

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
30-11-2023**

----- Laporan Bulan November 2023

NO.	INDIKATOR	DESEMBER 2022	NOVEMBER 2023	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>315,902,279,845</b>	<b>317,280,184,677</b>	<b>0.44%</b>
	a. Simpanan Pokok	2,213,170,000	2,381,190,000	7.59%
	b. Simpanan Wajib	308,371,550,000	308,338,380,000	-0.01%
	c. Cadangan Modal	5,317,559,845	6,560,614,677	23.38%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>1,150,327,610,972</b>	<b>1,126,822,740,410</b>	<b>-2.04%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1,210,121,800,000	955,489,600,000	-21.04%
	b. Akumulasi Penyaluran Pembiayaan	6,919,322,400,000	7,874,812,000,000	13.81%
	c. Pembiayaan Efektif	1,160,229,000,000	1,133,438,800,000	-2.31%
<b>IV</b>	<b>PIUTANG</b>	<b>667,540,663,399</b>	<b>676,397,661,976</b>	<b>1.33%</b>
	a. Mikro Mitra Usaha (MMU)	512,053,708,900	476,456,620,200	-6.95%
	b. Mikro Mitra Mandiri (MMM)	64,394,988,550	80,623,941,550	25.20%
	c. Mikro Tata Griya (MTG)	15,047,113,296	16,268,363,000	8.12%
	d. Mikro Tata Cendikia (MTC)	6,115,266,000	4,514,837,000	-26.17%
	e. Mikro Tata Sanitasi (MTS)	1,210,232,000	888,506,000	-26.58%
	f. Mikro Tata Air (MTA)	4,073,716,500	3,708,498,500	-8.97%
	g. KPR Non DP	9,778,990,000	9,685,501,000	-0.96%
	h. Qardul Hasan	13,506,068,117	24,218,284,944	79.31%
	i. Mikro Mitra Ternak (MMT)	273,116,500	963,000,000	252.60%
	j. Piutang Karyawan	16,455,951,536	13,379,239,782	-18.70%
	k. Talangan Umroh	259,679,000	874,402,000	236.72%
	l. Talangan Haji	163,988,000	227,624,000	38.81%
	m. Mikro Mitra Multi Guna	24,207,845,000	44,588,844,000	84.19%
<b>V</b>	<b>SIMPANAN</b>	<b>353,134,585,990</b>	<b>390,573,852,264</b>	<b>10.60%</b>
	a. Sukarela	173,676,369,533	167,241,808,829	-3.70%
	b. Berjangka	159,717,700,000	168,291,200,000	5.37%
	c. Qurban	2,382,834,174	2,326,698,039	-2.36%
	d. Sanitasi	391,927,204	498,471,900	27.18%
	e. Umroh	1,541,479,525	1,707,373,126	10.76%
	f. Haji	663,861,903	632,301,109	-4.75%
	g. Sicerah	5,643,449,696	7,194,878,816	27.49%
	h. Siharta	1,457,942,860	1,787,513,600	22.61%
	i. Sitasya	723,588,545	834,644,415	15.35%
	j. Sidul	6,935,432,550	16,748,462,430	141.49%
	k. Saham	-	23,310,500,000	100.00%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>410,867,231,544</b>	<b>332,689,765,786</b>	<b>-19.03%</b>
	a. Bank Umum	87,038,725,658	44,871,891,681	-48.45%
	b. Kewajiban Non Bank	323,828,505,886	287,817,874,105	-11.12%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Area	14	14	0.00%
	b. Cabang	100	100	0.00%
	c. Kelurahan Terlayani (Kelurahan)	164	190	15.85%
	d. Desa Terlayani (Desa)	984	1,116	13.41%
	e. Jumlah Rembug Pusat (RP)	11,208	12,393	10.57%
	f. Jumlah Anggota (Orang)	221,317	238,119	7.59%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>1,226</b>	<b>1,255</b>	<b>2.37%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>6,215,274,160</b>	<b>15,016,699,856</b>	<b>141.61%</b>

