

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
30/11/2016**

----- Laporan Bulan Nopember 2016

NO.	INDIKATOR	DESEMBER 2015	NOPEMBER 2016	KENAIKAN (%)
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>I</b>	<b>PERMODALAN</b>	<b>106.151.865.246</b>	<b>121.061.935.895</b>	<b>14,05%</b>
	a. Simpanan Pokok	1.178.910.000	1.203.130.000	2,05%
	b. Simpanan Wajib	93.894.282.271	107.462.428.500	14,45%
	c. Cadangan Modal	11.078.672.975	12.396.377.395	11,89%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>260.387.135.444</b>	<b>320.677.476.897</b>	<b>23,15%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	387.777.500.000	432.185.000.000	11,45%
	b. Akumulasi Penyaluran Pembiayaan	1.458.238.700.000	1.890.423.700.000	29,64%
	c. Pembiayaan Efektif	314.885.647.533	379.464.576.690	20,51%
<b>IV</b>	<b>PIUTANG</b>	<b>178.946.643.972</b>	<b>215.314.405.671</b>	<b>20,32%</b>
	a. Mikro Mitra Usaha (MMU)	155.819.072.264	185.970.551.715	19,35%
	b. Mikro Mitra Mandiri (MMM)	4.615.438.115	3.473.712.374	-24,74%
	c. Mikro Tata Griya (MTG)	7.164.113.868	4.087.393.323	-42,95%
	d. Mikro Tata Cendikia (MTC)	2.113.164.538	1.540.867.249	-27,08%
	e. Mikro Tata Sanitasi (MTS)	6.506.967.187	10.901.313.010	67,53%
	f. Mikro Tata Air (MTA)	2.722.888.000	9.288.160.000	241,11%
	g. Qardul Hasan	5.000.000	3.708.000	-25,84%
	h. Mikro Mitra Ternak (MMT)	-	48.700.000	0,00%
<b>V</b>	<b>SIMPANAN</b>	<b>67.590.005.543</b>	<b>85.810.840.333</b>	<b>26,96%</b>
	a. Sukarela	49.783.071.512	59.815.834.226	20,15%
	b. Berjangka	17.023.300.000	23.808.600.000	39,86%
	c. Qurban	328.664.519	530.162.606	61,31%
	d. Sanitasi	86.458.475	274.954.386	218,02%
	e. Umroh	367.214.996	599.741.429	63,32%
	f. Haji	1.296.041	14.305.127	1003,76%
	g. Sicerah	-	767.242.559	
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>72.000.120.749</b>	<b>91.574.444.198</b>	<b>27,19%</b>
	a. Bank Umum	59.590.897.268	71.748.635.068	20,40%
	b. UPDB	12.409.223.481	19.825.809.130	59,77%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Cabang	4	4	0,00%
	b. Cabang Pembantu	31	31	0,00%
	c. Kelurahan Terlayani (Kelurahan)	27	43	59,26%
	d. Desa Terlayani (Desa)	345	382	10,72%
	e. Jumlah Rembug Pusat (RP)	4.622	4.836	4,63%
	f. Jumlah Anggota (Orang)	117.891	120.313	2,05%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>457</b>	<b>493</b>	<b>7,88%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>6.588.522.100</b>	<b>11.635.816.089</b>	<b>76,61%</b>

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NERACA  
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-----Laporan Bulan Nopember 2016

