

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
29/07/2016**

-----Laporan Bulan Juli 2016

| NO.         | INDIKATOR                                   | DESEMBER 2015          | JULI 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>117.624.647.101</b> | <b>10,81%</b>  |
|             | a. Simpanan Pokok                           | 1.178.910.000          | 1.153.220.000          | -2,18%         |
|             | b. Simpanan Wajib                           | 93.894.282.271         | 104.075.049.706        | 10,84%         |
|             | 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>270.433.389.962</b> | <b>3,86%</b>   |
| <b>III</b>  | <b>PEMBIAYAAN</b>                           |                        |                        |                |
|             | a. Akumulasi Penyaluran Pembiayaan Berjalan | 387.777.500.000        | 268.893.400.000        | -30,66%        |
|             | b. Akumulasi Penyaluran Pembiayaan          | 1.458.238.700.000      | 1.727.132.100.000      | 18,44%         |
|             | c. Pembiayaan Efektif                       | 314.885.647.533        | 344.665.900.043        | 9,46%          |
| <b>IV</b>   | <b>PIUTANG</b>                              | <b>178.946.643.972</b> | <b>198.336.929.671</b> | <b>10,84%</b>  |
|             | a. Mikro Mitra Usaha (MMU)                  | 155.819.072.264        | 172.814.502.715        | 10,91%         |
|             | b. Mikro Mitra Mandiri (MMM)                | 4.615.438.115          | 3.818.076.102          | -17,28%        |
|             | c. Mikro Tata Griya (MTG)                   | 7.164.113.868          | 5.230.548.135          | -26,99%        |
|             | d. Mikro Tata Cendikia (MTC)                | 2.113.164.538          | 1.751.163.826          | -17,13%        |
|             | e. Mikro Tata Sanitasi (MTS)                | 6.506.967.187          | 9.137.084.893          | 40,42%         |
|             | f. Mikro Tata Air (MTA)                     | 2.722.888.000          | 5.581.954.000          | 105,00%        |
|             | g. Qardul Hasan                             | 5.000.000              | 3.600.000              | -28,00%        |
| <b>V</b>    | <b>SIMPANAN</b>                             | <b>67.590.005.543</b>  | <b>57.384.784.961</b>  | <b>-15,10%</b> |
|             | a. Sukarela                                 | 49.783.071.512         | 37.581.628.157         | -24,51%        |
|             | b. Berjangka                                | 17.023.300.000         | 18.462.400.000         | 8,45%          |
|             | c. Qurban                                   | 328.664.519            | 485.873.895            | 47,83%         |
|             | d. Sanitasi                                 | 86.458.475             | 174.121.848            | 101,39%        |
|             | e. Umroh                                    | 367.214.996            | 498.861.058            | 35,85%         |
|             | f. Haji                                     | 1.296.041              | 4.259.968              | 228,69%        |
|             | g. Sicerah                                  | -                      | 177.640.035            |                |
| <b>VI</b>   | <b>Pinjaman Pihak Ke 3</b>                  | <b>72.000.120.749</b>  | <b>80.697.278.772</b>  | <b>12,08%</b>  |
|             | a. Bank Umum                                | 59.590.897.268         | 57.002.753.314         | -4,34%         |
|             | b. UPDB                                     | 12.409.223.481         | 23.694.525.458         | 90,94%         |
| <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                     | 28                     | 3,70%          |
|             | d. Desa Terlayani (Desa)                    | 345                    | 386                    | 11,88%         |
|             | e. Jumlah Rembug Pusat (RP)                 | 4.622                  | 4.882                  | 5,63%          |
|             | f. Jumlah Anggota (Orang)                   | 117.891                | 115.322                | -2,18%         |
| <b>VIII</b> | <b>JUMLAH KARYAWAN</b>                      | <b>457</b>             | <b>473</b>             | <b>3,50%</b>   |
| <b>IX</b>   | <b>SHU SETELAH PAJAK</b>                    | <b>6.588.522.100</b>   | <b>4.900.004.322</b>   | <b>-25,63%</b> |

