

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
28-02-2025**

NO.	INDIKATOR	DESEMBER 2024	FEBRUARI 2025	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	290.137.883.421	282.420.230.301	-2,66%
	a. Simpanan Pokok	2.386.190.000	2.418.850.000	1,37%
	b. Simpanan Wajib	279.633.237.000	270.130.165.000	-3,40%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
	II JUMLAH ASSET	1.255.228.578.162	1.195.906.235.573	-4,73%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	160.049.800.000	-81,09%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	8.979.505.100.000	1,81%
	c. Pembiayaan Efektif	1.095.889.400.000	1.090.967.300.000	-0,45%
	IV PIUTANG	632.312.797.955	659.729.050.613	4,34%
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	391.759.951.900	8,38%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	90.299.710.550	7,69%
	c. Mikro Tata Griya (MTG)	15.896.981.000	16.079.460.000	1,15%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	4.980.329.000	6,17%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	744.117.000	-4,75%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.889.867.500	-4,40%
	g. KPR Non DP	10.418.225.000	10.205.963.000	-2,04%
	h. Qardul Hasan	21.639.553.231	20.532.848.543	-5,11%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.338.786.000	48,41%
	j. Piutang Karyawan	15.475.983.724	16.393.648.120	5,93%
	k. Talangan Umroh	2.562.851.000	2.381.300.000	-7,08%
	l. Talangan Haji	290.473.000	263.807.000	-9,18%
	m. Mikro Mitra Multi Guna	110.639.353.000	100.859.262.000	-8,84%
	V SIMPANAN	440.101.733.714	446.031.494.898	1,35%
	a. Sukarela	160.980.795.062	166.886.516.818	3,67%
	b. Berjangka	164.753.525.000	158.799.525.000	-3,61%
	c. Qurban	2.613.243.119	2.923.582.518	11,88%
	d. Sanitasi	457.501.566	445.361.160	-2,65%
	e. Umroh	2.040.615.118	2.073.074.356	1,59%
	f. Haji	919.340.069	901.017.830	-1,99%
	g. Sicerah	9.593.553.510	9.055.941.302	-5,60%
	h. Siharta	3.943.020.414	3.528.306.656	-10,52%
	i. Sitasya	1.367.248.254	1.139.161.240	-16,68%
	j. Sidul	28.437.041.602	32.161.758.018	13,10%
	k. Saham	64.995.850.000	68.117.250.000	4,80%
	VI Pinjaman Pihak Ke 3	433.310.396.959	383.235.898.053	-11,56%
	a. Bank Umum	185.331.786.896	165.976.392.398	-10,44%
	b. Kewajiban Non Bank	247.978.610.063	217.259.505.655	-12,39%
	VII JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	201	2,03%
	d. Desa Terlayani (Desa)	1.236	1.247	0,89%
	e. Jumlah Rembug Pusat (RP)	12.854	13.090	1,84%
	f. Jumlah Anggota (Orang)	238.619	241.885	1,37%
	VIII JUMLAH KARYAWAN	1.178	1.179	0,08%
	IX SHU SETELAH PAJAK	8.763.794.402	1.295.004.475	-85,22%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
28-02-2025**

