

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31-05-2023**

NO.	INDIKATOR	DESEMBER 2022	MEI 2023	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>315.902.279.845</b>	<b>317.339.810.677</b>	<b>0,46%</b>
	a. Simpanan Pokok	2.213.170.000	2.298.050.000	3,84%
	b. Simpanan Wajib	308.371.550.000	308.481.146.000	0,04%
	c. Cadangan Modal	5.317.559.845	6.560.614.677	23,38%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>1.150.327.610.978</b>	<b>1.063.570.113.795</b>	<b>-7,54%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.210.121.800.000	464.244.800.000	-61,64%
	b. Akumulasi Penyaluran Pembiayaan	6.919.322.400.000	7.383.567.200.000	6,71%
	c. Pembiayaan Efektif	1.160.229.000.000	1.677.944.400.000	44,62%
<b>IV</b>	<b>PIUTANG</b>	<b>667.540.663.399</b>	<b>692.268.822.684</b>	<b>3,70%</b>
	a. Mikro Mitra Usaha (MMU)	512.053.708.900	506.108.276.900	-1,16%
	b. Mikro Mitra Mandiri (MMM)	64.394.988.550	74.806.246.550	16,17%
	c. Mikro Tata Griya (MTG)	15.047.113.296	15.235.719.000	1,25%
	d. Mikro Tata Cendikia (MTC)	6.115.266.000	4.725.426.000	-22,73%
	e. Mikro Tata Sanitasi (MTS)	1.210.232.000	1.067.278.000	-11,81%
	f. Mikro Tata Air (MTA)	4.073.716.500	3.601.687.500	-11,59%
	g. KPR Non DP	9.778.990.000	10.749.067.000	9,92%
	h. Qardul Hasan	13.506.068.117	25.763.615.028	90,76%
	i. Mikro Mitra Ternak (MMT)	273.116.500	1.187.912.500	334,95%
	j. Piutang Karyawan	16.455.951.536	15.104.356.206	-8,21%
	k. Talangan Umroh	259.679.000	560.016.000	115,66%
	l. Talangan Haji	163.988.000	208.048.000	26,87%
	m. Mikro Mitra Multi Guna	24.207.845.000	33.151.174.000	36,94%
<b>V</b>	<b>SIMPANAN</b>	<b>353.134.585.990</b>	<b>329.070.830.481</b>	<b>-6,81%</b>
	a. Sukarela	173.676.369.533	147.819.190.684	-14,89%
	b. Berjangka	159.717.700.000	161.982.100.000	1,42%
	c. Qurban	2.382.834.174	2.916.146.688	22,38%
	d. Sanitasi	391.927.204	416.573.736	6,29%
	e. Umroh	1.541.479.525	1.618.823.464	5,02%
	f. Haji	663.861.903	575.976.465	-13,24%
	g. Sicerah	5.643.449.696	6.243.083.708	10,63%
	h. Siharta	1.457.942.860	2.248.675.633	54,24%
	i. Sitasya	723.588.545	820.891.427	13,45%
	j. Sidul	6.935.432.550	4.119.358.676	-40,60%
	k. Saham		310.010.000	100,00%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>410.867.231.544</b>	<b>349.998.877.316</b>	<b>-14,81%</b>
	a. Bank Umum	87.038.725.658	59.442.775.651	-31,71%
	b. Kewajiban Non Bank	323.828.505.886	290.556.101.665	-10,27%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	164	178	8,54%
	d. Desa Terlayani (Desa)	984	1.032	4,88%
	e. Jumlah Rembug Pusat (RP)	11.208	11.750	4,84%
	f. Jumlah Anggota (Orang)	221.317	229.805	3,84%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>1.226</b>	<b>1.270</b>	<b>3,59%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>6.215.274.160</b>	<b>(2.531.758.256)</b>	<b>-140,73%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
31-05-2023**

