

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
30/09/2016**

----- Laporan Bulan September 2016

NO.	INDIKATOR	DESEMBER 2015	SEPTEMBER 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>118.033.450.001</b>	<b>11,19%</b>
	a. Simpanan Pokok	1.178.910.000	1.155.410.000	-1,99%
	b. Simpanan Wajib	93.894.282.271	104.481.662.606	11,28%
	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>303.229.118.008</b>	<b>16,45%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	387.777.500.000	352.622.700.000	-9,07%
	b. Akumulasi Penyaluran Pembiayaan	1.458.238.700.000	1.810.861.400.000	24,18%
	c. Pembiayaan Efektif	314.885.647.533	359.550.816.690	14,18%
<b>IV</b>	<b>PIUTANG</b>	<b>178.946.643.972</b>	<b>208.977.506.297</b>	<b>16,78%</b>
	a. Mikro Mitra Usaha (MMU)	155.819.072.264	181.604.018.715	16,55%
	b. Mikro Mitra Mandiri (MMM)	4.615.438.115	3.514.988.264	-23,84%
	c. Mikro Tata Griya (MTG)	7.164.113.868	4.633.383.435	-35,33%
	d. Mikro Tata Cendikia (MTC)	2.113.164.538	1.558.169.571	-26,26%
	e. Mikro Tata Sanitasi (MTS)	6.506.967.187	10.122.486.312	55,56%
	f. Mikro Tata Air (MTA)	2.722.888.000	7.541.310.000	176,96%
	g. Qardul Hasan	5.000.000	3.150.000	-37,00%
<b>V</b>	<b>SIMPANAN</b>	<b>67.590.005.543</b>	<b>72.122.358.205</b>	<b>6,71%</b>
	a. Sukarela	49.783.071.512	50.068.412.899	0,57%
	b. Berjangka	17.023.300.000	20.400.100.000	19,84%
	c. Qurban	328.664.519	398.374.586	21,21%
	d. Sanitasi	86.458.475	217.806.295	151,92%
	e. Umroh	367.214.996	575.961.737	56,85%
	f. Haji	1.296.041	7.333.008	465,80%
	g. Sicerah	-	454.369.680	
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>72.000.120.749</b>	<b>94.436.991.331</b>	<b>31,16%</b>
	a. Bank Umum	59.590.897.268	72.676.824.037	21,96%
	b. UPDB	12.409.223.481	21.760.167.294	75,35%
<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	36	33,33%
	d. Desa Terlayani (Desa)	345	375	8,70%
	e. Jumlah Rembug Pusat (RP)	4.622	4.750	2,77%
	f. Jumlah Anggota (Orang)	117.891	115.541	-1,99%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>457</b>	<b>487</b>	<b>6,56%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>6.588.522.100</b>	<b>8.115.456.887</b>	<b>23,18%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
30/09/2016**

