

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-08-2025**

----- Laporan Bulan Agustus 2025

NO.	INDIKATOR	DESEMBER 2024	AGUSTUS 2025	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	290.137.883.421	262.505.854.301	-9,52%
	a. Simpanan Pokok	2.386.190.000	2.494.040.000	4,52%
	b. Simpanan Wajib	279.633.237.000	250.140.599.000	-10,55%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
	II JUMLAH ASSET	1.255.228.578.162	1.080.745.089.770	-13,90%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	442.502.200.000	-47,72%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.261.957.500.000	5,02%
	c. Pembiayaan Efektif	1.095.889.400.000	1.023.467.300.000	-6,61%
	IV PIUTANG	632.312.797.955	593.054.376.746	-6,21%
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	267.220.562.415	-26,07%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	82.351.637.000	-1,79%
	c. Mikro Tata Griya (MTG)	15.896.981.000	15.534.320.000	-2,28%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	3.886.231.000	-17,15%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	544.628.000	-30,29%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.357.847.000	-22,00%
	g. KPR Non DP	10.418.225.000	9.566.341.000	-8,18%
	h. Qardul Hasan	21.639.553.231	79.705.204.977	268,33%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.403.986.000	52,55%
	j. Piutang Karyawan	15.475.983.724	15.400.495.854	-0,49%
	k. Talangan Umroh	2.562.851.000	2.777.568.000	8,38%
	l. Talangan Haji	290.473.000	255.722.000	-11,96%
	m. Mikro Mitra Multi Guna	110.639.353.000	111.049.833.500	0,37%
	V SIMPANAN	440.101.733.714	445.032.625.085	1,12%
	a. Sukarela	160.980.795.062	155.743.151.238	-3,25%
	b. Berjangka	164.753.525.000	159.757.425.000	-3,03%
	c. Qurban	2.613.243.119	2.268.500.235	-13,19%
	d. Sanitasi	457.501.566	469.467.786	2,62%
	e. Umroh	2.040.615.118	1.724.576.046	-15,49%
	f. Haji	919.340.069	848.122.362	-7,75%
	g. Sicerah	9.593.553.510	9.277.937.336	-3,29%
	h. Siharta	3.943.020.414	3.571.292.072	-9,43%
	i. Sitasya	1.367.248.254	1.600.414.372	17,05%
	j. Sidul	28.437.041.602	26.865.138.638	-5,53%
	k. Saham	64.995.850.000	82.906.600.000	27,56%
	VI Pinjaman Pihak Ke 3	433.310.396.959	286.764.056.824	-33,82%
	a. Bank Umum	185.331.786.896	117.421.601.301	-36,64%
	b. Kewajiban Non Bank	247.978.610.063	169.342.455.523	-31,71%
	VII JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	199	1,02%
	d. Desa Terlayani (Desa)	1.236	1.289	4,29%
	e. Jumlah Rembug Pusat (RP)	12.854	13.182	2,55%
	f. Jumlah Anggota (Orang)	238.619	249.404	4,52%
	VIII JUMLAH KARYAWAN	1.178	1.157	-1,78%
	IX SHU SETELAH PAJAK	8.763.794.402	3.377.094.158	-61,47%

KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-08-2025

NO	AKTIVA	DESEMBER 2024	AGUSTUS 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	AGUSTUS 2025	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	440.101.733.714	445.032.625.085	1,12%
	1.1.1. KAS	17.526.044.149	16.696.057.995	-4,74%		2.1.1.1. Sukarela	160.980.795.062	155.743.151.238	-3,25%
	1.1.2. BANK	307.252.119.227	202.503.430.943	-34,09%		2.1.1.2. Berjangka	164.753.525.000	159.757.425.000	-3,03%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	67.092.150.000	-31,92%		2.1.1.3. Qurban	2.613.243.119	2.268.500.235	-13,19%
	1.1.4. PIUTANG	632.312.797.955	593.054.376.746	-6,21%		2.1.1.4. Sanitasi	457.501.566	469.467.786	2,62%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	15.329.302.694	-9,59%		2.1.1.5. Umroh	2.040.615.118	1.724.576.046	-15,49%
	1.1.4.2. Murabahah	554.127.020.898	455.779.495.710	-17,75%		2.1.1.6. Haji	919.340.069	848.122.362	-7,75%
	1.1.4.3. Ijarah	15.917.570.500	16.728.693.500	5,10%		2.1.1.7. Sicerah	9.593.553.510	9.277.937.336	-3,29%
	1.1.4.4. Musyarakah	1.575.386.000	2.403.486.000	52,56%		2.1.1.8. Siharta	3.943.020.414	3.571.292.072	-9,43%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	1.600.414.372	17,05%
	1.1.4.6. Qordul Hasan	21.639.553.231	81.789.287.842	277,96%		2.1.1.10. Sidul	28.437.041.602	26.865.138.638	-5,53%
	1.1.4.7. Istishna	22.097.931.000	21.024.111.000	-4,86%		2.1.1.11. Saham	64.995.850.000	82.906.600.000	27,56%
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	20.249.265.645	-33,11%					
	1.1.6. PPAP	(4.750.387.473)	(2.885.767.432)	-39,25%		2.1.2. KEWAJIBAN BANK	116.170.658.983	46.830.409.163	-59,69%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.562.225.631	-0,86%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	48.780.459.647	-68,18%
	1.1.8. UANG MUKA	37.085.373.969	48.559.800.002	30,94%		2.1.4. HUTANG PAJAK	5.581.548.487	6.589.615.717	18,06%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	9.881.972.330	9,98%		2.1.5. DANA INSENTIF	1.797.783.344	629.408.563	-64,99%
	1.1.10. PAJAK DIBAYAR DIMUKA	5.178.270.620	5.180.838.540	0,05%		2.1.6. DANA BANTUAN TEKNIS	20.813.000	20.703.000	-0,53%
	1.1.11. SEKUNDER	1.935.000.000	2.662.500.000	37,60%		JUMLAH KEWAJIBAN JANGKA PENDEK	716.958.716.925	547.883.221.175	-23,58%
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-					
						2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	69.161.127.913	70.591.192.138	2,07%
						2.2.2. KEWAJIBAN NON BANK	94.692.430.666	120.561.995.876	27,32%
	JUMLAH AKTIVA LANCAR	1.136.006.377.245	964.556.850.400	-15,09%		2.2.3. DANA KESEJAHTERAAN	155.460.184	885.019.919	469,29%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.323.192.525	21,09%
						2.2.5. DANA PEMBANGUNAN KOPERASI	80.199.849	255.475.738	218,55%
						2.2.6. DANA PENDIDIKAN	556.846.958	965.339.178	73,36%
						2.2.7. DANA SOSIAL	476.791.275	740.605.107	55,33%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	802.964.772	1.482.004.242	84,57%
						2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	14.435.013.761	-28,95%
	1.2. AKTIVA TETAP:					2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.299.257.027	20,24%
						JUMLAH KEWAJIBAN JANGKA PANJANG	189.240.572.907	213.539.095.511	12,84%
	1.2.1. TANAH	73.418.812.220	76.634.030.738	4,38%					
						2.3. TITIPAN			
	1.2.2. GEDUNG KANTOR	27.527.999.636	27.580.092.336	0,19%		2.3.1. ZISWAF	39.075.777.861	41.467.439.059	6,12%
	1.2.3. KENDARAAN	21.057.716.000	17.679.316.000	-16,04%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.4. PERALATAN KANTOR	25.396.753.218	26.014.946.003	2,43%		2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.452.717.407	16,64%
						JUMLAH TITIPAN	44.607.942.348	47.920.156.466	7,43%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%					
						TOTAL KEWAJIBAN	950.807.232.180	809.342.473.152	-14,88%
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(36.880.204.765)	10,62%					
					III	MODAL :			
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	0,00%		3.1. SIMPANAN POKOK	2.386.190.000	2.494.040.000	4,52%
						3.2. SIMPANAN WAJIB	279.633.237.000	250.140.599.000	-10,55%
	JUMLAH AKTIVA TETAP	119.222.200.917	116.188.239.370	-2,54%		3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
						3.4. HIBAH	101.500.000	101.500.000	0,00%
						3.5. KOMPONEN EKUITAS LAIN	5.418.168.159	5.418.168.159	0,00%
						3.6. SHU SETELAH PAJAK	8.763.794.402	3.377.094.158	-61,47%
						JUMLAH MODAL	304.421.345.982	271.402.616.618	-10,85%
	JUMLAH AKTIVA	1.255.228.578.162	1.080.745.089.770	-13,90%		JUMLAH PASIVA	1.255.228.578.162	1.080.745.089.770	-13,90%