NO	AKTIVA	DESEMBER 2024	FEBRUARI 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	FEBRUARI 2025	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	440.101.733.714	446.031.494.898	1,35%
1.1.1.	KAS	17.526.044.149	19.300.009.672	10,12%	2.1.1.1.	Sukarela	160.980.795.062	166.886.516.818	3,67%
1.1.2.	BANK	307.252.119.227	206.583.263.052	-32,76%	2.1.1.2.	Berjangka	164.753.525.000	158.799.525.000	-3,61%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	90.302.150.000	-8,37%	2.1.1.3.	Qurban	2.613.243.119	2.923.582.518	11,88%
1.1.4.	PIUTANG	632.312.797.955	659.729.050.613	4,34%	2.1.1.4.	Sanitasi	457.501.566	445.361.160	-2,65%
1.1.4.1.	Qord Wal Ijarah	16.955.336.326	16.710.102.694	-1,45%	2.1.1.5.	Umroh	2.040.615.118	2.073.074.356	1,59%
1.1.4.2.	Murabahah	554.127.020.898	582.608.488.876	5,14%	2.1.1.6.	Haji	919.340.069	901.017.830	-1,99%
1.1.4.3.	Ijarah	15.917.570.500	15.367.474.500	-3,46%	2.1.1.7.	Sicerah	9.593.553.510	9.055.941.302	-5,60%
1.1.4.4.	Musyarakah	1.575.386.000	2.215.786.000	40,65%	2.1.1.8.	Siharta	3.943.020.414	3.528.306.656	-10,52%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	1.367.248.254	1.139.161.240	-16,68%
1.1.4.6.	Qordul Hasan	21.639.553.231	20.532.848.543	-5,11%	2.1.1.10.	Sidul	28.437.041.602	32.161.758.018	13,10%
1.1.4.7.	Istishna	22.097.931.000	22.294.350.000	0,89%	2.1.1.11.	Saham	64.995.850.000	68.117.250.000	4,80%
1.1.5.	AKTIVA MURABAHAH	30.271.269.577	36.637.888.753	21,03%					
1.1.6.	PPAP	(4.750.387.473)	(4.746.124.651)	-0,09%	2.1.2.	KEWAJIBAN BANK	116.170.658.983	96.189.891.424	-17,20%
1.1.7.	PERLENGKAPAN	1.575.799.626	1.508.349.773	-4,28%	2.1.3.	KEWAJIBAN NON BANK	153.286.179.397	122.567.074.989	-20,04%
1.1.8.	UANG MUKA	37.085.373.969	49.003.581.101	32,14%	2.1.4.	HUTANG PAJAK	5.581.548.487	6.225.840.113	11,54%
1.1.9.	SEWA DIBAYAR DIMUKA	9.067.939.595	11.130.670.332	22,75%	2.1.5.	DANA INSENTIF	1.797.783.344	629.408.563	-64,99%
1.1.10.	PAJAK DIBAYAR DIMUKA	5.178.270.620	5.178.957.920	0,01%	2.1.6.	DANA BANTUAN TEKNIS	20.813.000	20.813.000	-
1.1.11.	SEKUNDER	1.935.000.000	2.512.500.000	29,84%		JUMLAH KEWAJIBAN JANGKA PENDEK	716.958.716.925	671.664.522.987	-6,32%
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG			
					2.2.1.	KEWAJIBAN BANK	69.161.127.913	69.786.500.974	0,90%
					2.2.2.	KEWAJIBAN NON BANK	94.692.430.666	94.692.430.666	0,00%
					2.2.3.	DANA KESEJAHTERAAN	155.460.184	989.319.919	536,38%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.918.489.210	2.573.952.075	34,17%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	80.199.849	255.475.738	218,55%
					2.2.6.	DANA PENDIDIKAN	556.846.958	995.036.678	78,69%
					2.2.7.	DANA SOSIAL	476.791.275	739.705.107	55,14%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	802.964.772	2.121.751.772	164,24%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	20.315.722.989	15.287.734.630	-24,75%
					2.2.10.	CADANGAN KERUGIAN	1.080.539.091	1.145.557.675	6,02%
						JUMLAH KEWAJIBAN JANGKA PANJANG	189.240.572.907	188.587.465.234	-0,35%
	JUMLAH AKTIVA LANCAR	1.136.006.377.245	1.077.140.296.565	-5,18%		2.3. TITIPAN			
					2.3.1.	ZISWAF	39.075.777.861	40.267.715.250	3,05%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.151.629.167	11,20%
						JUMLAH TITIPAN	44.607.942.348	46.419.344.417	4,06%
						TOTAL KEWAJIBAN	950.807.232.180	906.671.332.638	-4,64%
	1.2. AKTIVA TETAP:				III	MODAL :			
1.2.1.	TANAH	73.418.812.220	73.988.864.458	0,78%	3.1.	SIMPANAN POKOK	2.386.190.000	2.418.850.000	1,37%
1.2.2.	GEDUNG KANTOR	27.527.999.636	27.527.999.636	0,00%	3.2.	SIMPANAN WAJIB	279.633.237.000	270.130.165.000	-3,40%
1.2.3.	KENDARAAN	21.057.716.000	21.057.716.000	0,00%	3.3.	CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
1.2.4.	PERALATAN KANTOR	25.396.753.218	25.693.345.961	1,17%	3.4.	HIBAH	101.500.000	101.500.000	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%	3.5.	KOMPONEN EKUITAS LAIN	5.418.168.159	5.418.168.159	0,00%
1.2.6.	AKUMULASI PENYUSUTAN	(33.339.139.215)	(34.662.046.105)	3,97%	3.6.	SHU SETELAH PAJAK	8.763.794.402	1.295.004.475	-85,22%
1.2.7.	ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	0,00%		JUMLAH MODAL	304.421.345.982	289.234.902.935	-4,99%
	JUMLAH AKTIVA TETAP	119.222.200.917	118.765.939.008	-0,38%		JUMLAH PASIVA	1.255.228.578.162	1.195.906.235.573	-4,73%
	JUMLAH AKTIVA	1.255.228.578.162	1.195.906.235.573	-4,73%					