

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
29/01/2016**

----- Laporan Bulan Januari 2016

| NO.         | INDIKATOR                                   | DESEMBER 2015          | JANUARI 2016           | KENAIKAN (%)   |
|-------------|---|------------------------|------------------------|----------------|
| 1           | 2   | 3                      | 4                      | 5              |
| <b>I</b>    | <b>PERMODALAN</b>                           | <b>106.151.865.246</b> | <b>110.507.616.396</b> | <b>4,10%</b>   |
|             | a. Simpanan Pokok                           | 1.178.910.000          | 1.186.160.000          | 0,61%          |
|             | b. Simpanan Wajib                           | 93.894.282.271         | 96.925.079.001         | 3,23%          |
|             | 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>262.930.826.002</b> | <b>0,98%</b>   |
| <b>III</b>  | <b>PEMBIAYAAN</b>                           |                        |                        |                |
|             | a. Akumulasi Penyaluran Pembiayaan Berjalan | 387.777.500.000        | 27.852.100.000         | -92,82%        |
|             | b. Akumulasi Penyaluran Pembiayaan          | 1.458.238.700.000      | 1.486.090.800.000      | 1,91%          |
|             | c. Pembiayaan Efektif                       | 314.885.647.533        | 319.369.270.918        | 1,42%          |
| <b>IV</b>   | <b>PIUTANG</b>                              | <b>178.946.643.972</b> | <b>175.322.611.386</b> | <b>-2,03%</b>  |
|             | a. Mikro Mitra Usaha (MMU)                  | 155.819.072.264        | 151.779.071.421        | -2,59%         |
|             | b. Mikro Mitra Mandiri (MMM)                | 4.615.438.115          | 4.548.518.031          | -1,45%         |
|             | c. Mikro Tata Griya (MTG)                   | 7.164.113.868          | 7.403.014.417          | 3,33%          |
|             | d. Mikro Tata Cendikia (MTC)                | 2.113.164.538          | 2.188.367.658          | 3,56%          |
|             | e. Mikro Tata Sanitasi (MTS)                | 6.506.967.187          | 6.545.220.859          | 0,59%          |
|             | f. Mikro Tata Air (MTA)                     | 2.722.888.000          | 2.853.619.000          | 4,80%          |
|             | g. Qardul Hasan                             | 5.000.000              | 4.800.000              | -4,00%         |
| <b>V</b>    | <b>SIMPANAN</b>                             | <b>67.590.005.543</b>  | <b>73.008.414.949</b>  | <b>8,02%</b>   |
|             | a. Sukarela                                 | 49.783.071.512         | 53.859.259.757         | 8,19%          |
|             | b. Berjangka                                | 17.023.300.000         | 18.280.800.000         | 7,39%          |
|             | c. Qurban                                   | 328.664.519            | 359.933.096            | 9,51%          |
|             | d. Sanitasi                                 | 86.458.475             | 106.581.255            | 23,27%         |
|             | e. Umroh                                    | 367.214.996            | 400.483.628            | 9,06%          |
|             | f. Haji                                     | 1.296.041              | 1.357.213              | 4,72%          |
| <b>VI</b>   | <b>Pinjaman Pihak Ke 3</b>                  | <b>72.000.120.749</b>  | <b>67.902.481.514</b>  | <b>-5,69%</b>  |
|             | a. Bank Umum                                | 59.590.897.268         | 55.904.881.563         | -6,19%         |
|             | b. UPDB                                     | 12.409.223.481         | 11.997.599.950         | -3,32%         |
| <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                     | 30                     | 11,11%         |
|             | d. Desa Terlayani (Desa)                    | 345                    | 351                    | 1,74%          |