-----Laporan Bulan September 2016

NO	AKTIVA	DESEMBER 2015	SEPTEMBER 2016	KENAIKAN (%)	NO	PASIVA	DESEMBER 2015	SEPTEMBER 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>72.122.358.205</b>	<b>6,71%</b>
1.1.1.	KAS	7.289.306.491	11.129.813.124	52,69%	2.1.1.1.	Sukarela	49.783.071.512	50.068.412.899	0,57%
1.1.2.	BANK	34.728.844.208	41.206.267.158	18,65%	2.1.1.2.	Berjangka	17.023.300.000	20.400.100.000	19,84%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	21.786.829.573	21.700.000.000	-0,40%	2.1.1.3.	Qurban	328.664.519	398.374.586	21,21%
1.1.4.	PIUTANG	<b>178.946.643.972</b>	<b>208.977.506.297</b>	<b>16,78%</b>	2.1.1.4.	Sanitasi	86.458.475	217.806.295	151,92%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	155.819.072.264	181.604.018.715	16,55%	2.1.1.5.	Umroh	367.214.996	575.961.737	56,85%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	4.615.438.115	3.514.988.264	-23,84%	2.1.1.6.	Haji	1.296.041	7.333.008	465,80%
1.1.4.3.	Mikro Tata Griya (Istisna)	7.164.113.868	4.633.383.435	-35,33%	2.1.1.7.	Sicerah	-	454.369.680	0,00%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	2.113.164.538	1.558.169.571	-26,26%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	6.506.967.187	10.122.486.312	55,56%	2.1.2.	KEWAJIBAN BANK	38.411.261.945	13.374.250.864	-65,18%
1.1.4.6.	Mikro Tata Air (Istisna)	2.722.888.000	7.541.310.000	176,96%	2.1.3.	KEWAJIBAN UPDB	8.606.148.989	2.901.537.246	-66,29%
1.1.4.7.	Qardul Hasan	5.000.000	3.150.000	-37,00%	2.1.4.	HUTANG PAJAK	2.195.348.975	1.667.613.632	-24,04%
1.1.5.	PPAP	(772.514.904)	(772.514.904)	-	2.1.5.	DANA INSENTIF	-	-	-
1.1.6.	PERLENGKAPAN	252.018.650	282.056.150	11,92%	2.1.6.	DANA BANTUAN TEKNIS	518.525.824	144.411.079	-72,15%
1.1.7.	UANG MUKA	282.015.000	2.160.389.598	666,05%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>117.321.291.276</b>	<b>90.210.171.026</b>	<b>-23,11%</b>
1.1.8.	SEWA DIBAYAR DIMUKA	1.204.427.289	2.496.979.332	107,32%		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	21.179.635.323	59.302.573.173	180,00%
	<b>JUMLAH AKTIVA LANCAR</b>	<b>243.717.570.279</b>	<b>287.180.496.756</b>	<b>17,83%</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	3.624.844.162	20,81%
	<b>1.2. AKTIVA TETAP:</b>				2.2.4.	TITIPAN DANA KEBAJIKAN	1.586.862.247	3.715.239.719	134,12%
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>12.918.236.900</b>	<b>1,66%</b>	2.2.6.	DANA PENDIDIKAN	190.294.816	204.221.752	7,32%
1.2.3.	KENDARAAN	<b>2.219.980.000</b>	<b>2.237.180.000</b>	<b>0,77%</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>3.872.536.221</b>	<b>14,29%</b>	2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	-	251.231.900	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>86.584.511.794</b>	<b>185,52%</b>
1.2.6.	AKUMULASI PENYUSUTAN	(3.655.420.625)	(4.989.200.869)	36,49%	2.3.	TITIPAN			
	<b>JUMLAH AKTIVA TETAP</b>	<b>16.669.565.165</b>	<b>16.048.621.252</b>	<b>-3,73%</b>	2.3.1.	ZISWAF	-	285.528.300	0,00%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>-</b>	<b>285.528.300</b>	<b>0,00%</b>
	<b>JUMLAH AKTIVA</b>	<b>260.387.135.444</b>	<b>303.229.118.008</b>	<b>16,45%</b>		<b>TOTAL KEWAJIBAN</b>	<b>147.646.748.098</b>	<b>177.080.211.120</b>	<b>19,94%</b>
					III	<b>EKUITAS :</b>			
					3.1.	SIMPANAN POKOK	1.178.910.000	1.155.410.000	-1,99%
					3.2.	SIMPANAN WAJIB	93.894.282.271	104.481.662.606	11,28%
					3.3.	CADANGAN MODAL	11.078.672.975	12.396.377.395	11,89%
					3.4.	SHU SETELAH PAJAK	6.588.522.100	8.115.456.887	23,18%
						<b>JUMLAH EKUITAS</b>	<b>112.740.387.346</b>	<b>126.148.906.888</b>	<b>11,89%</b>
						<b>JUMLAH PASIVA</b>	<b>260.387.135.444</b>	<b>303.229.118.008</b>	<b>16,45%</b>