LANCAR</b>	<b>919.867.242.105</b>	<b>917.847.185.693</b>	<b>-0,22%</b>		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>503.395.689.520</b>	<b>491.403.855.127</b>	<b>-2,38%</b>
						<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
					2.2.1.	KEWAJIBAN BANK	84.170.691.765	84.170.691.765	0,00%
					2.2.2.	KEWAJIBAN NON BANK	119.240.006.999	119.240.006.999	0,00%
					2.2.3.	DANA KESEJAHTERAAN	1.142.979.177	1.138.925.267	-0,35%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	3.335.739.562	-16,86%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	60.095.145	75,48%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.247.762.550	-0,61%
					2.2.7.	DANA SOSIAL	43.864.232	150.169.735	242,35%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	3.655.609.737	62,42%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	3.430.477.749	31,70%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	348.864.374	15,61%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>215.056.677.175</b>	<b>216.778.342.883</b>	<b>0,80%</b>
						<b>2.3. TITIPAN</b>			
					2.3.1.	ZISWAF	18.277.570.136	19.889.777.453	8,82%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>18.277.570.136</b>	<b>19.889.777.453</b>	<b>8,82%</b>
						<b>TOTAL KEWAJIBAN</b>	<b>736.729.936.831</b>	<b>728.071.975.463</b>	<b>-1,18%</b>
					<b>III</b>	<b>EKUITAS :</b>			
					3.1.	SIMPANAN POKOK	1.953.770.000	2.009.230.000	2,84%
					3.2.	SIMPANAN WAJIB	258.093.094.000	266.689.976.000	3,33%
					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	658.398.292	-72,61%
						<b>JUMLAH EKUITAS</b>	<b>267.388.736.690</b>	<b>274.776.664.137</b>	<b>2,76%</b>
						<b>JUMLAH PASIVA</b>	<b>1.004.118.673.521</b>	<b>1.002.848.639.600</b>	<b>-0,13%</b>
	<b>JUMLAH AKTIVA TETAP:</b>								
1.2.1.	TANAH	52.858.119.208	53.732.469.208	1,65%					
1.2.2.	GEDUNG KANTOR	21.290.164.197	21.327.039.697	0,17%					
1.2.3.	KENDARAAN	11.446.701.000	11.446.701.000	0,00%					
1.2.4.	PERALATAN KANTOR	14.733.842.762	15.283.037.078	3,73%					
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	726.480.000	5,20%					
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(17.514.273.076)	4,45%					
	<b>JUMLAH AKTIVA TETAP</b>	<b>84.251.431.416</b>	<b>85.001.453.907</b>	<b>0,89%</b>					
	<b>JUMLAH AKTIVA</b>	<b>1.004.118.673.521</b>	<b>1.002.848.639.600</b>	<b>-0,13%</b>					