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NO	AKTIVA	DESEMBER 2022	NOVEMBER 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	NOVEMBER 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>390,573,852,264</b>	<b>10.60%</b>
1.1.1.	KAS	31,589,615,965	15,317,788,885	-51.51%	2.1.1.1.	Sukarela	173,676,369,533	167,241,808,829	-3.70%
1.1.2.	BANK	226,927,825,064	181,265,800,514	-20.12%	2.1.1.2.	Berjangka	159,717,700,000	168,291,200,000	5.37%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89,002,150,000	103,352,150,000	16.12%	2.1.1.3.	Qurban	2,382,834,174	2,326,698,039	-2.36%
1.1.4.	PIUTANG	<b>667,540,663,399</b>	<b>676,397,661,976</b>	<b>1.33%</b>	2.1.1.4.	Sanitasi	391,927,204	498,471,900	27.18%
1.1.4.1.	Qord Wal Ijarah	27,802,674,672	17,149,987,468	-38.32%	2.1.1.5.	Umroh	1,541,479,525	1,707,373,126	10.76%
1.1.4.2.	Murabahah	587,949,060,110	600,159,065,064	2.08%	2.1.1.6.	Haji	663,861,903	632,301,109	-4.75%
1.1.4.3.	Ijarah	20,566,474,000	13,401,315,500	-34.84%	2.1.1.7.	Sicerah	5,643,449,696	7,194,878,816	27.49%
1.1.4.4.	Musyarakah	273,116,500	962,500,000	252.41%	2.1.1.8.	Siharta	1,457,942,860	1,787,513,600	22.61%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723,588,545	834,644,415	15.35%
1.1.4.6.	Qordul Hasan	13,506,068,117	24,218,284,944	79.31%	2.1.1.10.	Sidul	6,935,432,550	16,748,462,430	141.49%
1.1.4.7.	Istishna	17,443,270,000	20,506,509,000	17.56%	2.1.1.11.	Saham	-	23,310,500,000	100.00%
1.1.5.	AKTIVA MURABAHAH	1,291,677,845	2,831,600,072	119.22%					
1.1.6.	PPAP	(1,076,427,762)	(1,475,347,849)	37.06%	2.1.2.	KEWAJIBAN BANK	60,620,365,558	2,863,623,133	-95.28%
1.1.7.	PERLENGKAPAN	1,675,866,017	1,477,292,569	-11.85%	2.1.3.	KEWAJIBAN NON BANK	147,716,722,447	12,872,762,666	-91.29%
1.1.8.	UANG MUKA	25,543,113,488	30,564,244,217	19.66%	2.1.4.	HUTANG PAJAK	3,270,713,197	4,013,640,310	22.71%
1.1.9.	SEWA DIBAYAR DIMUKA	7,537,238,472	6,969,515,437	-7.53%	2.1.5.	DANA INSENTIF	573,504,290	629,402,798	9.75%
1.1.10.	PAJAK DIBAYAR DIMUKA	225,165,838	1,810,586,365	704.11%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.11.	SEKUNDER	1,335,000,000	1,610,000,000	20.60%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>565,315,891,482</b>	<b>410,953,281,171</b>	<b>-27.31%</b>
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
					2.2.1.	KEWAJIBAN BANK	26,418,360,100	42,008,268,548	59.01%
					2.2.2.	KEWAJIBAN NON BANK	176,111,783,439	274,945,111,439	56.12%
					2.2.3.	DANA KESEJAHTERAAN	373,061,530	8,181,707	-97.81%
					2.2.4.	TITIPAN DANA KEBAJIKAN	35,816,413	1,049,367,341	2829.85%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	4,597,645	46,466,530	910.66%
					2.2.6.	DANA PENDIDIKAN	514,296,486	559,309,522	8.75%
					2.2.7.	DANA SOSIAL	314,968,125	897,591,833	184.98%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7,769,885,912	1,872,392,206	-75.90%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	15,316,524,368	15,261,915,738	-0.36%
					2.2.10.	CADANGAN KERUGIAN	570,099,037	790,759,178	38.71%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>227,429,393,055</b>	<b>337,439,364,042</b>	<b>48.37%</b>
	<b>JUMLAH AKTIVA LANCAR</b>	<b>1,051,591,888,326</b>	<b>1,020,121,292,186</b>	<b>-2.99%</b>		<b>2.3. TITIPAN</b>			
					2.3.1.	ZISWAF	26,676,241,449	33,519,975,553	25.65%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4,544,710,871	8,369,415,001	84.16%
						<b>JUMLAH TITIPAN</b>	<b>31,220,952,320</b>	<b>41,889,390,554</b>	<b>34.17%</b>
						<b>TOTAL KEWAJIBAN</b>	<b>823,966,236,857</b>	<b>790,282,035,767</b>	<b>-4.09%</b>
	<b>1.2. AKTIVA TETAP:</b>				<b>III</b>	<b>MODAL :</b>			
1.2.1.	TANAH	55,401,068,708	62,402,834,708	12.64%	3.1.	SIMPANAN POKOK	2,213,170,000	2,381,190,000	7.59%
1.2.2.	GEDUNG KANTOR	23,622,184,095	23,766,019,640	0.61%	3.2.	SIMPANAN WAJIB	308,371,550,000	308,338,380,000	-0.01%
1.2.3.	KENDARAAN	18,991,367,000	21,281,671,000	12.06%	3.3.	CADANGAN MODAL	5,317,559,845	6,560,614,677	23.38%
1.2.4.	PERALATAN KANTOR	19,060,560,110	22,013,342,187	15.49%	3.4.	HIBAH	101,500,000	101,500,000	0.00%
1.2.5.	AKTIVA TIDAK BERWUJUD	690,600,000	690,600,000	0.00%	3.5.	KOMPONEN EKUITAS LAIN	4,142,320,110	4,142,320,110	0.00%
1.2.6.	AKUMULASI PENYUSUTAN	(22,399,692,628)	(26,822,654,672)	19.75%	3.6.	SHU SETELAH PAJAK	6,215,274,160	15,016,699,856	141.61%
1.2.7.	ASET PAJAK TANGGUHAN	3,369,635,361	3,369,635,361	0.00%		<b>JUMLAH MODAL</b>	<b>326,361,374,115</b>	<b>336,540,704,643</b>	<b>3.12%</b>
	<b>JUMLAH AKTIVA TETAP</b>	<b>98,735,722,646</b>	<b>106,701,448,224</b>	<b>8.07%</b>					
						<b>JUMLAH PASIVA</b>	<b>1,150,327,610,972</b>	<b>1,126,822,740,410</b>	<b>-2.04%</b>
	<b>JUMLAH AKTIVA</b>	<b>1,150,327,610,972</b>	<b>1,126,822,740,410</b>	<b>-2.04%</b>					