

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31-05-2022**

NO.	INDIKATOR	DESEMBER 2021	MEI 2022	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>264.883.720.634</b>	<b>288.521.808.845</b>	<b>8,92%</b>
	a. Simpanan Pokok	1.953.770.000	1.968.920.000	0,78%
	b. Simpanan Wajib	258.093.094.000	281.235.329.000	8,97%
	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>949.521.171.082</b>	<b>-5,44%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	499.681.400.000	-47,65%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.208.882.000.000	8,75%
	c. Pembiayaan Efektif	976.302.000.000	1.096.917.300.000	12,35%
<b>IV</b>	<b>PIUTANG</b>	<b>570.489.768.902</b>	<b>677.835.298.629</b>	<b>18,82%</b>
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	523.488.079.400	24,21%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	65.035.967.542	8,25%
	c. Mikro Tata Griya (MTG)	25.059.557.296	23.063.354.296	-7,97%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	9.081.825.000	-33,37%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.391.224.000	-16,40%
	f. Mikro Tata Air (MTA)	6.543.506.000	5.320.107.000	-18,70%
	g. KPR Non DP	10.391.499.000	10.193.121.000	-1,91%
	h. Qardul Hasan	16.166.980.429	16.101.683.429	-0,40%
	i. Mikro Mitra Ternak (MMT)	412.078.500	311.786.500	-24,34%
	j. Piutang Karyawan	15.077.326.835	14.721.098.462	-2,36%
	k. Talangan Umroh	8.440.000	34.640.000	310,43%
	l. Talangan Haji	-	190.807.000	100,00%
	m. Mikro Mitra Multi Guna	-	8.901.605.000	100,00%
<b>V</b>	<b>SIMPANAN</b>	<b>300.961.789.697</b>	<b>299.307.770.361</b>	<b>-0,55%</b>
	a. Sukarela	154.846.014.472	142.399.313.485	-8,04%
	b. Berjangka	133.896.150.000	144.846.900.000	8,18%
	c. Qurban	1.914.183.405	2.537.845.104	32,58%
	d. Sanitasi	379.221.445	378.832.218	-0,10%
	e. Umroh	1.735.351.873	1.803.938.810	3,95%
	f. Haji	611.437.920	590.756.829	-3,38%
	g. Sicerah	5.169.729.598	4.653.903.979	-9,98%
	h. Siharta	1.952.638.651	1.133.805.004	-41,93%
	i. Sitasya	457.062.333	372.430.750	-18,52%
	j. Sidul	-	590.044.182	
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>403.251.110.745</b>	<b>331.018.369.515</b>	<b>-17,91%</b>
	a. Bank Umum	181.990.904.427	150.984.992.059	-17,04%
	b. Kewajiban Non Bank	221.260.206.318	180.033.377.456	-18,63%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	143	53,76%
	d. Desa Terlayani (Desa)	850	895	5,29%
	e. Jumlah Rembug Pusat (RP)	9.277	10.078	8,63%
	f. Jumlah Anggota (Orang)	195.377	196.892	0,78%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>1.007</b>	<b>1.145</b>	<b>13,70%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>2.403.516.056</b>	<b>(10.627.958.768)</b>	<b>-542,18%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
31-05-2022**