|             | e. Jumlah Rembug Pusat (RP)                 | 4.622                  | 4.691                  | 1,49%          |
|             | f. Jumlah Anggota (Orang)                   | 117.891                | 118.616                | 0,61%          |
| <b>VIII</b> | <b>JUMLAH KARYAWAN</b>                      | <b>457</b>             | <b>467</b>             | <b>2,19%</b>   |
| <b>IX</b>   | <b>SHU SEBELUM PAJAK</b>                    | <b>8.699.357.443</b>   | <b>775.522.117</b>     | <b>-91,09%</b> |

**KOPERASI SYRIAH  
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NERACA  
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| NO | AKTIVA                              | DESEMBER 2015          | JANUARI 2016           | KENAIKAN (%)  | NO | PASIVA                                 | DESEMBER 2015          | JANUARI 2016           | KENAIKAN (%)   |
|----|-------------------------------------|------------------------|------------------------|---------------|----|--|------------------------|------------------------|----------------|
| 1  | <b>AKTIVA</b>                       |                        |                        |               | 2  | <b>KEWAJIBAN</b>                       |                        |                        |                |
|    | <b>1.1. AKTIVA LANCAR:</b>          |                        |                        |               |    | <b>2.1. SIMPANAN ANGGOTA:</b>          | <b>67.588.709.502</b>  | <b>73.008.414.949</b>  | <b>8,02%</b>   |
|    |                                     |                        |                        |               |    | 2.1.1. Sukarela                        | 49.783.071.512         | 53.859.259.757         | 8,19%          |
|    | 1.1.1. KAS                          | 7.289.306.491          | 8.588.161.942          | 17,82%        |    | 2.1.2. Berjangka                       | 17.023.300.000         | 18.280.800.000         | 7,39%          |
|    | 1.1.2. BANK                         | 34.728.844.208         | 39.383.838.755         | 13,40%        |    | 2.1.3. Qurban                          | 328.664.519            | 359.933.096            | 9,51%          |
|    | 1.1.3. DEPOSITO DAN SETARA DEPOSITO | 21.786.829.573         | 21.786.829.573         | 0,00%         |    | 2.1.4. Sanitasi                        | 86.458.475             | 106.581.255            | 23,27%         |
|    | 1.1.4. PIUTANG                      | 178.946.643.972        | 175.322.611.386        | -2,03%        |    | 2.1.5. Umroh                           | 367.214.996            | 400.483.628            | 9,06%          |
|    | 1.1.5. PPAP                         | (772.514.904)          | (774.194.904)          | 0,22%         |    | 2.1.6. Haji                            | 1.296.041              | 1.357.213              | 4,72%          |
|    | 1.1.6. PERLENGKAPAN                 | 252.018.650            | 217.561.500            | -13,67%       |    | <b>2.2. KEWAJIBAN PIHAK III</b>        | <b>47.017.410.933</b>  | <b>42.919.771.698</b>  | <b>-8,72%</b>  |
|    | 1.1.7. UANG MUKA                    | 282.015.000            | 704.855.900            | 149,94%       |    | 2.2.1.Kewajiban Bank                   | 38.411.261.945         | 34.725.246.240         | -9,60%         |
|    | 1.1.8. SEWA DIBAYAR DIMUKA          | 1.204.427.289          | 1.134.753.276          | -5,78%        |    | 2.2.2.Kewajiban UPDB                   | 8.606.148.989          | 8.194.525.458          | -4,78%         |
|    | 1.1.9. ANTAR KANTOR AKTIVA          | -                      | -                      | -             |    | <b>2.3. HUTANG PAJAK</b>               | <b>2.195.348.975</b>   | <b>2.195.348.975</b>   | <b>0,00%</b>   |
|    |                                     |                        |                        |               |    | <b>2.4. HUTANG JANGKA PANJANG</b>      | <b>24.982.709.816</b>  | <b>24.982.709.816</b>  | <b>0,00%</b>   |
