

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
28-02-2023**

----- Laporan Bulan Februari 2023

NO.	INDIKATOR	DESEMBER 2022	FEBRUARI 2023	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	315.902.279.845	324.179.396.677	2,62%
	a. Simpanan Pokok	2.213.170.000	2.259.700.000	2,10%
	b. Simpanan Wajib	308.371.550.000	315.359.082.000	2,27%
	c. Cadangan Modal	5.317.559.845	6.560.614.677	23,38%
	II JUMLAH ASSET	1.150.327.610.978	1.141.786.201.562	-0,74%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.210.121.800.000	217.266.700.000	-82,05%
	b. Akumulasi Penyaluran Pembiayaan	6.919.322.400.000	7.136.589.100.000	3,14%
	c. Pembiayaan Efektif	1.160.229.000.000	1.201.961.700.000	3,60%
	IV PIUTANG	667.540.663.399	704.394.965.942	5,52%
	a. Mikro Mitra Usaha (MMU)	512.053.708.900	539.762.052.900	5,41%
	b. Mikro Mitra Mandiri (MMM)	64.394.988.550	70.131.711.550	8,91%
	c. Mikro Tata Griya (MTG)	15.047.113.296	14.341.927.296	-4,69%
	d. Mikro Tata Cendikia (MTC)	6.115.266.000	5.477.389.000	-10,43%
	e. Mikro Tata Sanitasi (MTS)	1.210.232.000	1.152.575.000	-4,76%
	f. Mikro Tata Air (MTA)	4.073.716.500	3.926.461.500	-3,61%
	g. KPR Non DP	9.778.990.000	9.977.132.000	2,03%
	h. Qardul Hasan	13.506.068.117	12.638.566.417	-6,42%
	i. Mikro Mitra Ternak (MMT)	273.116.500	391.276.500	43,26%
	j. Piutang Karyawan	16.455.951.536	15.895.508.779	-3,41%
	k. Talangan Umroh	259.679.000	738.325.000	184,32%
	l. Talangan Haji	163.988.000	168.457.000	2,73%
	m. Mikro Mitra Multi Guna	24.207.845.000	29.793.583.000	23,07%
	V SIMPANAN	353.134.585.990	367.479.962.120	4,06%
	a. Sukarela	173.676.369.533	182.235.580.518	4,93%
	b. Berjangka	159.717.700.000	161.723.700.000	1,26%
	c. Qurban	2.382.834.174	2.705.175.088	13,53%
	d. Sanitasi	391.927.204	432.137.003	10,26%
	e. Umroh	1.541.479.525	1.547.028.215	0,36%
	f. Haji	663.861.903	664.541.982	0,10%
	g. Sicerah	5.643.449.696	5.663.895.594	0,36%
	h. Siharta	1.457.942.860	1.977.025.154	35,60%
	i. Sitasya	723.588.545	822.694.487	13,70%
	j. Sidul	6.935.432.550	9.708.184.079	39,98%
	VI Pinjaman Pihak Ke 3	410.867.231.544	378.851.041.984	-7,79%
	a. Bank Umum	87.038.725.658	75.535.946.634	-13,22%
	b. Kewajiban Non Bank	323.828.505.886	303.315.095.350	-6,33%
	VII JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	164	170	3,66%
	d. Desa Terlayani (Desa)	984	1.021	3,76%
	e. Jumlah Rembug Pusat (RP)	11.208	11.532	2,89%
	f. Jumlah Anggota (Orang)	221.317	225.970	2,10%
	VIII JUMLAH KARYAWAN	1.226	1.259	2,69%
	IX SHU SETELAH PAJAK	6.215.274.160	2.689.191.955	-56,73%

