

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31/07/2019**

NO.	INDIKATOR	DESEMBER 2018	JULI 2019	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>186.978.070.047</b>	<b>212.492.094.789</b>	<b>13,65%</b>
	a. Simpanan Pokok	1.445.450.000	1.542.240.000	6,70%
	b. Simpanan Wajib	175.197.078.000	197.395.249.000	12,67%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>499.309.722.831</b>	<b>520.017.779.893</b>	<b>4,15%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	473.336.500.000	-31,22%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.661.556.000.000	14,85%
	c. Pembiayaan Efektif	614.048.700.000	685.081.300.000	11,57%
<b>IV</b>	<b>PIUTANG</b>	<b>340.231.386.159</b>	<b>396.219.732.392</b>	<b>16,46%</b>
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	345.373.878.426	16,83%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	8.365.902.537	45,76%
	c. Mikro Tata Griya (MTG)	6.159.506.298	11.285.314.296	83,22%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.612.621.000	29,86%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	5.795.455.000	-23,50%
	f. Mikro Tata Air (MTA)	16.820.047.000	14.045.749.000	-16,49%
	g. Qardul Hasan	561.406.129	504.014.129	-10,22%
	h. Mikro Mitra Ternak (MMT)	225.000.000	586.007.500	160,45%
	i. Karyawan	4.739.658.844	6.635.330.504	40,00%
	j. Talangan Umroh	1.080.000	15.460.000	1331,48%
<b>V</b>	<b>SIMPANAN</b>	<b>203.293.889.387</b>	<b>201.286.331.059</b>	<b>-0,99%</b>
	a. Sukarela	119.518.727.332	109.071.904.725	-8,74%
	b. Berjangka	75.844.000.000	84.519.900.000	11,44%
	c. Qurban	1.316.437.015	1.558.491.731	18,39%
	d. Sanitasi	642.940.765	637.122.941	-0,90%
	e. Umroh	1.511.832.189	1.352.939.382	-10,51%
	f. Haji	273.645.147	319.150.598	16,63%
	g. Sicerah	4.186.306.939	3.752.723.150	-10,36%
	h. Siharta	-	52.873.563	-
	i. Sitasya	-	21.224.969	-
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>84.007.640.486</b>	<b>86.542.443.087</b>	<b>3,02%</b>
	a. Bank Umum	80.952.084.935	68.486.887.543	-15,40%
	b. UPDB	3.055.555.551	18.055.555.544	490,91%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	41	45	9,76%
	c. Kelurahan Terlayani (Kelurahan)	61	66	8,20%
	d. Desa Terlayani (Desa)	532	593	11,47%
	e. Jumlah Rembug Pusat (RP)	6.273	6.858	9,33%
	f. Jumlah Anggota (Orang)	144.545	154.224	6,70%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>686</b>	<b>729</b>	<b>6,27%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>16.095.318.709</b>	<b>4.236.508.378</b>	<b>-73,68%</b>