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| NO       | AKTIVA                        | DESEMBER 2015          | JULI 2016              | KENAIKAN (%)  | NO       | PASIVA                                 | DESEMBER 2015          | JULI 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>57.384.784.961</b>  | <b>-15,10%</b> |
| 1.1.1.   | KAS                           | 7.289.306.491          | 11.365.026.105         | 55,91%        | 2.1.1.1. | Sukarela                               | 49.783.071.512         | 37.581.628.157         | -24,51%        |
| 1.1.2.   | BANK                          | 34.728.844.208         | 23.494.583.783         | -32,35%       | 2.1.1.2. | Berjangka                              | 17.023.300.000         | 18.462.400.000         | 8,45%          |
| 1.1.3.   | DEPOSITO DAN SETARA DEPOSITO  | 21.786.829.573         | 17.747.500.000         | -18,54%       | 2.1.1.3. | Qurban                                 | 328.664.519            | 485.873.895            | 47,83%         |
| 1.1.4.   | PIUTANG                       | <b>178.946.643.972</b> | <b>198.336.929.671</b> | <b>10,84%</b> | 2.1.1.4. | Sanitasi                               | 86.458.475             | 174.121.848            | 101,39%        |
| 1.1.4.1. | Mikro Mitra Usaha (Ijarah)    | 155.819.072.264        | 172.814.502.715        | 10,91%        | 2.1.1.5. | Umroh                                  | 367.214.996            | 498.861.058            | 35,85%         |
| 1.1.4.2. | Mikro Mitra Mandiri (Ijarah)  | 4.615.438.115          | 3.818.076.102          | -17,28%       | 2.1.1.6. | Haji                                   | 1.296.041              | 4.259.968              | 228,69%        |
| 1.1.4.3. | Mikro Tata Griya (Istisna)    | 7.164.113.868          | 5.230.548.135          | -26,99%       | 2.1.1.7. | SiceraH                                | -                      | 177.640.035            | 0,00%          |
| 1.1.4.4. | Mikro Tata Cendikia (Ijarah)  | 2.113.164.538          | 1.751.163.826          | -17,13%       |          |  |                        |                        |                |
| 1.1.4.5. | Mikro Tata Sanitasi (Istisna) | 6.506.967.187          | 9.137.084.893          | 40,42%        | 2.1.2.   | KEWAJIBAN BANK                         | 38.411.261.945         | 17.904.078.220         | -53,39%        |
| 1.1.4.6. | Mikro Tata Air (Istisna)      | 2.722.888.000          | 5.581.954.000          | 105,00%       | 2.1.3.   | KEWAJIBAN UPDB                         | 8.606.148.989          | 4.835.895.410          | -43,81%        |
| 1.1.4.7. | Qardul Hasan                  | 5.000.000              | 3.600.000              | -28,00%       | 2.1.4.   | HUTANG PAJAK                           | 2.195.348.975          | 1.315.813.632          | -40,06%        |
| 1.1.5.   | PPAP                          | (772.514.904)          | (772.514.904)          | -             | 2.1.5.   | DANA INSENTIF                          | -                      | -                      | -              |
| 1.1.6.   | PERLENGKAPAN                  | 252.018.650            | 239.914.800            | -4,80%        | 2.1.6.   | DANA BANTUAN TEKNIS                    | 518.525.824            | 260.745.824            | -49,71%        |
| 1.1.7.   | UANG MUKA                     | 282.015.000            | 1.193.559.800          | 323,23%       |          | <b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>  | <b>117.321.291.276</b> | <b>81.701.318.047</b>  | <b>-30,36%</b> |
| 1.1.8.   | SEWA DIBAYAR DIMUKA           | 1.204.427.289          | 2.663.799.354          | 121,17%       |          | <b>2.2. KEWAJIBAN JANGKA PANJANG</b>   |                        |                        |                |
| 1.1.9.   | ANTAR KANTOR AKTIVA           | -                      | -                      | -             | 2.2.1.   | KEWAJIBAN BANK                         | 21.179.635.323         | 39.098.675.094         | 84,61%         |
|          | <b>JUMLAH AKTIVA LANCAR</b>   | <b>243.717.570.279</b> | <b>254.268.798.608</b> | <b>4,33%</b>  | 2.2.2.   | KEWAJIBAN UPDB                         | 3.803.074.492          | 18.858.630.048         | 395,88%        |