NO	AKTIVA	DESEMBER 2022	MEI 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	MEI 2023	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>353.134.585.990</b>	<b>329.070.830.481</b>	<b>-6,81%</b>
1.1.1.	KAS	31.589.615.965	23.764.491.009	-24,77%	2.1.1.1.	Sukarela	173.676.369.533	147.819.190.684	-14,89%
1.1.2.	BANK	226.927.825.064	118.023.203.312	-47,99%	2.1.1.2.	Berjangka	159.717.700.000	161.982.100.000	1,42%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89.002.150.000	82.502.150.000	-7,30%	2.1.1.3.	Qurban	2.382.834.174	2.916.146.688	22,38%
1.1.4.	PIUTANG	<b>667.540.663.399</b>	<b>692.268.822.684</b>	<b>3,70%</b>	2.1.1.4.	Sanitasi	391.927.204	416.573.736	6,29%
1.1.4.1.	Qord Wal Ijarah	27.802.674.672	20.163.195.642	-27,48%	2.1.1.5.	Umroh	1.541.479.525	1.618.823.464	5,02%
1.1.4.2.	Murabahah	587.949.060.110	610.846.048.014	3,89%	2.1.1.6.	Haji	663.861.903	575.976.465	-13,24%
1.1.4.3.	Ijarah	20.566.474.000	15.140.110.500	-26,38%	2.1.1.7.	Sicerah	5.643.449.696	6.248.083.708	10,63%
1.1.4.4.	Musyarakah	273.116.500	1.187.412.500	334,76%	2.1.1.8.	Siharta	1.457.942.860	2.248.675.633	54,24%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723.588.545	820.891.427	13,45%
1.1.4.6.	Qordul Hasan	13.506.068.117	25.763.615.028	90,76%	2.1.1.10.	Sidul	6.935.432.550	4.119.358.676	-40,60%
1.1.4.7.	Istishna	17.443.270.000	19.168.441.000	9,89%	2.1.1.11.	Saham	-	310.010.000	100,00%
1.1.5.	AKTIVA MURABAHAH	1.291.677.845	2.729.189.951	111,29%					
1.1.6.	PPAP	(1.076.427.762)	(787.837.823)	-26,81%	2.1.2.	KEWAJIBAN BANK	60.620.365.558	31.346.547.695	-48,29%
1.1.7.	PERLENGKAPAN	1.675.866.017	1.877.300.543	12,02%	2.1.3.	KEWAJIBAN NON BANK	147.716.722.447	93.444.318.226	-36,74%
1.1.8.	UANG MUKA	25.543.113.488	28.804.846.898	12,77%	2.1.4.	HUTANG PAJAK	3.270.713.197	3.402.535.005	4,03%
1.1.9.	SEWA DIBAYAR DIMUKA	7.537.238.472	7.725.222.485	2,49%	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	1.460.000.000	9,36%					
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-					
						<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>565.315.891.482</b>	<b>458.825.925.330</b>	<b>-18,84%</b>
						<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
					2.2.1.	KEWAJIBAN BANK	26.418.360.100	28.096.227.956	6,35%
					2.2.2.	KEWAJIBAN NON BANK	176.111.783.439	197.111.783.439	11,92%
					2.2.3.	DANA KESEJAHTERAAN	373.061.530	1.029.009.202	175,83%
					2.2.4.	TITIPAN DANA KEBAJIKAN	35.816.413	1.575.229.338	4298,07%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	4.597.645	51.380.844	1017,55%
					2.2.6.	DANA PENDIDIKAN	514.296.486	797.540.622	55,07%
					2.2.7.	DANA SOSIAL	314.968.125	921.391.833	192,53%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7.769.885.912	4.182.116.704	-46,18%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	15.316.524.368	15.316.524.368	0,00%
					2.2.10.	CADANGAN KERUGIAN	570.099.037	672.936.502	18,04%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>227.429.393.055</b>	<b>249.754.140.808</b>	<b>9,82%</b>
						<b>2.3. TITIPAN</b>			
					2.3.1.	ZISWAF	26.676.241.449	30.605.672.317	14,73%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4.544.710.871	5.332.502.809	17,33%
						<b>JUMLAH TITIPAN</b>	<b>31.220.952.320</b>	<b>35.938.175.126</b>	<b>15,11%</b>
						<b>TOTAL KEWAJIBAN</b>	<b>823.966.236.857</b>	<b>744.518.241.264</b>	<b>-9,64%</b>
					<b>III</b>	<b>EKUITAS :</b>			
					3.1.	SIMPANAN POKOK	2.213.170.000	2.298.050.000	3,84%
					3.2.	SIMPANAN WAJIB	308.371.550.000	308.481.146.000	0,04%
					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	(2.531.758.256)	-140,73%
						<b>JUMLAH EKUITAS</b>	<b>326.361.374.115</b>	<b>319.051.872.531</b>	<b>-2,24%</b>
						<b>JUMLAH PASIVA</b>	<b>1.150.327.610.972</b>	<b>1.063.570.113.795</b>	<b>-7,54%</b>
	<b>JUMLAH AKTIVA</b>	<b>1.051.591.888.326</b>	<b>959.539.323.270</b>	<b>-8,75%</b>					
	<b>1.2. AKTIVA TETAP:</b>								
1.2.1.	TANAH	55.401.068.708	59.235.386.958	6,92%					
1.2.2.	GEDUNG KANTOR	23.622.184.095	23.641.692.595	0,08%					
1.2.3.	KENDARAAN	18.991.367.000	21.805.375.000	14,82%					
1.2.4.	PERALATAN KANTOR	19.060.560.110	20.427.299.144	7,17%					
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%					
1.2.6.	AKUMULASI PENYUSUTAN	(22.399.692.628)	(25.139.198.533)	12,23%					
1.2.7.	ASET PAJAK TANGGUHAN	3.369.635.361	3.369.635.361	0,00%					
	<b>JUMLAH AKTIVA TETAP</b>	<b>98.735.722.646</b>	<b>104.030.790.525</b>	<b>5,36%</b>					
	<b>JUMLAH AKTIVA</b>	<b>1.150.327.610.972</b>	<b>1.063.570.113.795</b>	<b>-7,54%</b>					