

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-07-2023**

| NO. | INDIKATOR | DESEMBER 2022 | JULI 2023 | KENAIKAN (%) |
|-----|---|--------------------------|--------------------------|----------------|
| 1 | 2 | 3 | 4 | 5 |
| | I PERMODALAN | 315,902,279,845 | 317,862,777,277 | 0.62% |
| | a. Simpanan Pokok | 2,213,170,000 | 2,295,690,000 | 3.73% |
| | b. Simpanan Wajib | 308,371,550,000 | 309,006,472,600 | 0.21% |
| | c. Cadangan Modal | 5,317,559,845 | 6,560,614,677 | 23.38% |
| | II JUMLAH ASSET | 1,150,327,610,972 | 1,055,677,586,865 | -8.23% |
| | III PEMBIAYAAN | | | |
| | a. Akumulasi Penyaluran Pembiayaan Berjalan | 1,210,121,800,000 | 621,387,100,000 | -48.65% |
| | b. Akumulasi Penyaluran Pembiayaan | 6,919,322,400,000 | 7,540,709,500,000 | 8.98% |
| | c. Pembiayaan Efektif | 1,160,229,000,000 | 1,152,158,600,000 | -0.70% |
| | IV PIUTANG | 667,540,663,399 | 678,710,928,448 | 1.67% |
| | a. Mikro Mitra Usaha (MMU) | 512,053,708,900 | 469,548,256,488 | -8.30% |
| | b. Mikro Mitra Mandiri (MMM) | 64,394,988,550 | 74,590,651,550 | 15.83% |
| | c. Mikro Tata Griya (MTG) | 15,047,113,296 | 37,406,341,000 | 148.59% |
| | d. Mikro Tata Cendikia (MTC) | 6,115,266,000 | 4,855,258,000 | -20.60% |
| | e. Mikro Tata Sanitasi (MTS) | 1,210,232,000 | 1,010,449,000 | -16.51% |
| | f. Mikro Tata Air (MTA) | 4,073,716,500 | 3,435,225,500 | -15.67% |
| | g. KPR Non DP | 9,778,990,000 | 10,422,261,000 | 6.58% |
| | h. Qardul Hasan | 13,506,068,117 | 24,267,670,764 | 79.68% |
| | i. Mikro Mitra Ternak (MMT) | 273,116,500 | 524,712,500 | 92.12% |
| | j. Piutang Karyawan | 16,455,951,536 | 14,571,975,646 | -11.45% |
| | k. Talangan Umroh | 259,679,000 | 540,938,000 | 108.31% |
| | l. Talangan Haji | 163,988,000 | 197,156,000 | 20.23% |
| | m. Mikro Mitra Multi Guna | 24,207,845,000 | 37,340,033,000 | 54.25% |
| | V SIMPANAN | 353,134,585,990 | 345,294,371,029 | -2.22% |
| | a. Sukarela | 173,676,369,533 | 150,683,600,668 | -13.24% |
| | b. Berjangka | 159,717,700,000 | 166,711,500,000 | 4.38% |
| | c. Qurban | 2,382,834,174 | 1,768,380,992 | -25.79% |
| | d. Sanitasi | 391,927,204 | 432,771,321 | 10.42% |
| | e. Umroh | 1,541,479,525 | 1,679,636,175 | 8.96% |
| | f. Haji | 663,861,903 | 555,431,831 | -16.33% |
| | g. Sicerah | 5,643,449,696 | 6,615,396,868 | 17.22% |
| | h. Siharta | 1,457,942,860 | 1,964,481,354 | 34.74% |
| | i. Sitasya | 723,588,545 | 845,655,446 | 16.87% |
| | j. Sidul | 6,935,432,550 | 8,233,516,374 | 18.72% |
| | k. Saham | - | 5,804,000,000 | 100.00% |
| | VI Pinjaman Pihak Ke 3 | 410,867,231,544 | 314,455,209,462 | -23.47% |
| | a. Bank Umum | 87,038,725,658 | 48,055,593,368 | -44.79% |
| | b. Kewajiban Non Bank | 323,828,505,886 | 266,399,616,094 | -17.73% |
| | VII JANGKAUAN PELAYANAN | | | |