NO	AKTIVA	DESEMBER 2015	NOPEMBER 2016	KENAIKAN (%)	NO	PASIVA	DESEMBER 2015	NOPEMBER 2016	KENAIKAN (%)
I	<b>AKTIVA</b>				II	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>67.590.005.543</b>	<b>85.810.840.333</b>	<b>26,96%</b>
1.1.1.	KAS	7.289.306.491	11.139.103.878	52,81%	2.1.1.1.	Sukarela	49.783.071.512	59.815.834.226	20,15%
1.1.2.	BANK	34.728.844.208	51.457.271.533	48,17%	2.1.1.2.	Berjangka	17.023.300.000	23.808.600.000	39,86%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	21.786.829.573	20.991.000.000	-3,65%	2.1.1.3.	Qurban	328.664.519	530.162.606	61,31%
1.1.4.	PIUTANG	<b>178.946.643.972</b>	<b>215.314.405.671</b>	<b>20,32%</b>	2.1.1.4.	Sanitasi	86.458.475	274.954.386	218,02%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	155.819.072.264	185.970.551.715	19,35%	2.1.1.5.	Umroh	367.214.996	599.741.429	63,32%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	4.615.438.115	3.473.712.374	-24,74%	2.1.1.6.	Haji	1.296.041	14.305.127	1003,76%
1.1.4.3.	Mikro Tata Griya (Istisna)	7.164.113.868	4.087.393.323	-42,95%	2.1.1.7.	SiceraH	-	767.242.559	0,00%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	2.113.164.538	1.540.867.249	-27,08%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	6.506.967.187	10.901.313.010	67,53%	2.1.2.	KEWAJIBAN BANK	38.411.261.945	5.051.052.139	<b>-86,85%</b>
1.1.4.6.	Mikro Tata Air (Istisna)	2.722.888.000	9.288.160.000	241,11%	2.1.3.	KEWAJIBAN UPDB	8.606.148.989	967.179.082	-88,76%
1.1.4.7.	Qardul Hasan	5.000.000	3.708.000	-25,84%	2.1.4.	HUTANG PAJAK	2.195.348.975	2.019.413.632	-8,01%
1.1.4.8.	Mikro Mitra Ternak (MMT)	-	48.700.000	0,00%	2.1.5.	DANA INSENTIF	-	-	-
1.1.5.	PPAP	(772.514.904)	(772.514.904)	-	2.1.6.	DANA BANTUAN TEKNIS	518.525.824	193.308.155	-62,72%
1.1.6.	PERLENGKAPAN	252.018.650	257.691.200	2,25%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>117.321.291.276</b>	<b>94.041.793.341</b>	<b>-19,84%</b>
1.1.7.	UANG MUKA	282.015.000	2.654.629.400	841,31%		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
1.1.8.	SEWA DIBAYAR DIMUKA	1.204.427.289	3.525.284.327	192,69%	2.2.1.	KEWAJIBAN BANK	21.179.635.323	66.697.582.929	214,91%
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2.2.	KEWAJIBAN UPDB	3.803.074.492	18.858.630.048	395,88%
	<b>JUMLAH AKTIVA LANCAR</b>	<b>243.717.570.279</b>	<b>304.566.871.105</b>	<b>24,97%</b>	2.2.3.	DANA KESEJAHTERAAN	3.000.370.572	3.068.351.188	2,27%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.586.862.247	4.077.421.719	156,95%
	<b>1.2. AKTIVA TETAP:</b>				2.2.5.	DANA PEMBANGUNAN KOPERASI	142.092.652	6.988.657	-95,08%
1.2.1.	TANAH	<b>1.911.199.000</b>	<b>1.911.199.000</b>	<b>0,00%</b>	2.2.6.	DANA PENDIDIKAN	190.294.816	15.841.752	-91,68%
1.2.2.	GEDUNG KANTOR	<b>12.706.751.000</b>	<b>12.918.236.900</b>	<b>1,66%</b>	2.2.7.	DANA SOSIAL	423.126.720	620.782.383	46,71%
1.2.3.	KENDARAAN	<b>2.219.980.000</b>	<b>2.423.480.000</b>	<b>9,17%</b>	2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	-	132.869.483	0,00%
1.2.4.	PERALATAN KANTOR	<b>3.388.385.790</b>	<b>4.077.894.790</b>	<b>20,35%</b>		<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>30.325.456.823</b>	<b>93.478.468.159</b>	<b>208,25%</b>
1.2.5.	AKTIVA TIDAK BERWUJUD	<b>98.670.000</b>	<b>98.670.000</b>	<b>0,00%</b>	2.3.	TITIPAN			
1.2.6.	AKUMULASI PENYUSUTAN	(3.655.420.625)	(5.318.874.898)	45,51%	2.3.1.	ZISWAF	-	459.463.413	0,00%
	<b>JUMLAH AKTIVA TETAP</b>	<b>16.669.565.165</b>	<b>16.110.605.792</b>	<b>-3,35%</b>	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>-</b>	<b>459.463.413</b>	<b>0,00%</b>
						<b>TOTAL KEWAJIBAN</b>	<b>147.646.748.098</b>	<b>187.979.724.913</b>	<b>27,32%</b>
					III	<b>EKUITAS :</b>			
					3.1.	SIMPANAN POKOK	1.178.910.000	1.203.130.000	2,05%
					3.2.	SIMPANAN WAJIB	93.894.282.271	107.462.428.500	14,45%
					3.3.	CADANGAN MODAL	11.078.672.975	12.396.377.395	11,89%
					3.4.	SHU SETELAH PAJAK	6.588.522.100	11.635.816.089	76,61%
						<b>JUMLAH EKUITAS</b>	<b>112.740.387.346</b>	<b>132.697.751.984</b>	<b>17,70%</b>
	<b>JUMLAH AKTIVA</b>	<b>260.387.135.444</b>	<b>320.677.476.897</b>	<b>23,15%</b>		<b>JUMLAH PASIVA</b>	<b>260.387.135.444</b>	<b>320.677.476.897</b>	<b>23,15%</b>