

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
29/06/2018**

----- Laporan Bulan Juni 2018

NO.	INDIKATOR	DESEMBER 2017	JUNI 2018	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	153.582.845.844	173.588.978.607	13,03%
	a. Simpanan Pokok	1.305.810.000	1.383.300.000	5,93%
	b. Simpanan Wajib	137.740.414.000	155.159.283.000	12,65%
	c. Cadangan Modal	14.536.621.844	17.046.395.607	17,27%
II	JUMLAH ASSET	411.290.896.210	432.649.029.307	5,19%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	337.135.800.000	-41,55%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	2.837.166.700.000	13,49%
	c. Pembiayaan Efektif	505.437.700.000	558.965.300.000	10,59%
IV	PIUTANG	273.789.571.333	329.110.199.082	20,21%
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	292.972.884.657	21,88%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	5.271.333.200	18,61%
	c. Mikro Tata Griya (MTG)	1.815.756.792	3.505.761.272	93,07%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.073.432.000	2,55%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	8.283.705.137	-7,46%
	f. Mikro Tata Air (MTA)	12.152.637.000	12.021.309.000	-1,08%
	g. Qardul Hasan	61.812.000	59.960.000	-3,00%
	h. Mikro Mitra Ternak (MMT)	-	149.100.000	-
	i. Karyawan	3.965.617.069	4.759.033.816	20,01%
	j. Talangan Umroh	-	13.680.000	-
V	SIMPANAN	136.627.025.266	139.517.531.976	2,12%
	a. Sukarela	86.178.631.950	86.829.663.976	0,76%
	b. Berjangka	45.547.020.000	46.689.100.000	2,51%
	c. Qurban	902.646.002	1.402.398.631	55,37%
	d. Sanitasi	560.091.848	637.835.314	13,88%
	e. Umroh	1.101.108.627	1.112.481.606	1,03%
	f. Haji	93.620.541	191.795.189	104,86%
	g. Sicerah	2.243.906.298	2.654.257.260	18,29%
VI	Pinjaman Pihak Ke 3	95.348.223.478	105.839.594.029	11,00%
	a. Bank Umum	85.626.001.255	99.450.705.142	16,15%
	b. UPDB	9.722.222.223	6.388.888.887	-34,29%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	54	-1,82%
	d. Desa Terlayani (Desa)	482	537	11,41%
	e. Jumlah Rembug Pusat (RP)	5.749	5.930	3,15%
	f. Jumlah Anggota (Orang)	130.581	138.330	5,93%
VIII	JUMLAH KARYAWAN	587	659	12,27%
IX	SHU SETELAH PAJAK	12.548.868.816	399.748.063	-96,81%

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NO	AKTIVA	DESEMBER 2017	JUNI 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	JUNI 2018	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	136.627.025.266	139.517.531.976	2,12%
1.1.1.	KAS	15.141.192.089	14.483.184.619	-4,35%	2.1.1.1.	Sukarela	86.178.631.950	86.829.663.976	0,76%
1.1.2.	BANK	73.505.442.915	34.015.660.126	-53,72%	2.1.1.2.	Berjangka	45.547.020.000	46.689.100.000	2,51%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	22.702.500.000	26.287.500.000	15,79%	2.1.1.3.	Qurban	902.646.002	1.402.398.631	55,37%
1.1.4.	PIUTANG	273.789.571.333	329.110.199.082	20,21%	2.1.1.4.	Sanitasi	560.091.848	637.835.314	13,88%
1.1.4.1.	Qord Wal Ijarah	248.772.784.112	302.773.497.673	21,71%	2.1.1.5.	Umroh	1.101.108.627	1.112.481.606	1,03%
1.1.4.2.	Murabahah	22.920.359.472	23.803.907.409	3,85%	2.1.1.6.	Haji	93.620.541	191.795.189	104,86%
1.1.4.3.	Ijarah	2.022.235.749	2.243.834.000	10,96%	2.1.1.7.	Sicerah	2.243.906.298	2.654.257.260	18,29%
1.1.4.4.	Musyarakah	10.500.000	159.000.000	1414,29%					
1.1.4.5.	Mudharabah	-	70.000.000	100,00%	2.1.2.	KEWAJIBAN BANK	49.827.523.434	36.382.022.768	-26,98%
1.1.4.6.	Qordul Hasan	63.692.000	59.960.000	-5,86%	2.1.3.	KEWAJIBAN UPDB	6.666.666.667	3.333.333.331	-50,00%
1.1.5.	PPAP	(1.291.052.841)	(1.170.854.751)	-9,31%	2.1.4.	HUTANG PAJAK	4.154.051.290	2.045.550.515	-50,76%
1.1.6.	PERLENGKAPAN	412.539.517	349.383.939	-15,31%	2.1.5.	DANA INSENTIF	11.399.347	64.764.481	468,14%
1.1.7.	UANG MUKA	988.215.000	1.607.145.460	62,63%	2.1.6.	DANA BANTUAN TEKNIS	104.067.609	163.935.537	57,53%
1.1.8.	SEWA DIBAYAR DIMUKA	3.928.041.789	4.231.847.670	7,73%		JUMLAH KEWAJIBAN JANGKA PENDEK	197.390.733.613	181.507.138.608	-8,05%
1.1.9.	PAJAK DIBAYAR DIMUKA	3.044.139.499	984.232.794	-67,67%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	35.798.477.821	63.068.682.374	76,18%
	JUMLAH AKTIVA LANCAR	392.220.589.301	409.898.298.938	4,51%	2.2.2.	KEWAJIBAN UPDB	3.055.555.556	3.055.555.556	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.176.469.218	3.363.406.171	5,89%
	1.2. AKTIVA TETAP:				2.2.4.	TITIPAN DANA KEBAJIKAN	4.160.461.489	4.330.435.789	4,09%
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.2.5.	DANA PEMBANGUNAN KOPERASI	8.338.102	249.065.478	2887,08%
1.2.2.	GEDUNG KANTOR	15.120.022.750	15.134.357.750	0,09%	2.2.6.	DANA PENDIDIKAN	5.860.401	367.623.842	6173,02%
1.2.3.	KENDARAAN	3.400.575.000	7.308.965.000	114,93%	2.2.7.	DANA SOSIAL	35.217.220	274.486.411	679,41%
1.2.4.	PERALATAN KANTOR	5.755.631.574	6.843.084.475	18,89%	2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	483.843.130	55,24%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%		JUMLAH KEWAJIBAN JANGKA PANJANG	46.552.049.135	75.193.098.751	61,52%
1.2.6.	AKUMULASI PENYUSUTAN	(7.215.791.415)	(8.545.545.856)	18,43%	2.3.	TITIPAN			
	JUMLAH AKTIVA TETAP	19.070.306.909	22.750.730.369	19,30%	2.3.1.	ZISWAF	1.114.898.802	1.858.565.279	66,70%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	1.114.898.802	1.858.565.279	66,70%
						TOTAL KEWAJIBAN	245.057.681.550	258.558.802.638	5,51%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.305.810.000	1.383.300.000	5,93%
					3.2.	SIMPANAN WAJIB	137.740.414.000	155.159.283.000	12,65%
					3.3.	CADANGAN MODAL	14.536.621.844	17.046.395.607	17,27%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	12.548.868.816	399.748.063	-96,81%
						JUMLAH EKUITAS	166.233.214.660	174.090.226.670	4,73%
	JUMLAH AKTIVA	411.290.896.210	432.649.029.307	5,19%		JUMLAH PASIVA	411.290.896.210	432.649.029.307	5,19%