

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-12-2025**

----- Laporan Bulan Desember 2025

NO.	INDIKATOR	DESEMBER 2024	DESEMBER 2025	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	290.137.883.421	248.677.298.301	-14,29%
	a. Simpanan Pokok	2.386.190.000	2.433.010.000	1,96%
	b. Simpanan Wajib	279.633.237.000	236.373.073.000	-15,47%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
	II JUMLAH ASSET	1.255.228.578.162	1.050.298.432.991	-16,33%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	703.497.200.000	-16,88%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.522.952.500.000	7,98%
	c. Pembiayaan Efektif	1.095.889.400.000	965.586.600.000	-11,89%
	IV PIUTANG	632.312.797.955	630.773.375.001	-0,24%
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	245.020.066.000	-32,21%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	141.719.442.027	69,01%
	c. Mikro Tata Griya (MTG)	15.896.981.000	16.348.284.000	2,84%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	3.632.858.000	-22,55%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	561.415.000	-28,14%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.237.069.000	-26,00%
	g. KPR Non DP	10.418.225.000	9.035.194.000	-13,28%
	h. Qardul Hasan	21.639.553.231	88.499.671.898	308,97%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.666.986.000	69,24%
	j. Piutang Karyawan	15.475.983.724	15.057.911.076	-2,70%
	k. Talangan Umroh	2.562.851.000	3.021.581.000	17,90%
	l. Talangan Haji	290.473.000	181.851.000	-37,39%
	m. Mikro Mitra Multi Guna	110.639.353.000	102.791.046.000	-7,09%
	V SIMPANAN	440.101.733.714	475.554.512.408	8,06%
	a. Sukarela	160.980.795.062	173.493.599.423	7,77%
	b. Berjangka	164.753.525.000	146.490.025.000	-11,09%
	c. Qurban	2.613.243.119	2.436.119.970	-6,78%
	d. Sanitasi	457.501.566	626.328.280	36,90%
	e. Umroh	2.040.615.118	1.792.706.987	-12,15%
	f. Haji	919.340.069	760.524.938	-17,27%
	g. Sicerah	9.593.553.510	11.922.613.757	24,28%
	h. Siharta	3.943.020.414	3.741.590.094	-5,11%
	i. Sitasya	1.367.248.254	2.222.379.374	62,54%
	j. Sidul	28.437.041.602	48.485.624.585	70,50%
	k. Saham	64.995.850.000	83.583.000.000	28,60%
	VI Pinjaman Pihak Ke 3	433.310.396.959	225.520.844.846	-47,95%
	a. Bank Umum	185.331.786.896	93.958.849.323	-49,30%
	b. Kewajiban Non Bank	247.978.610.063	131.561.995.523	-46,95%
	VII JANGKAUAN PELAYANAN			
	a. Regional	5	5	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	150	-23,86%
	d. Desa Terlayani (Desa)	1.236	1.343	8,66%
	e. Jumlah Rembug Pusat (RP)	12.854	13.193	2,64%
	f. Jumlah Anggota (Orang)	238.619	243.319	1,97%
	VIII JUMLAH KARYAWAN	1.178	1.049	-10,95%
	IX SHU SETELAH PAJAK	8.763.794.402	6.148.148.601	-29,85%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-12-2025**

