

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
28/09/2018**

----- Laporan Bulan September 2018

NO.	INDIKATOR	DESEMBER 2017	SEPTEMBER 2018	KENAIKAN (%)
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>I</b>	<b>PERMODALAN</b>	<b>153.582.845.844</b>	<b>182.643.886.607</b>	<b>18,92%</b>
	a. Simpanan Pokok	1.305.810.000	1.392.590.000	6,65%
	b. Simpanan Wajib	137.740.414.000	164.204.901.000	19,21%
	c. Cadangan Modal	14.536.621.844	17.046.395.607	17,27%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>411.290.896.210</b>	<b>470.112.833.341</b>	<b>14,30%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	495.020.900.000	-14,18%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	2.995.051.800.000	19,80%
	c. Pembiayaan Efektif	505.437.700.000	576.057.400.000	13,97%
<b>IV</b>	<b>PIUTANG</b>	<b>273.789.571.333</b>	<b>322.084.129.850</b>	<b>17,64%</b>
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	283.255.602.890	17,84%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	4.628.677.751	4,15%
	c. Mikro Tata Griya (MTG)	1.815.756.792	4.398.221.271	142,23%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.050.896.000	1,43%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	7.959.101.500	-11,08%
	f. Mikro Tata Air (MTA)	12.152.637.000	14.536.253.000	19,61%
	g. Qardul Hasan	61.812.000	95.035.000	53,75%
	h. Mikro Mitra Ternak (MMT)	-	340.000	-
	i. Karyawan	3.965.617.069	5.156.582.438	30,03%
	j. Talangan Umroh	-	3.420.000	-
<b>V</b>	<b>SIMPANAN</b>	<b>136.627.025.266</b>	<b>176.355.038.801</b>	<b>29,08%</b>
	a. Sukarela	86.178.631.950	104.276.149.932	21,00%
	b. Berjangka	45.547.020.000	65.402.700.000	43,59%
	c. Qurban	902.646.002	1.031.469.010	14,27%
	d. Sanitasi	560.091.848	640.021.202	14,27%
	e. Umroh	1.101.108.627	1.221.355.617	10,92%
	f. Haji	93.620.541	212.408.673	126,88%
	g. Sicerah	2.243.906.298	3.570.934.367	59,14%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>95.348.223.478</b>	<b>88.897.930.906</b>	<b>-6,76%</b>
	a. Bank Umum	85.626.001.255	84.175.708.687	-1,69%
	b. UPDB	9.722.222.223	4.722.222.219	-51,43%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	61	10,91%
	d. Desa Terlayani (Desa)	482	523	8,51%
	e. Jumlah Rembug Pusat (RP)	5.749	6.109	6,26%
	f. Jumlah Anggota (Orang)	130.581	139.259	6,65%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>587</b>	<b>671</b>	<b>14,31%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>12.548.868.816</b>	<b>9.004.492.468</b>	<b>-28,24%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
28/09/2018**

