

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/01/2022**

NO.	INDIKATOR	DESEMBER 2021	JANUARI 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	269.407.196.851	1,71%
	a. Simpanan Pokok	1.953.770.000	1.973.470.000	1,01%
	b. Simpanan Wajib	258.093.094.000	262.116.167.006	1,56%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	1.009.809.404.867	0,57%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	86.465.100.000	-90,94%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	5.795.665.700.000	1,51%
	c. Pembiayaan Efektif	976.302.000.000	983.920.100.000	0,78%
	IV PIUTANG	570.489.768.902	580.993.224.427	1,84%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	427.776.350.400	1,50%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	54.751.859.342	-8,87%
	c. Mikro Tata Griya (MTG)	25.059.557.296	37.771.144.296	50,73%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	12.041.462.000	-11,66%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.599.574.000	-3,88%
	f. Mikro Tata Air (MTA)	6.543.506.000	6.242.965.000	-4,59%
	g. KPR Non DP	10.391.499.000	8.517.628.000	-18,03%
	h. Qardul Hasan	16.166.980.429	16.292.982.429	0,78%
	i. Mikro Mitra Ternak (MMT)	412.078.500	287.381.500	-30,26%
	j. Piutang Karyawan	15.077.326.835	15.664.524.460	3,89%
	k. Talangan Umroh	8.440.000	8.160.000	-3,32%
	l. Talangan Haji	-	39.193.000	100,00%
	V SIMPANAN	300.961.789.697	317.432.562.706	5,47%
	a. Sukarela	154.846.014.472	167.090.555.630	7,91%
	b. Berjangka	133.896.150.000	138.600.250.000	3,51%
	c. Qurban	1.914.183.405	2.065.055.454	7,88%
	d. Sanitasi	379.221.445	402.333.787	6,09%
	e. Umroh	1.735.351.873	1.716.828.476	-1,07%
	f. Haji	611.437.920	622.965.574	1,89%
	g. Sicerah	5.169.729.598	5.198.335.835	0,55%
	h. Siharta	1.952.638.651	1.258.053.174	-35,57%
	i. Sitasya	457.062.333	478.184.776	4,62%
	VI Pinjaman Pihak Ke 3	403.251.110.745	387.829.504.241	-3,82%
	a. Bank Umum	181.990.904.427	174.362.796.184	-4,19%
	b. Kewajiban Non Bank	221.260.206.318	213.466.708.057	-3,52%
	VII JANGKAUAN PELAYANAN			
	a. Area	11	11	0,00%
	b. Cabang	77	77	0,00%
	c. Kelurahan Terlayani (Kelurahan)	93	97	4,30%
	d. Desa Terlayani (Desa)	850	856	0,71%
	e. Jumlah Rembug Pusat (RP)	9.277	9.359	0,88%
	f. Jumlah Anggota (Orang)	195.377	197.347	1,01%
	VIII JUMLAH KARYAWAN	1.007	1.018	1,09%
	IX SHU SETELAH PAJAK	2.403.516.056	338.744.847	-85,91%

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NO	AKTIVA	DESEMBER 2021	JANUARI 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	JANUARI 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	317.432.562.706	5,47%
1.1.1.	KAS	25.480.517.606	25.000.873.584	-1,88%	2.1.1.1.	Sukarela	154.846.014.472	167.090.555.630	7,91%
1.1.2.	BANK	251.524.030.354	241.949.712.022	-3,81%	2.1.1.2.	Berjangka	133.896.150.000	138.600.250.000	3,51%
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	2.065.055.454	7,88%
1.1.4.	PIUTANG	570.489.768.902	580.993.224.427	1,84%	2.1.1.4.	Sanitasi	379.221.445	402.333.787	6,09%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	39.248.820.871	-4,76%	2.1.1.5.	Umroh	1.735.351.873	1.716.828.476	-1,07%
1.1.4.2.	Murabahah	451.610.758.855	466.923.539.627	3,39%	2.1.1.6.	Haji	611.437.920	622.965.574	1,89%
1.1.4.3.	Ijarah	33.251.680.000	28.307.562.000	-14,87%	2.1.1.7.	Sicerah	5.169.729.598	5.198.335.835	0,55%
1.1.4.4.	Musyarakah	15.445.081.500	17.486.881.500	13,22%	2.1.1.8.	Siharta	1.952.638.651	1.258.053.174	-35,57%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	478.184.776	4,62%
1.1.4.6.	Qordul Hasan	16.166.980.429	16.292.982.429	0,78%					
1.1.4.7.	Istishna	12.804.675.000	12.733.438.000	-0,56%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.055.045.205	-5,32%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	90.192.104.419	-7,80%
1.1.5.	PPAP	(1.041.324.992)	(1.038.758.795)	-0,25%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	94.226.701.058	-7,64%
1.1.6.	PERLENGKAPAN	1.031.171.263	978.015.453	-5,15%	2.1.4.	HUTANG PAJAK	2.380.512.182	1.894.171.067	-20,43%
1.1.7.	UANG MUKA	9.469.576.357	13.101.094.609	38,35%	2.1.5.	DANA INSENTIF	212.975.660	1.655.085.292	677,12%
1.1.8.	SEWA DIBAYAR DIMUKA	6.321.853.304	6.513.399.283	3,03%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.9.	PAJAK DIBAYAR DIMUKA	225.165.838	225.165.838	100,00%					
1.1.10.	SEKUNDER	-	1.025.000.000	-					
1.1.11.	ANTAR KANTOR AKTIVA	-	-	-					
	JUMLAH AKTIVA LANCAR	919.867.242.105	925.054.921.626	0,56%		JUMLAH KEWAJIBAN JANGKA PENDEK	503.395.689.520	505.400.624.542	0,40%
						2.2. KEWAJIBAN JANGKA PANJANG			
					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	1.317.642.881	15,28%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	3.117.328.842	-22,30%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	74.240.145	116,78%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.247.762.550	-0,61%
					2.2.7.	DANA SOSIAL	43.864.232	94.504.108	115,45%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	2.758.222.327	22,55%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	3.246.741.109	24,64%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	325.243.800	7,79%
						JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	215.592.384.526	0,25%
	1.2. AKTIVA TETAP:					2.3. TITIPAN			
1.2.1.	TANAH	52.858.119.208	53.511.899.208	1,24%	2.3.1.	ZISWAF	18.277.570.136	18.968.954.101	3,78%
1.2.2.	GEDUNG KANTOR	21.290.164.197	21.290.164.197	0,00%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	11.446.701.000	11.446.701.000	0,00%					
1.2.4.	PERALATAN KANTOR	14.733.842.762	14.944.363.212	1,43%		JUMLAH TITIPAN	18.277.570.136	18.968.954.101	3,78%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%					
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(17.129.244.376)	2,15%		TOTAL KEWAJIBAN	736.729.936.831	739.961.963.169	0,44%
	JUMLAH AKTIVA TETAP	84.251.431.416	84.754.483.241	0,60%	III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.953.770.000	1.973.470.000	1,01%
					3.2.	SIMPANAN WAJIB	258.093.094.000	262.116.167.006	1,56%
					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	338.744.847	-85,91%
						JUMLAH EKUITAS	267.388.736.690	269.847.441.698	0,92%
	JUMLAH AKTIVA	1.004.118.673.521	1.009.809.404.867	0,57%		JUMLAH PASIVA	1.004.118.673.521	1.009.809.404.867	0,57%