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NERACA  
31/07/2019**

NO	AKTIVA	DESEMBER 2018	JULI 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	JULI 2019	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>203.293.889.387</b>	<b>201.286.331.059</b>	<b>-0,99%</b>	
1.1.1.	KAS	18.695.746.660	21.217.036.086	13,49%	2.1.1.1.	Sukarela	119.518.727.332	109.071.904.725	-8,74%	
1.1.2.	BANK	86.694.450.322	41.105.280.082	-52,59%	2.1.1.2.	Berjangka	75.844.000.000	84.519.900.000	11,44%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	25.867.500.000	27.367.500.000	5,80%	2.1.1.3.	Qurban	1.316.437.015	1.558.491.731	18,39%	
1.1.4.	PIUTANG	<b>340.231.386.159</b>	<b>396.219.732.392</b>	<b>16,46%</b>	2.1.1.4.	Sanitasi	642.940.765	637.122.941	-0,90%	
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	359.866.570.369	17,57%	2.1.1.5.	Umroh	1.511.832.189	1.352.939.382	-10,51%	
1.1.4.2.	Murabahah	30.529.146.298	31.011.163.296	1,58%	2.1.1.6.	Haji	273.645.147	319.150.598	16,63%	
1.1.4.3.	Ijarah	2.757.240.000	3.540.100.000	28,39%	2.1.1.7.	Sicerah	4.186.306.939	3.752.723.150	-10,36%	
1.1.4.4.	Musyarakah	235.500.000	596.507.500	153,29%	2.1.1.8.	Siharta	-	52.873.563	-	
1.1.4.5.	Mudharabah	70.000.000	624.031.000	791,47%	2.1.1.9.	Sitasya	-	21.224.969	-	
1.1.4.6.	Qordul Hasan	561.406.129	581.360.227	3,55%						
1.1.5.	PPAP	(1.018.198.626)	(464.558.313)	-54,37%	2.1.2.	KEWAJIBAN BANK	48.481.610.842	19.879.135.435	<b>-59,00%</b>	
1.1.6.	PERLENGKAPAN	359.223.108	310.978.207	-13,43%	2.1.3.	KEWAJIBAN UPDB	3.055.555.551	4.166.666.655	36,36%	
1.1.7.	UANG MUKA	2.603.626.560	5.148.362.380	97,74%	2.1.4.	HUTANG PAJAK	1.175.817.277	199.580.454	-83,03%	
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	3.826.761.234	-7,61%	2.1.5.	DANA INSENTIF	64.764.481	146.865.172	126,77%	
1.1.9.	PAJAK DIBAYAR DIMUKA	-	-	-	2.1.6.	DANA BANTUAN TEKNIS	16.013.293	24.013.294	49,96%	
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>256.087.650.830</b>	<b>225.702.592.069</b>	<b>-11,87%</b>	
						<b>2.2. KEWAJIBAN JANGKA PANJANG</b>				
						2.2.1.	KEWAJIBAN BANK	32.470.474.093	48.607.752.108	49,70%
						2.2.2.	KEWAJIBAN UPDB	-	13.888.888.889	-
						2.2.3.	DANA KESEJAHTERAAN	1.813.986.971	2.855.683.070	57,43%
						2.2.4.	TITIPAN DANA KEBAJIKAN	1.753.937.703	2.462.383.050	40,39%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	37.276.330	207.572.799	456,85%
						2.2.6.	DANA PENDIDIKAN	152.210.742	903.121.777	493,34%
						2.2.7.	DANA SOSIAL	29.441.780	657.274.583	2132,46%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	7.337.179	-95,26%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>37.778.696.689</b>	<b>70.956.725.675</b>	<b>87,82%</b>	
						<b>2.3. TITIPAN</b>				
						2.3.1.	ZISWAF	2.268.486.556	6.528.358.982	187,78%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>2.268.486.556</b>	<b>6.528.358.982</b>	<b>187,78%</b>	
						<b>TOTAL KEWAJIBAN</b>	<b>296.134.834.076</b>	<b>303.187.676.726</b>	<b>2,38%</b>	
					<b>III</b>	<b>EKUITAS :</b>				
					3.1.	SIMPANAN POKOK	1.445.450.000	1.542.240.000	6,70%	
					3.2.	SIMPANAN WAJIB	175.197.078.000	197.395.249.000	12,67%	
					3.3.	CADANGAN MODAL	10.335.542.047	13.554.605.789	31,15%	
					3.4.	HIBAH	101.500.000	101.500.000	0,00%	
					3.5.	SHU SETELAH PAJAK	16.095.318.709	4.236.508.378	-73,68%	
					<b>JUMLAH EKUITAS</b>	<b>203.174.888.756</b>	<b>216.830.103.167</b>	<b>6,72%</b>		
					<b>JUMLAH PASIVA</b>	<b>499.309.722.831</b>	<b>520.017.779.893</b>	<b>4,15%</b>		
	<b>JUMLAH AKTIVA</b>	<b>499.309.722.831</b>	<b>520.017.779.893</b>	<b>4,15%</b>						