|          |                               |                        |                        |               | 2.2.3.   | DANA KESEJAHTERAAN                     | 3.000.370.572          | 3.628.844.162          | 20,95%         |
|          | <b>1.2. AKTIVA TETAP:</b>     |                        |                        |               | 2.2.4.   | TITIPAN DANA KEBAJIKAN                 | 1.586.862.247          | 3.273.624.097          | 106,30%        |
| 1.2.1.   | TANAH                         | <b>1.911.199.000</b>   | <b>1.911.199.000</b>   | <b>0,00%</b>  | 2.2.5.   | DANA PEMBANGUNAN KOPERASI              | 142.092.652            | 6.988.657              | -95,08%        |
| 1.2.2.   | GEDUNG KANTOR                 | <b>12.706.751.000</b>  | <b>12.868.856.900</b>  | <b>1,28%</b>  | 2.2.6.   | DANA PENDIDIKAN                        | 190.294.816            | 248.121.752            | 30,39%         |
| 1.2.3.   | KENDARAAN                     | <b>2.219.980.000</b>   | <b>2.219.980.000</b>   | <b>0,00%</b>  | 2.2.7.   | DANA SOSIAL                            | 423.126.720            | 620.782.383            | 46,71%         |
| 1.2.4.   | PERALATAN KANTOR              | <b>3.388.385.790</b>   | <b>3.753.846.590</b>   | <b>10,79%</b> | 2.2.8.   | SETORAN PERLINDUNGAN PEMBIAYAAN        | -                      | 262.990.900            | 0,00%          |
| 1.2.5.   | AKTIVA TIDAK BERWUJUD         | <b>98.670.000</b>      | <b>98.670.000</b>      | <b>0,00%</b>  |          | <b>JUMLAH KEWAJIBAN JANGKA PANJANG</b> | <b>30.325.456.823</b>  | <b>65.998.657.093</b>  | <b>117,63%</b> |
| 1.2.6.   | AKUMULASI PENYUSUTAN          | (3.655.420.625)        | (4.687.961.136)        | 28,25%        | 2.3.     | TITIPAN                                |                        |                        |                |
|          | <b>JUMLAH AKTIVA TETAP</b>    | <b>16.669.565.165</b>  | <b>16.164.591.354</b>  | <b>-3,03%</b> | 2.3.1.   | ZISWAF                                 | -                      | 208.763.400            | 0,00%          |
|          |                               |                        |                        |               | 2.3.2.   | ANTAR KANTOR PASIVA                    | -                      | -                      | -              |
|          |                               |                        |                        |               |          | <b>JUMLAH TITIPAN</b>                  | <b>-</b>               | <b>208.763.400</b>     | <b>0,00%</b>   |
|          | <b>JUMLAH AKTIVA</b>          | <b>260.387.135.444</b> | <b>270.433.389.962</b> | <b>3,86%</b>  |          | <b>TOTAL KEWAJIBAN</b>                 | <b>147.646.748.098</b> | <b>147.908.738.540</b> | <b>0,18%</b>   |
|          |                               |                        |                        |               | III      | <b>EKUITAS :</b>                       |                        |                        |                |
|          |                               |                        |                        |               | 3.1.     | SIMPANAN POKOK                         | 1.178.910.000          | 1.153.220.000          | -2,18%         |
|          |                               |                        |                        |               | 3.2.     | SIMPANAN WAJIB                         | 93.894.282.271         | 104.075.049.706        | 10,84%         |
|          |                               |                        |                        |               | 3.3.     | CADANGAN MODAL                         | 11.078.672.975         | 12.396.377.395         | 11,89%         |
|          |                               |                        |                        |               | 3.4.     | SHU SETELAH PAJAK                      | 6.588.522.100          | 4.900.004.322          | -25,63%        |
|          |                               |                        |                        |               |          | <b>JUMLAH EKUITAS</b>                  | <b>112.740.387.346</b> | <b>122.524.651.423</b> | <b>8,68%</b>   |
|          |                               |                        |                        |               |          | <b>JUMLAH PASIVA</b>                   | <b>260.387.135.444</b> | <b>270.433.389.962</b> | <b>3,86%</b>   |