NO	AKTIVA	DESEMBER 2024	DESEMBER 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	DESEMBER 2025	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	440.101.733.714	475.554.512.408	8,06%
	1.1.1. KAS	17.526.044.149	12.319.382.414	-29,71%		2.1.1.1. Sukarela	160.980.795.062	173.493.599.423	7,77%
	1.1.2. BANK	307.252.119.227	149.381.228.529	-51,38%		2.1.1.2. Berjangka	164.753.525.000	146.490.025.000	-11,09%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	58.093.150.000	-41,05%		2.1.1.3. Qurban	2.613.243.119	2.436.119.970	-6,78%
	1.1.4. PIUTANG	632.312.797.955	630.773.375.001	-0,24%		2.1.1.4. Sanitasi	457.501.566	626.328.280	36,90%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	14.519.489.027	-14,37%		2.1.1.5. Umroh	2.040.615.118	1.792.706.987	-12,15%
	1.1.4.2. Murabahah	554.127.020.898	425.612.415.099	-23,19%		2.1.1.6. Haji	919.340.069	760.524.938	-17,27%
	1.1.4.3. Ijarah	15.917.570.500	75.160.785.500	372,19%		2.1.1.7. Sicerah	9.593.553.510	11.922.613.757	24,28%
	1.1.4.4. Musyarakah	1.575.386.000	2.638.767.640	67,50%		2.1.1.8. Siharta	3.943.020.414	3.741.590.094	-5,11%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	2.222.379.374	62,54%
	1.1.4.6. Qordul Hasan	21.639.553.231	90.615.017.735	318,75%		2.1.1.10. Sidul	28.437.041.602	48.485.624.585	70,50%
	1.1.4.7. Istishna	22.097.931.000	22.213.000.000	0,52%		2.1.1.11. Saham	64.995.850.000	83.583.000.000	28,60%
	1.1.4.8. Rahn	-	13.900.000	-					
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	16.428.116.690	-45,73%		2.1.2. KEWAJIBAN BANK	116.170.658.983	67.508.028.665	-41,89%
	1.1.6. PPAP	(4.750.387.473)	(5.597.541.598)	17,83%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	96.481.129.190	-37,06%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.710.458.478	8,55%		2.1.4. HUTANG PAJAK	5.581.548.487	6.449.202.289	15,55%
	1.1.8. UANG MUKA	37.085.373.969	55.908.611.703	50,76%		2.1.5. DANA INSENTIF	1.797.783.344	268.990.542	-85,04%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	8.765.291.570	-3,34%		2.1.6. DANA BANTUAN TEKNIS	20.813.000	8.729.750	-58,06%
	1.1.10. PAJAK DIBAYAR DIMUKA	5.178.270.620	5.181.345.780	0,06%		JUMLAH KEWAJIBAN JANGKA PENDEK	716.958.716.925	646.270.592.844	-9,86%
	1.1.11. SEKUNDER	1.935.000.000	2.762.500.000	42,76%					
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	69.161.127.913	26.450.820.658	-61,75%
						2.2.2. KEWAJIBAN NON BANK	94.692.430.666	35.080.866.333	-62,95%
	JUMLAH AKTIVA LANCAR	1.136.006.377.245	935.725.918.567	-17,63%		2.2.3. DANA KESEJAHTERAAN	155.460.184	841.819.919	441,50%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.320.935.913	20,98%
						2.2.5. DANA PEMBANGUNAN KOPERASI	80.199.849	245.976.038	206,70%
						2.2.6. DANA PENDIDIKAN	556.846.958	964.359.178	73,18%
						2.2.7. DANA SOSIAL	476.791.275	672.105.107	40,96%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	802.964.772	4.065.090.223	406,26%
	1.2. AKTIVA TETAP:					2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	22.048.915.129	8,53%
						2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.407.359.953	30,25%
	1.2.1. TANAH	73.418.812.220	76.634.030.738	4,38%		JUMLAH KEWAJIBAN JANGKA PANJANG	189.240.572.907	94.098.248.451	-50,28%
	1.2.2. GEDUNG KANTOR	27.527.999.636	27.580.092.336	0,19%		2.3. TITIPAN			
						2.3.1. ZISWAF	39.075.777.861	42.455.873.035	8,65%
	1.2.3. KENDARAAN	21.057.716.000	17.035.916.000	-19,10%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
						2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	5.233.786.294	-5,39%
	1.2.4. PERALATAN KANTOR	25.396.753.218	26.179.925.976	3,08%		JUMLAH TITIPAN	44.607.942.348	47.689.659.329	6,91%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		TOTAL KEWAJIBAN	950.807.232.180	788.058.500.624	-17,12%
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(38.398.811.954)	15,18%	III	MODAL :			
						3.1. SIMPANAN POKOK	2.386.190.000	2.433.010.000	1,96%
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.850.761.328	8,53%		3.2. SIMPANAN WAJIB	279.633.237.000	236.373.073.000	-15,47%
						3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
	JUMLAH AKTIVA TETAP	119.222.200.917	114.572.514.424	-3,90%		3.4. HIBAH	101.500.000	101.500.000	0,00%
						3.5. KOMPONEN EKUITAS LAIN	5.418.168.159	7.312.985.465	34,97%
						3.6. SHU SETELAH PAJAK	8.763.794.402	6.148.148.601	-29,85%
						JUMLAH MODAL	304.421.345.982	262.239.932.367	-13,86%
	JUMLAH AKTIVA	1.255.228.578.162	1.050.298.432.991	-16,33%		JUMLAH PASIVA	1.255.228.578.162	1.050.298.432.991	-16,33%