| | a. Area | 14 | 14 | 0.00% |
| | b. Cabang | 100 | 100 | 0.00% |
| | c. Kelurahan Terlayani (Kelurahan) | 164 | 180 | 9.76% |
| | d. Desa Terlayani (Desa) | 984 | 1,049 | 6.61% |
| | e. Jumlah Rembug Pusat (RP) | 11,208 | 11,849 | 5.72% |
| | f. Jumlah Anggota (Orang) | 221,317 | 229,569 | 3.73% |
| | VIII JUMLAH KARYAWAN | 1,226 | 1,258 | 2.61% |
| | IX SHU SETELAH PAJAK | 6,215,274,160 | 5,439,689,175 | -12.48% |

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-07-2023**

| NO | AKTIVA | DESEMBER 2022 | JULI 2023 | KENAIKAN (%) | NO | PASIVA | DESEMBER 2022 | JULI 2023 | KENAIKAN (%) | |
|----------|------------------------------|--------------------------|--------------------------|---------------|------------|---------------------------------------|--|--------------------------|------------------------|---------------|
| I | AKTIVA | | | | II | KEWAJIBAN | | | | |
| | 1.1. AKTIVA LANCAR: | | | | | 2.1. KEWAJIBAN JANGKA PENDEK | | | | |
| | | | | | | 2.1.1 SIMPANAN ANGGOTA: | 353,134,585,990 | 345,294,371,029 | -2.22% | |
| 1.1.1. | KAS | 31,589,615,965 | 20,252,464,477 | -35.89% | 2.1.1.1. | Sukarela | 173,676,369,533 | 150,683,600,668 | -13.24% | |
| 1.1.2. | BANK | 226,927,825,064 | 127,781,374,401 | -43.69% | 2.1.1.2. | Berjangka | 159,717,700,000 | 166,711,500,000 | 4.38% | |
| 1.1.3. | DEPOSITO DAN SETARA DEPOSITO | 89,002,150,000 | 84,002,150,000 | -5.62% | 2.1.1.3. | Qurban | 2,382,834,174 | 1,768,380,992 | -25.79% | |
| 1.1.4. | PIUTANG | 667,540,663,399 | 678,710,928,448 | 1.67% | 2.1.1.4. | Sanitasi | 391,927,204 | 432,771,321 | 10.42% | |
| 1.1.4.1. | Qord Wal Ijarah | 27,802,674,672 | 19,098,014,882 | -31.31% | 2.1.1.5. | Umroh | 1,541,479,525 | 1,679,636,175 | 8.96% | |
| 1.1.4.2. | Murabahah | 587,949,060,110 | 600,180,708,514 | 2.08% | 2.1.1.6. | Haji | 663,861,903 | 555,431,831 | -16.33% | |
| 1.1.4.3. | Ijarah | 20,566,474,000 | 14,394,832,500 | -30.01% | 2.1.1.7. | SiceraH | 5,643,449,696 | 6,615,396,868 | 17.22% | |
| 1.1.4.4. | Musarakah | 273,116,500 | 424,212,500 | 55.32% | 2.1.1.8. | Siharta | 1,457,942,860 | 1,964,481,354 | 34.74% | |
| 1.1.4.5. | Mudharabah | - | - | - | 2.1.1.9. | Sitasya | 723,588,545 | 845,655,446 | 16.87% | |
| 1.1.4.6. | Qordul Hasan | 13,506,068,117 | 25,044,345,052 | 85.43% | 2.1.1.10. | Sidul | 6,935,432,550 | 8,233,516,374 | 18.72% | |
| 1.1.4.7. | Istishna | 17,443,270,000 | 19,568,815,000 | 12.19% | 2.1.1.11. | Saham | - | 5,804,000,000 | 100.00% | |
| 1.1.5. | AKTIVA MURABAHAH | 1,291,677,845 | 2,059,746,815 | 59.46% | | | | | | |
| 1.1.6. | PPAP | (1,076,427,762) | (1,123,552,663) | 4.38% | 2.1.2. | KEWAJIBAN BANK | 60,620,365,558 | 19,875,373,145 | -67.21% | |
| 1.1.7. | PERLENGKAPAN | 1,675,866,017 | 1,731,942,069 | 3.35% | 2.1.3. | KEWAJIBAN NON BANK | 147,716,722,447 | 65,287,832,655 | -55.80% | |