NO	AKTIVA	DESEMBER 2021	MEI 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	MEI 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>299.307.770.361</b>	<b>-0,55%</b>
1.1.1.	KAS	25.480.517.606	26.113.848.142	2,49%	2.1.1.1.	Sukarela	154.846.014.472	142.399.313.485	-8,04%
1.1.2.	BANK	251.524.030.354	76.372.918.632	-69,64%	2.1.1.2.	Berjangka	133.896.150.000	144.846.900.000	8,18%
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	2.537.845.104	32,58%
1.1.4.	PIUTANG	<b>570.489.768.902</b>	<b>677.835.298.629</b>	<b>18,82%</b>	2.1.1.4.	Sanitasi	379.221.445	378.832.218	-0,10%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	33.418.936.470	-18,91%	2.1.1.5.	Umroh	1.735.351.873	1.803.938.810	3,95%
1.1.4.2.	Murabahah	451.610.758.855	569.242.708.230	26,05%	2.1.1.6.	Haji	611.437.920	590.756.829	-3,38%
1.1.4.3.	Ijarah	33.251.680.000	33.678.286.000	1,28%	2.1.1.7.	Sicerah	5.169.729.598	4.653.903.979	-9,98%
1.1.4.4.	Musyarakah	15.445.081.500	8.511.286.500	-44,89%	2.1.1.8.	Siharta	1.952.638.651	1.133.805.004	-41,93%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	372.430.750	-18,52%
1.1.4.6.	Qordul Hasan	16.166.980.429	16.101.683.429	-0,40%	2.1.1.10.	Sidul	-	590.044.182	100,00%
1.1.4.7.	Istishna	12.804.675.000	16.882.398.000	31,85%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.186.952.730	6,52%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	59.772.723.955	-38,90%
1.1.6.	PPAP	(1.041.324.992)	(226.090.408)	-78,29%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	60.793.370.457	-40,41%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.465.745.778	42,14%	2.1.4.	HUTANG PAJAK	2.380.512.182	3.405.127.196	43,04%
1.1.8.	UANG MUKA	9.469.576.357	8.198.355.926	-13,42%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	674.195.518	-89,34%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	8.011.983.344	100,00%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>503.395.689.520</b>	<b>423.852.496.259</b>	<b>-15,80%</b>
1.1.11.	SEKUNDER	-	1.160.000.000	-		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	84.170.691.765	91.212.268.104	8,37%
	<b>JUMLAH AKTIVA LANCAR</b>	<b>919.867.242.105</b>	<b>856.045.358.291</b>	<b>-6,94%</b>	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	1.106.025.267	-3,23%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	2.259.167.659	-43,69%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	31.215.145	-8,85%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.247.762.550	-0,61%
					2.2.7.	DANA SOSIAL	43.864.232	187.852.686	328,26%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	5.701.097.348	153,31%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	4.135.090.948	58,75%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	418.814.914	38,79%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>215.056.677.175</b>	<b>225.539.301.620</b>	<b>4,87%</b>
	<b>1.2. AKTIVA TETAP:</b>					<b>2.3. TITIPAN</b>			
1.2.1.	TANAH	52.858.119.208	53.940.021.208	2,05%	2.3.1.	ZISWAF	18.277.570.136	22.134.023.126	21,10%
1.2.2.	GEDUNG KANTOR	21.290.164.197	21.371.796.897	0,38%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	11.446.701.000	18.492.835.000	61,56%		<b>JUMLAH TITIPAN</b>	<b>18.277.570.136</b>	<b>22.134.023.126</b>	<b>21,10%</b>
1.2.4.	PERALATAN KANTOR	14.733.842.762	18.002.820.516	22,19%		<b>TOTAL KEWAJIBAN</b>	<b>736.729.936.831</b>	<b>671.525.821.005</b>	<b>-8,85%</b>
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	735.450.000	6,49%		<b>III EKUITAS :</b>			
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(19.067.110.830)	13,71%	3.1.	SIMPANAN POKOK	1.953.770.000	1.968.920.000	0,78%
	<b>JUMLAH AKTIVA TETAP</b>	<b>84.251.431.416</b>	<b>93.475.812.791</b>	<b>10,95%</b>	3.2.	SIMPANAN WAJIB	258.093.094.000	281.235.329.000	8,97%
					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	(10.627.958.768)	-542,18%
						<b>JUMLAH EKUITAS</b>	<b>267.388.736.690</b>	<b>277.995.350.077</b>	<b>3,97%</b>
	<b>JUMLAH AKTIVA</b>	<b>1.004.118.673.521</b>	<b>949.521.171.082</b>	<b>-5,44%</b>		<b>JUMLAH PASIVA</b>	<b>1.004.118.673.521</b>	<b>949.521.171.082</b>	<b>-5,44%</b>