

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/05/2018**

----- Laporan Bulan Mei 2018

| NO. | INDIKATOR | DESEMBER 2017 | MEI 2018 | KENAIKAN (%) |
|-------------|---|------------------------|------------------------|----------------|
| 1 | 2 | 3 | 4 | 5 |
| I | PERMODALAN | 153.582.845.844 | 172.070.109.607 | 12,04% |
| | a. Simpanan Pokok | 1.305.810.000 | 1.380.490.000 | 5,72% |
| | b. Simpanan Wajib | 137.740.414.000 | 153.643.224.000 | 11,55% |
| | c. Cadangan Modal | 14.536.621.844 | 17.046.395.607 | 17,27% |
| II | JUMLAH ASSET | 411.290.896.210 | 448.140.576.984 | 8,96% |
| III | PEMBIAYAAN | | | |
| | a. Akumulasi Penyaluran Pembiayaan Berjalan | 576.805.400.000 | 328.107.000.000 | -43,12% |
| | b. Akumulasi Penyaluran Pembiayaan | 2.500.030.900.000 | 2.828.137.900.000 | 13,12% |
| | c. Pembiayaan Efektif | 505.437.700.000 | 558.210.100.000 | 10,44% |
| IV | PIUTANG | 273.789.571.333 | 344.771.817.288 | 25,93% |
| | a. Mikro Mitra Usaha (MMU) | 240.376.385.157 | 308.969.875.968 | 28,54% |
| | b. Mikro Mitra Mandiri (MMM) | 4.444.117.886 | 5.045.302.320 | 13,53% |
| | c. Mikro Tata Griya (MTG) | 1.815.756.792 | 3.204.665.272 | 76,49% |
| | d. Mikro Tata Cendikia (MTC) | 2.021.935.749 | 2.153.423.000 | 6,50% |
| | e. Mikro Tata Sanitasi (MTS) | 8.951.309.680 | 8.266.695.137 | -7,65% |
| | f. Mikro Tata Air (MTA) | 12.152.637.000 | 12.048.349.000 | -0,86% |
| | g. Qardul Hasan | 61.812.000 | 58.030.000 | -6,12% |
| | h. Mikro Mitra Ternak (MMT) | - | 149.140.000 | - |
| | i. Karyawan | 3.965.617.069 | 4.861.936.591 | 22,60% |
| | j. Talangan Umroh | - | 14.400.000 | - |
| V | SIMPANAN | 136.627.025.266 | 148.679.129.499 | 8,82% |
| | a. Sukarela | 86.178.631.950 | 92.906.010.294 | 7,81% |
| | b. Berjangka | 45.547.020.000 | 49.825.500.000 | 9,39% |
| | c. Qurban | 902.646.002 | 1.358.852.208 | 50,54% |
| | d. Sanitasi | 560.091.848 | 631.342.672 | 12,72% |
| | e. Umroh | 1.101.108.627 | 1.052.842.732 | -4,38% |
| | f. Haji | 93.620.541 | 194.561.885 | 107,82% |
| | g. Sicerah | 2.243.906.298 | 2.710.019.708 | 20,77% |
| VI | Pinjaman Pihak Ke 3 | 95.348.223.478 | 110.675.652.894 | 16,08% |
| | a. Bank Umum | 85.626.001.255 | 103.731.208.451 | 21,14% |
| | b. UPDB | 9.722.222.223 | 6.944.444.443 | -28,57% |
| VII | JANGKAUAN PELAYANAN | | | |
| | a. Cabang | 5 | 5 | 0,00% |
| | b. Cabang Pembantu | 37 | 41 | 10,81% |
| | c. Kelurahan Terlayani (Kelurahan) | 55 | 59 | 7,27% |
| | d. Desa Terlayani (Desa) | 482 | 518 | 7,47% |
| | e. Jumlah Rembug Pusat (RP) | 5.749 | 6.050 | 5,24% |
| | f. Jumlah Anggota (Orang) | 130.581 | 138.049 | 5,72% |
| VIII | JUMLAH KARYAWAN | 587 | 659 | 12,27% |
| IX | SHU SETELAH PAJAK | 12.548.868.816 | 2.957.519.969 | -76,43% |