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NO	AKTIVA	DESEMBER 2022	FEBRUARI 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	FEBRUARI 2023	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	346.199.153.440	367.479.962.120	6,15%
1.1.1.	KAS	31.589.615.965	31.461.162.123	-0,41%	2.1.1.1.	Sukarela	173.676.369.533	182.235.580.518	4,93%
1.1.2.	BANK	226.927.825.064	172.848.680.604	-23,83%	2.1.1.2.	Berjangka	159.717.700.000	161.723.700.000	1,26%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89.002.150.000	86.502.150.000	-2,81%	2.1.1.3.	Qurban	2.382.834.174	2.705.175.088	13,53%
1.1.4.	PIUTANG	667.540.663.399	704.394.965.942	5,52%	2.1.1.4.	Sanitasi	391.927.204	432.137.003	10,26%
1.1.4.1.	Qord Wal Ijarah	27.802.674.672	24.433.581.115	-12,12%	2.1.1.5.	Umroh	1.541.479.525	1.547.028.215	0,36%
1.1.4.2.	Murabahah	587.949.060.110	630.634.865.410	7,26%	2.1.1.6.	Haji	663.861.903	664.541.982	0,10%
1.1.4.3.	Ijarah	20.566.474.000	18.775.471.500	-8,71%	2.1.1.7.	Sicerah	5.643.449.696	5.663.895.594	0,36%
1.1.4.4.	Musarakah	273.116.500	626.616.500	129,43%	2.1.1.8.	Siharta	1.457.942.860	1.977.025.154	35,60%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723.588.545	822.694.487	13,70%
1.1.4.6.	Qordul Hasan	13.506.068.117	12.638.566.417	-6,42%	2.1.1.10.	Sidul	6.935.432.550	9.708.184.079	39,98%
1.1.4.7.	Istishna	17.443.270.000	17.285.865.000	-0,90%					
1.1.5.	AKTIVA MURABAHAH	1.291.677.845	1.130.366.018	-12,49%	2.1.2.	KEWAJIBAN BANK	60.620.365.558	47.754.229.610	-21,22%
1.1.6.	PPAP	(1.076.427.762)	(2.008.090.612)	86,55%	2.1.3.	KEWAJIBAN NON BANK	147.716.722.447	127.203.311.911	-13,89%
1.1.7.	PERLENGKAPAN	1.675.866.017	1.457.930.910	-13,00%	2.1.4.	HUTANG PAJAK	3.270.713.197	3.927.855.006	20,09%
1.1.8.	UANG MUKA	25.543.113.488	35.727.296.756	39,87%	2.1.5.	DANA INSENTIF	573.504.290	1.561.693.923	172,31%
1.1.9.	SEWA DIBAYAR DIMUKA	7.537.238.472	8.409.752.127	11,58%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	664.587.515	195,15%		JUMLAH KEWAJIBAN JANGKA PENDEK	565.315.891.482	547.927.052.570	-3,08%
1.1.11.	SEKUNDER	1.335.000.000	1.385.000.000	3,75%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	26.418.360.100	27.781.717.024	5,16%
	JUMLAH AKTIVA LANCAR	1.051.591.888.326	1.041.973.801.383	-0,91%	2.2.2.	KEWAJIBAN NON BANK	176.111.783.439	176.111.783.439	0,00%
					2.2.3.	DANA KESEJAHTERAAN	373.061.530	1.110.876.335	197,77%
					2.2.4.	TITIPAN DANA KEBAJIKAN	35.816.413	941.373.038	2528,33%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	4.597.645	139.376.844	2931,48%
					2.2.6.	DANA PENDIDIKAN	514.296.486	801.040.622	55,75%
					2.2.7.	DANA SOSIAL	314.968.125	746.841.833	137,12%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7.769.885.912	5.645.229.873	-27,34%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	15.316.524.368	15.316.524.368	0,00%
					2.2.10.	CADANGAN KERUGIAN	570.099.037	614.738.359	7,83%
	1.2. AKTIVA TETAP:					JUMLAH KEWAJIBAN JANGKA PANJANG	227.429.393.055	229.209.501.735	0,78%
1.2.1.	TANAH	55.401.068.708	56.858.493.708	2,63%					
1.2.2.	GEDUNG KANTOR	23.622.184.095	23.641.692.595	0,08%	2.3.	TITIPAN			
1.2.3.	KENDARAAN	18.991.367.000	19.089.083.000	0,51%	2.3.1.	ZISWAF	26.676.241.449	28.350.035.699	6,27%
1.2.4.	PERALATAN KANTOR	19.060.560.110	19.643.832.090	3,06%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%	2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4.544.710.871	5.187.202.816	14,14%
1.2.6.	AKUMULASI PENYUSUTAN	(22.399.692.628)	(23.480.936.575)	4,83%		JUMLAH TITIPAN	31.220.952.320	33.537.238.515	7,42%
1.2.7.	ASET PAJAK TANGGUHAN	3.369.635.361	3.369.635.361	0,00%		TOTAL KEWAJIBAN	823.966.236.857	810.673.792.820	-1,61%
	JUMLAH AKTIVA TETAP	98.735.722.646	99.812.400.179	1,09%	III	EKUITAS :			
					3.1.	SIMPANAN POKOK	2.213.170.000	2.259.700.000	2,10%
					3.2.	SIMPANAN WAJIB	308.371.550.000	315.359.082.000	2,27%
					3.3.	CADANGAN MODAL	5.317.559.845	6.560.614.677	23,38%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	KOMPONEN EKUITAS LAIN	4.142.320.110	4.142.320.110	0,00%
					3.6.	SHU SETELAH PAJAK	6.215.274.160	2.689.191.955	-56,73%
						JUMLAH EKUITAS	326.361.374.115	331.112.408.742	1,46%
	JUMLAH AKTIVA	1.150.327.610.972	1.141.786.201.562	-0,74%		JUMLAH PASIVA	1.150.327.610.972	1.141.786.201.562	-0,74%