|    | <b>JUMLAH AKTIVA LANCAR</b>         | <b>243.717.570.279</b> | <b>246.364.417.428</b> | <b>1,09%</b>  |    | <b>2.5. DANA KESEJAHTERAAN</b>         | <b>3.000.370.572</b>   | <b>3.659.312.162</b>   | <b>21,96%</b>  |
|    |                                     |                        |                        |               |    | <b>2.6. DANA INSENTIF</b>              | <b>-</b>               | <b>1.120.048.757</b>   | <b>-</b>       |
|    | <b>1.2. AKTIVA TETAP:</b>           |                        |                        |               |    | <b>2.7. TITIPAN DANA ASURANSI</b>      | <b>-</b>               | <b>-</b>               | <b>-</b>       |
|    |                                     |                        |                        |               |    | <b>2.8. TITIPAN SETORAN ANGGOTA</b>    | <b>-</b>               | <b>-</b>               | <b>-</b>       |
|    | 1.2.1. TANAH                        | 1.911.199.000          | 1.911.199.000          | 0,00%         |    | <b>2.9. TITIPAN DANA KEBAJIKAN</b>     | <b>1.586.862.247</b>   | <b>1.640.933.247</b>   | <b>3,41%</b>   |
|    | 1.2.2. GEDUNG KANTOR                | 12.706.751.000         | 12.706.751.000         | 0,00%         |    | <b>2.10. ANTAR KANTOR PASIVA</b>       | <b>-</b>               | <b>-</b>               | <b>-</b>       |
|    | 1.2.3. KENDARAAN                    | 2.219.980.000          | 2.219.980.000          | 0,00%         |    | <b>2.11. DANA PEMBANGUNAN KOPERASI</b> | <b>142.092.652</b>     | <b>471.518.757</b>     | <b>231,84%</b> |
|    | 1.2.4. PERALATAN KANTOR             | 3.388.385.790          | 3.431.477.173          | 1,27%         |    | <b>2.12. DANA PENDIDIKAN</b>           | <b>190.294.816</b>     | <b>515.820.921</b>     | <b>171,06%</b> |
|    | 1.2.5. AKTIVA TIDAK BERWUJUD        | 98.670.000             | 98.670.000             | 0,00%         |    | <b>2.13. DANA SOSIAL</b>               | <b>423.126.720</b>     | <b>620.782.383</b>     | <b>46,71%</b>  |
|    | 1.2.6. AKUMULASI PENYUSUTAN         | (3.655.420.625)        | (3.801.668.600)        | 4,00%         |    | <b>2.14. DANA BANTUAN TEKNIS</b>       | <b>518.525.824</b>     | <b>513.025.824</b>     | <b>-1,06%</b>  |
|    | <b>JUMLAH AKTIVA TETAP</b>          | <b>16.669.565.165</b>  | <b>16.566.408.573</b>  | <b>-0,62%</b> |    | <b>JUMLAH KEWAJIBAN</b>                | <b>147.646.748.098</b> | <b>151.647.687.489</b> | <b>2,71%</b>   |
|    |                                     |                        |                        |               | 3  | <b>MODAL:</b>                          |                        |                        |                |
|    |                                     |                        |                        |               |    | <b>3.1. SIMPANAN POKOK</b>             | <b>1.178.910.000</b>   | <b>1.186.160.000</b>   | <b>0,61%</b>   |
|    |                                     |                        |                        |               |    | <b>3.2. SIMPANAN WAJIB</b>             | <b>93.894.282.271</b>  | <b>96.925.079.001</b>  | <b>3,23%</b>   |
|    |                                     |                        |                        |               |    | <b>3.3. CADANGAN MODAL</b>             | <b>11.078.672.975</b>  | <b>12.396.377.395</b>  | <b>11,89%</b>  |
|    |                                     |                        |                        |               |    | <b>JUMLAH MODAL</b>                    | <b>106.151.865.246</b> | <b>110.507.616.396</b> | <b>4,10%</b>   |
|    |                                     |                        |                        |               |    | <b>SHU SETELAH PAJAK</b>               | <b>6.588.522.100</b>   | <b>775.522.117</b>     | <b>-88,23%</b> |
|    | <b>JUMLAH AKTIVA</b>                | <b>260.387.135.444</b> | <b>262.930.826.002</b> | <b>0,98%</b>  |    | <b>JUMLAH PASIVA</b>                   | <b>260.387.135.444</b> | <b>262.930.826.002</b> | <b>0,98%</b>   |