| 1.1.8. | UANG MUKA | 25,543,113,488 | 28,389,321,278 | 11.14% | 2.1.4. | HUTANG PAJAK | 3,270,713,197 | 4,654,948,209 | 42.32% | |
| 1.1.9. | SEWA DIBAYAR DIMUKA | 7,537,238,472 | 7,561,386,176 | 0.32% | 2.1.5. | DANA INSENTIF | 573,504,290 | 1,561,693,923 | 172.31% | |
| 1.1.10. | PAJAK DIBAYAR DIMUKA | 225,165,838 | 1,171,934,211 | 420.48% | 2.1.6. | DANA BANTUAN TEKNIS | - | - | - | |
| 1.1.11. | SEKUNDER | 1,335,000,000 | 1,510,000,000 | 13.11% | | JUMLAH KEWAJIBAN JANGKA PENDEK | 565,315,891,482 | 436,674,218,961 | -22.76% | |
| 1.1.11. | SEKUNDER | - | - | - | | | | | | |
| 1.1.12. | ANTAR KANTOR AKTIVA | | | | | 2.2. KEWAJIBAN JANGKA PANJANG | | | | |
| | | | | | | 2.2.1. | KEWAJIBAN BANK | 26,418,360,100 | 28,180,220,223 | 6.67% |
| | | | | | | 2.2.2. | KEWAJIBAN NON BANK | 176,111,783,439 | 201,111,783,439 | 14.20% |
| | | | | | | 2.2.3. | DANA KESEJAHTERAAN | 373,061,530 | 693,524,828 | 85.90% |
| | | | | | | 2.2.4. | TITIPAN DANA KEBAJIKAN | 35,816,413 | 1,847,258,068 | 5057.57% |
| | | | | | | 2.2.5. | DANA PEMBANGUNAN KOPERASI | 4,597,645 | 3,125,557 | -32.02% |
| | | | | | | 2.2.6. | DANA PENDIDIKAN | 514,296,486 | 797,540,622 | 55.07% |
| | | | | | | 2.2.7. | DANA SOSIAL | 314,968,125 | 960,191,833 | 204.85% |
| | | | | | | 2.2.8. | SETORAN PERLINDUNGAN PEMBIAYAAN | 7,769,885,912 | 2,916,599,095 | -62.46% |
| | | | | | | 2.2.9. | KEWAJIBAN IMBALAN PASTI | 15,316,524,368 | 15,316,524,368 | 0.00% |
| | | | | | | 2.2.10. | CADANGAN KERUGIAN | 570,099,037 | 711,581,050 | 24.82% |
| | | | | | | | JUMLAH KEWAJIBAN JANGKA PANJANG | 227,429,393,055 | 252,538,349,083 | 11.04% |
| | | | | | | | | | | |
| | | | | | | 2.3. TITIPAN | | | | |
| | | | | | | 2.3.1. | ZISWAF | 26,676,241,449 | 31,725,414,905 | 18.93% |
| | | | | | | 2.3.2. | ANTAR KANTOR PASIVA | - | - | - |
| | | | | | | 2.3.3. | TITIPAN DANA KESEHATAN KARYAWAN | 4,544,710,871 | 7,193,317,354 | 58.28% |
| | | | | | | | JUMLAH TITIPAN | 31,220,952,320 | 38,918,732,259 | 24.66% |
| | | | | | | | | | | |
| | | | | | | TOTAL KEWAJIBAN | 823,966,236,857 | 728,131,300,303 | -11.63% | |
| | | | | | | | | | | |
| | | | | | III | EKUITAS : | | | | |
| | | | | | | 3.1. | SIMPANAN POKOK | 2,213,170,000 | 2,295,690,000 | 3.73% |
| | | | | | | 3.2. | SIMPANAN WAJIB | 308,371,550,000 | 309,006,472,600 | 0.21% |
| | | | | | | 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 | 5,439,689,175 | -12.48% |
| | | | | | | | JUMLAH EKUITAS | 326,361,374,115 | 327,546,286,562 | 0.36% |
| | | | | | | | | | | |
| | | | | | | JUMLAH PASIVA | 1,150,327,610,972 | 1,055,677,586,865 | -8.23% | |
| | | | | | | | | | | |
| | JUMLAH AKTIVA | 1,150,327,610,972 | 1,055,677,586,865 | -8.23% | | | | | | |