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/05/2018**

----- Laporan Bulan Mei 2018

| NO | AKTIVA | DESEMBER 2017 | MEI 2018 | KENAIKAN (%) | NO | PASIVA | DESEMBER 2017 | MEI 2018 | KENAIKAN (%) |
|----------|-------------------------------------|------------------------|------------------------|---------------|----------|--|------------------------|------------------------|----------------|
| I | AKTIVA | | | | II | KEWAJIBAN | | | |
| | 1.1. AKTIVA LANCAR: | | | | | 2.1. KEWAJIBAN JANGKA PENDEK | | | |
| | | | | | | 2.1.1 SIMPANAN ANGGOTA: | 136.627.025.266 | 148.679.129.499 | 8,82% |
| 1.1.1. | KAS | 15.141.192.089 | 10.160.726.049 | -32,89% | 2.1.1.1. | Sukarela | 86.178.631.950 | 92.906.010.294 | 7,81% |
| 1.1.2. | BANK | 73.505.442.915 | 36.817.228.007 | -49,91% | 2.1.1.2. | Berjangka | 45.547.020.000 | 49.825.500.000 | 9,39% |
| 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 | 1.358.852.208 | 50,54% |
| 1.1.4. | PIUTANG | 273.789.571.333 | 344.771.817.288 | 25,93% | 2.1.1.4. | Sanitasi | 560.091.848 | 631.342.672 | 12,72% |
| 1.1.4.1. | Qord Wal Ijarah | 248.772.784.112 | 318.193.294.879 | 27,91% | 2.1.1.5. | Umroh | 1.101.108.627 | 1.052.842.732 | -4,38% |
| 1.1.4.2. | Murabahah | 22.920.359.472 | 23.472.058.409 | 2,41% | 2.1.1.6. | Haji | 93.620.541 | 194.561.885 | 107,82% |
| 1.1.4.3. | Ijarah | 2.022.235.749 | 2.819.434.000 | 39,42% | 2.1.1.7. | Sicerah | 2.243.906.298 | 2.710.019.708 | 20,77% |
| 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 | 41.155.449.974 | -17,40% |
| 1.1.4.6. | Qordul Hasan | 63.692.000 | 58.030.000 | -8,89% | 2.1.3. | KEWAJIBAN UPDB | 6.666.666.667 | 3.888.888.887 | -41,67% |
| 1.1.5. | PPAP | (1.291.052.841) | (1.183.763.754) | -8,31% | 2.1.4. | HUTANG PAJAK | 4.154.051.290 | 1.706.425.387 | -58,92% |
| 1.1.6. | PERLENGKAPAN | 412.539.517 | 358.551.504 | -13,09% | 2.1.5. | DANA INSENTIF | 11.399.347 | 64.764.481 | 468,14% |
| 1.1.7. | UANG MUKA | 988.215.000 | 2.903.076.500 | 193,77% | 2.1.6. | DANA BANTUAN TEKNIS | 104.067.609 | 91.921.537 | -11,67% |
| 1.1.8. | SEWA DIBAYAR DIMUKA | 3.928.041.789 | 4.072.683.534 | 3,68% | | JUMLAH KEWAJIBAN JANGKA PENDEK | 197.390.733.613 | 195.586.579.765 | -0,91% |
| 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 | 62.575.758.477 | 74,80% |
| | JUMLAH AKTIVA LANCAR | 392.220.589.301 | 425.172.051.922 | 8,40% | 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% |
| | | | | | 2.2.4. | TITIPAN DANA KEBAJIKAN | 4.160.461.489 | 4.998.120.089 | 20,13% |
| | | | | | 2.2.5. | DANA PEMBANGUNAN KOPERASI | 8.338.102 | 249.065.478 | 2887,08% |
| | | | | | 2.2.6. | DANA PENDIDIKAN | 5.860.401 | 367.623.842 | 6173,02% |
| | | | | | 2.2.7. | DANA SOSIAL | 35.217.220 | 355.480.140 | 909,39% |
| | | | | | 2.2.8. | SETORAN PERLINDUNGAN PEMBIAYAAN | 311.669.328 | 558.707.130 | 79,26% |
| | | | | | | JUMLAH KEWAJIBAN JANGKA PANJANG | 46.552.049.135 | 75.523.716.883 | 62,23% |
| | | | | | | 2.3. TITIPAN | | | |
| | | | | | 2.3.1. | ZISWAF | 1.114.898.802 | 1.901.150.760 | 70,52% |
| | | | | | 2.3.2. | ANTAR KANTOR PASIVA | - | - | - |
| | | | | | | JUMLAH TITIPAN | 1.114.898.802 | 1.901.150.760 | 70,52% |
| | | | | | | TOTAL KEWAJIBAN | 245.057.681.550 | 273.011.447.408 | 11,41% |
| | | | | | III | EKUITAS : | | | |
| | | | | | 3.1. | SIMPANAN POKOK | 1.305.810.000 | 1.380.490.000 | 5,72% |
| | | | | | 3.2. | SIMPANAN WAJIB | 137.740.414.000 | 153.643.224.000 | 11,55% |
| | | | | | 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 | 2.957.519.969 | -76,43% |
| | | | | | | JUMLAH EKUITAS | 166.233.214.660 | 175.129.129.576 | 5,35% |
| | | | | | | JUMLAH PASIVA | 411.290.896.210 | 448.140.576.984 | 8,96% |
| | JUMLAH AKTIVA | 411.290.896.210 | 448.140.576.984 | 8,96% | | | | | |