-----Laporan Bulan September 2018

NO	AKTIVA	DESEMBER 2017	SEPTEMBER 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	SEPTEMBER 2018	KENAIKAN (%)
<b>I</b>	<b>AKTIVA</b>				<b>II</b>	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>136.627.025.266</b>	<b>176.355.038.801</b>	<b>29,08%</b>
1.1.1.	<b>KAS</b>	15.141.192.089	17.225.390.377	13,77%	2.1.1.1.	Sukarela	86.178.631.950	104.276.149.932	21,00%
1.1.2.	<b>BANK</b>	73.505.442.915	73.777.993.984	0,37%	2.1.1.2.	Berjangka	45.547.020.000	65.402.700.000	43,59%
1.1.3.	<b>DEPOSITO DAN SETARA DEPOSITO</b>	22.702.500.000	25.117.500.000	10,64%	2.1.1.3.	Qurban	902.646.002	1.031.469.010	14,27%
1.1.4.	<b>PIUTANG</b>	<b>273.789.571.333</b>	<b>322.084.129.850</b>	<b>17,64%</b>	2.1.1.4.	Sanitasi	560.091.848	640.021.202	14,27%
1.1.4.1.	Qord Wal Ijarah	248.772.784.112	292.968.954.079	17,77%	2.1.1.5.	Umroh	1.101.108.627	1.221.355.617	10,92%
1.1.4.2.	Murabahah	22.920.359.472	26.900.538.771	17,37%	2.1.1.6.	Haji	93.620.541	212.408.673	126,88%
1.1.4.3.	Ijarah	2.022.235.749	2.039.102.000	0,83%	2.1.1.7.	Sicerah	2.243.906.298	3.570.934.367	59,14%
1.1.4.4.	Musyarakah	10.500.000	10.500.000	0,00%					
1.1.4.5.	Mudharabah	-	70.000.000	100,00%	<b>2.1.2. KEWAJIBAN BANK</b>		<b>49.827.523.434</b>	<b>19.947.070.166</b>	<b>-59,97%</b>
1.1.4.6.	Qordul Hasan	63.692.000	95.035.000	49,21%	<b>2.1.3. KEWAJIBAN UPDB</b>		<b>6.666.666.667</b>	<b>1.666.666.663</b>	<b>-75,00%</b>
1.1.5.	<b>PPAP</b>	(1.291.052.841)	(1.049.434.441)	-18,71%	<b>2.1.4. HUTANG PAJAK</b>		<b>4.154.051.290</b>	<b>2.723.800.771</b>	<b>-34,43%</b>
1.1.6.	<b>PERLENGKAPAN</b>	412.539.517	371.521.443	-9,94%	<b>2.1.5. DANA INSENTIF</b>		<b>11.399.347</b>	<b>64.764.481</b>	<b>468,14%</b>
1.1.7.	<b>UANG MUKA</b>	988.215.000	3.329.336.960	236,90%	<b>2.1.6. DANA BANTUAN TEKNIS</b>		<b>104.067.609</b>	<b>68.485.537</b>	<b>-34,19%</b>
1.1.8.	<b>SEWA DIBAYAR DIMUKA</b>	3.928.041.789	4.335.250.904	10,37%	<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>		<b>197.390.733.613</b>	<b>200.825.826.419</b>	<b>1,74%</b>
1.1.9.	<b>PAJAK DIBAYAR DIMUKA</b>	3.044.139.499	2.679.870.422	-11,97%					
1.1.10.	<b>ANTAR KANTOR AKTIVA</b>	-	-	-	<b>2.2. KEWAJIBAN JANGKA PANJANG</b>				
	<b>JUMLAH AKTIVA LANCAR</b>	<b>392.220.589.301</b>	<b>447.871.559.498</b>	<b>14,19%</b>	2.2.1.	KEWAJIBAN BANK	35.798.477.821	64.228.638.521	79,42%
					2.2.2.	KEWAJIBAN UPDB	3.055.555.556	3.055.555.556	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.176.469.218	3.359.406.171	5,76%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.160.461.489	4.067.178.289	-2,24%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	8.338.102	74.870.878	797,94%
					2.2.6.	DANA PENDIDIKAN	5.860.401	335.553.742	5625,78%
					2.2.7.	DANA SOSIAL	35.217.220	50.811.804	44,28%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	114.961.051	-63,11%
					<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>		<b>46.552.049.135</b>	<b>75.286.976.012</b>	<b>61,73%</b>
	<b>1.2. AKTIVA TETAP:</b>				<b>2.3. TITIPAN</b>				
1.2.1.	<b>TANAH</b>	1.911.199.000	1.911.199.000	0,00%	2.3.1.	ZISWAF	1.114.898.802	2.250.151.835	101,83%
1.2.2.	<b>GEDUNG KANTOR</b>	15.120.022.750	15.134.357.750	0,09%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	<b>KENDARAAN</b>	3.400.575.000	7.308.965.000	114,93%	<b>JUMLAH TITIPAN</b>		<b>1.114.898.802</b>	<b>2.250.151.835</b>	<b>101,83%</b>
1.2.4.	<b>PERALATAN KANTOR</b>	5.755.631.574	7.069.033.765	22,82%					
1.2.5.	<b>AKTIVA TIDAK BERWUJUD</b>	98.670.000	98.670.000	0,00%	<b>TOTAL KEWAJIBAN</b>		<b>245.057.681.550</b>	<b>278.362.954.266</b>	<b>13,59%</b>
1.2.6.	<b>AKUMULASI PENYUSUTAN</b>	(7.215.791.415)	(9.280.951.672)	28,62%					
	<b>JUMLAH AKTIVA TETAP</b>	<b>19.070.306.909</b>	<b>22.241.273.843</b>	<b>16,63%</b>	<b>III EKUITAS :</b>				
					3.1.	SIMPANAN POKOK	1.305.810.000	1.392.590.000	6,65%
					3.2.	SIMPANAN WAJIB	137.740.414.000	164.204.901.000	19,21%
					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	9.004.492.468	-28,24%
					<b>JUMLAH EKUITAS</b>		<b>166.233.214.660</b>	<b>191.749.879.075</b>	<b>15,35%</b>
	<b>JUMLAH AKTIVA</b>	<b>411.290.896.210</b>	<b>470.112.833.341</b>	<b>14,30%</b>	<b>JUMLAH PASIVA</b>		<b>411.290.896.210</b>	<b>470.112.833.341</b>	<b>14,30%</b>