BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-07-2025

NO.	INDIKATOR	DESEMBER 2024	JULI 2025	KENAIKAN (%)
I	**PERMODALAN**	**290.137.883.421**	**264.864.921.301**	**-8,71%**
	a. Simpanan Pokok	2.386.190.000	2.503.390.000	4,91%
	b. Simpanan Wajib	279.633.237.000	252.490.316.000	-9,71%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
II	**JUMLAH ASSET**	**1.255.228.578.162**	**1.095.660.707.372**	**-12,71%**
III	**PEMBIAYAAN**			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	397.183.000.000	-53,07%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.216.638.300.000	4,50%
	c. Pembiayaan Efektif	1.095.889.400.000	1.051.886.800.000	-4,02%
IV	**PIUTANG**	**632.312.797.955**	**602.987.291.906**	**-4,64%**
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	273.102.566.550	-24,45%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	82.557.829.000	-1,54%
	c. Mikro Tata Griya (MTG)	15.896.981.000	15.612.347.000	-1,79%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	4.013.986.000	-14,43%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	556.880.000	-28,72%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.500.648.000	-17,28%
	g. KPR Non DP	10.418.225.000	9.624.791.000	-7,62%
	h. Qardul Hasan	21.639.553.231	79.376.407.891	266,81%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.293.086.000	45,51%
	j. Piutang Karyawan	15.475.983.724	15.316.781.965	-1,03%
	k. Talangan Umroh	2.562.851.000	2.667.520.000	4,08%
	l. Talangan Haji	290.473.000	239.720.000	-17,47%
	m. Mikro Mitra Multi Guna	110.639.353.000	115.124.728.500	4,05%
V	**SIMPANAN**	**440.101.733.714**	**438.156.524.717**	**-0,44%**
	a. Sukarela	160.980.795.062	152.519.584.553	-5,26%
	b. Berjangka	164.753.525.000	161.806.625.000	-1,79%
	c. Qurban	2.613.243.119	2.118.708.425	-18,92%
	d. Sanitasi	457.501.566	601.862.790	31,55%
	e. Umroh	2.040.615.118	1.755.066.174	-13,99%
	f. Haji	919.340.069	896.200.726	-2,52%
	g. Sicerah	9.593.553.510	8.963.997.669	-6,56%
	h. Siharta	3.943.020.414	2.934.799.153	-25,57%
	i. Sitasya	1.367.248.254	1.434.544.103	4,92%
	j. Sidul	28.437.041.602	22.746.036.124	-20,01%
	k. Saham	64.995.850.000	82.379.100.000	26,75%
VI	**Pinjaman Pihak Ke 3**	**433.310.396.959**	**305.876.335.351**	**-29,41%**
	a. Bank Umum	185.331.786.896	122.394.339.828	-33,96%
	b. Kewajiban Non Bank	247.978.610.063	183.481.995.523	-26,01%
VII	**JANGKAUAN PELAYANAN**			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	198	0,51%
	d. Desa Terlayani (Desa)	1.236	1.273	2,99%
	e. Jumlah Rembug Pusat (RP)	12.854	13.179	2,53%
	f. Jumlah Anggota (Orang)	238.619	250.339	4,91%
VIII	**JUMLAH KARYAWAN**	**1.178**	1.164	**-1,19%**
IX	**SHU SETELAH PAJAK**	**8.763.794.402**	**3.101.862.045**	**-64,61%**

KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-07-2025

NO	AKTIVA	DESEMBER 2024	JULI 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	JULI 2025	KENAIKAN (%)
I	**AKTIVA**				II	**KEWAJIBAN**			
	1.1. AKTIVA LANCAR:					**2.1. KEWAJIBAN JANGKA PENDEK**			
						2.1.1 SIMPANAN ANGGOTA:	**440.101.733.714**	**438.156.524.717**	**-0,44%**
	1.1.1. KAS	17.526.044.149	20.091.088.918	14,64%		2.1.1.1. Sukarela	160.980.795.062	152.519.584.553	-5,26%
	1.1.2. BANK	307.252.119.227	188.314.355.622	-38,71%		2.1.1.2. Berjangka	164.753.525.000	161.806.625.000	-1,79%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	77.592.150.000	-21,27%		2.1.1.3. Qurban	2.613.243.119	2.118.708.425	-18,92%
	1.1.4. PIUTANG	**632.312.797.955**	**602.987.291.906**	**-4,64%**		2.1.1.4. Sanitasi	457.501.566	601.862.790	31,55%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	15.517.392.694	-8,48%		2.1.1.5. Umroh	2.040.615.118	1.755.066.174	-13,99%
	1.1.4.2. Murabahah	554.127.020.898	467.685.388.821	-15,60%		2.1.1.6. Haji	919.340.069	896.200.726	-2,52%
	1.1.4.3. Ijarah	15.917.570.500	16.820.169.500	5,67%		2.1.1.7. Sicerah	9.593.553.510	8.963.997.669	-6,56%
	1.1.4.4. Musyarakah	1.575.386.000	2.292.586.000	45,53%		2.1.1.8. Siharta	3.943.020.414	2.934.799.153	-25,57%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	1.434.544.103	4,92%
	1.1.4.6. Qordul Hasan	21.639.553.231	79.376.407.891	266,81%		2.1.1.10. Sidul	28.437.041.602	22.746.036.124	-20,01%
	1.1.4.7. Istishna	22.097.931.000	21.295.347.000	-3,63%		2.1.1.11. Saham	64.995.850.000	82.379.100.000	26,75%
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	22.308.349.415	-26,31%					
	1.1.6. PPAP	(4.750.387.473)	(4.741.795.854)	-0,18%		2.1.2. KEWAJIBAN BANK	116.170.658.983	51.417.954.907	-55,74%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.592.111.746	1,04%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	88.789.564.857	-42,08%
	1.1.8. UANG MUKA	37.085.373.969	52.807.039.177	42,39%		2.1.4. HUTANG PAJAK	5.581.548.487	6.837.644.394	22,50%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	10.151.744.808	11,95%		2.1.5. DANA INSENTIF	1.797.783.344	629.408.563	-64,99%
	1.1.10. PAJAK DIBAYAR DIMUKA	5.178.270.620	5.180.622.180	0,05%		2.1.6. DANA BANTUAN TEKNIS	20.813.000	40.203.000	93,16%
	1.1.11. SEKUNDER	1.935.000.000	2.612.500.000	35,01%		**JUMLAH KEWAJIBAN JANGKA PENDEK**	**716.958.716.925**	**585.871.300.438**	**-18,28%**
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-					
						2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	69.161.127.913	70.976.384.921	2,62%
						2.2.2. KEWAJIBAN NON BANK	94.692.430.666	94.692.430.666	0,00%
	JUMLAH AKTIVA LANCAR	**1.136.006.377.245**	**978.895.457.918**	**-13,83%**		2.2.3. DANA KESEJAHTERAAN	155.460.184	903.144.919	480,95%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.158.981.776	12,54%
						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	2.028.680.464	152,65%
	1.2. AKTIVA TETAP:					2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	14.435.013.761	-28,95%
						2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.273.600.266	17,87%
	1.2.1. TANAH	73.418.812.220	76.634.030.738	4,38%		**JUMLAH KEWAJIBAN JANGKA PANJANG**	**189.240.572.907**	**188.429.656.796**	**-0,43%**
	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	41.491.700.617	6,18%
	1.2.3. KENDARAAN	21.057.716.000	17.679.316.000	-16,04%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
						2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.381.598.016	15,35%
	1.2.4. PERALATAN KANTOR	25.396.753.218	25.991.420.878	2,34%		**JUMLAH TITIPAN**	**44.607.942.348**	**47.873.298.633**	**7,32%**
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		**TOTAL KEWAJIBAN**	**950.807.232.180**	**822.174.255.867**	**-13,53%**
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(36.279.669.556)	8,82%	III	**MODAL :**			
						3.1. SIMPANAN POKOK	2.386.190.000	2.503.390.000	4,91%
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	0,00%		3.2. SIMPANAN WAJIB	279.633.237.000	252.490.316.000	-9,71%
						3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
	JUMLAH AKTIVA TETAP	**119.222.200.917**	**116.765.249.454**	**-2,06%**		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	3.101.862.045	-64,61%
						JUMLAH MODAL	**304.421.345.982**	**273.486.451.505**	**-10,16%**
	JUMLAH AKTIVA	**1.255.228.578.162**	**1.095.660.707.372**	**-12,71%**		**JUMLAH PASIVA**	**1.255.228.578.162**	**1.095.660.707.372**	**-12,71%**