

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-06-2025**

----- Laporan Bulan Juni 2025

NO.	INDIKATOR	DESEMBER 2024	JUNI 2025	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	290.137.883.421	269.356.966.301	-7,16%
	a. Simpanan Pokok	2.386.190.000	2.485.480.000	4,16%
	b. Simpanan Wajib	279.633.237.000	257.000.271.000	-8,09%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
	II JUMLAH ASSET	1.255.228.578.162	1.528.049.925.754	21,73%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	342.907.600.000	-59,49%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.162.362.900.000	3,89%
	c. Pembiayaan Efektif	1.095.889.400.000	984.014.600.000	-10,21%
	IV PIUTANG	632.312.797.955	613.410.175.938	-2,99%
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	286.536.567.550	-20,73%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	83.584.950.000	-0,32%
	c. Mikro Tata Griya (MTG)	15.896.981.000	15.790.042.000	-0,67%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	4.220.431.000	-10,03%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	570.068.000	-27,03%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.547.581.000	-15,73%
	g. KPR Non DP	10.418.225.000	9.788.712.000	-6,04%
	h. Qardul Hasan	21.639.553.231	73.147.504.812	238,03%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.049.886.000	30,08%
	j. Piutang Karyawan	15.475.983.724	15.553.354.076	0,50%
	k. Talangan Umroh	2.562.851.000	2.314.439.000	-9,69%
	l. Talangan Haji	290.473.000	253.859.000	-12,60%
	m. Mikro Mitra Multi Guna	110.639.353.000	117.052.781.500	5,80%
	V SIMPANAN	440.101.733.714	427.555.993.540	-2,85%
	a. Sukarela	160.980.795.062	150.015.297.112	-6,81%
	b. Berjangka	164.753.525.000	161.443.925.000	-2,01%
	c. Qurban	2.613.243.119	1.965.759.186	-24,78%
	d. Sanitasi	457.501.566	418.042.943	-8,62%
	e. Umroh	2.040.615.118	1.964.951.247	-3,71%
	f. Haji	919.340.069	840.833.609	-8,54%
	g. Sicerah	9.593.553.510	8.410.173.556	-12,34%
	h. Siharta	3.943.020.414	2.903.040.992	-26,38%
	i. Sitasya	1.367.248.254	1.317.045.480	-3,67%
	j. Sidul	28.437.041.602	17.408.824.415	-38,78%
	k. Saham	64.995.850.000	80.868.100.000	24,42%
	VI Pinjaman Pihak Ke 3	433.310.396.959	334.556.402.404	-22,79%
	a. Bank Umum	185.331.786.896	136.934.846.881	-26,11%
	b. Kewajiban Non Bank	247.978.610.063	197.621.555.523	-20,31%
	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	1.268	2,59%
	e. Jumlah Rembug Pusat (RP)	12.854	13.115	2,03%
	f. Jumlah Anggota (Orang)	238.619	248.548	4,16%
	VIII JUMLAH KARYAWAN	1.178	1.162	-1,36%
	IX SHU SETELAH PAJAK	8.763.794.402	2.598.716.304	-70,35%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
30-06-2025**

NO	AKTIVA	DESEMBER 2024	JUNI 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	JUNI 2025	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	440.101.733.714	427.555.993.540	-2,85%
	1.1.1. KAS	17.526.044.149	15.060.275.399	-14,07%		2.1.1.1. Sukarela	160.980.795.062	150.015.297.112	-6,81%
	1.1.2. BANK	307.252.119.227	194.053.781.820	-36,84%		2.1.1.2. Berjangka	164.753.525.000	161.443.925.000	-2,01%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	80.802.150.000	-18,01%		2.1.1.3. Qurban	2.613.243.119	1.965.759.186	-24,78%
	1.1.4. PIUTANG	632.312.797.955	613.410.175.938	-2,99%		2.1.1.4. Sanitasi	457.501.566	418.042.943	-8,62%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	15.653.482.694	-7,68%		2.1.1.5. Umroh	2.040.615.118	1.964.951.247	-3,71%
	1.1.4.2. Murabahah	554.127.020.898	484.487.450.932	-12,57%		2.1.1.6. Haji	919.340.069	840.833.609	-8,54%
	1.1.4.3. Ijarah	15.917.570.500	16.456.508.500	3,39%		2.1.1.7. Sicerah	9.593.553.510	8.410.173.556	-12,34%
	1.1.4.4. Musyarakah	1.575.386.000	2.049.386.000	30,09%		2.1.1.8. Siharta	3.943.020.414	2.903.040.992	-26,38%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	1.317.045.480	-3,67%
	1.1.4.6. Qordul Hasan	21.639.553.231	73.147.504.812	238,03%		2.1.1.10. Sidul	28.437.041.602	17.408.824.415	-38,78%
	1.1.4.7. Istishna	22.097.931.000	21.615.843.000	-2,18%		2.1.1.11. Saham	64.995.850.000	80.868.100.000	24,42%
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	28.992.729.926	-4,22%					
	1.1.6. PPAP	(4.750.387.473)	(4.716.818.854)	-0,71%		2.1.2. KEWAJIBAN BANK	116.170.658.983	65.958.461.960	-43,22%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.634.433.884	3,72%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	102.929.124.857	-32,85%
	1.1.8. UANG MUKA	37.085.373.969	53.469.036.294	44,18%		2.1.4. HUTANG PAJAK	5.581.548.487	7.725.669.756	38,41%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	10.490.136.980	15,68%		2.1.5. DANA INSENTIF	1.797.783.344	629.408.563	-64,99%
	1.1.10. PAJAK DIBAYAR DIMUKA	5.178.270.620	5.180.355.520	0,04%		2.1.6. DANA BANTUAN TEKNIS	20.813.000	40.813.000	-
	1.1.11. SEKUNDER	1.935.000.000	2.612.500.000	35,01%		JUMLAH KEWAJIBAN JANGKA PENDEK	716.958.716.925	604.839.471.676	-15,64%
	1.1.12. ANTAR KANTOR AKTIVA	-	410.299.071.377	-					
						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	1.411.287.828.284	24,23%		2.2.3. DANA KESEJAHTERAAN	155.460.184	916.744.919	489,70%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.389.321.276	24,54%
						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	739.705.107	55,14%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	802.964.772	1.395.446.464	73,79%
						2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	14.457.880.197	-28,83%
	1.2. AKTIVA TETAP:					2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.246.741.702	15,38%
						JUMLAH KEWAJIBAN JANGKA PANJANG	189.240.572.907	188.035.470.168	-0,64%
	1.2.1. TANAH	73.418.812.220	76.077.924.682	3,62%					
						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	41.613.296.566	6,49%
						2.3.2. ANTAR KANTOR PASIVA	-	410.299.071.377	-
	1.2.3. KENDARAAN	21.057.716.000	17.679.316.000	-16,04%		2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	5.787.265.203	4,61%
						JUMLAH TITIPAN	44.607.942.348	457.699.633.146	926,05%
	1.2.4. PERALATAN KANTOR	25.396.753.218	25.929.253.153	2,10%					
						TOTAL KEWAJIBAN	950.807.232.180	1.250.574.574.990	31,53%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%					
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(35.664.547.759)	6,98%	III	MODAL :			
						3.1. SIMPANAN POKOK	2.386.190.000	2.485.480.000	4,16%
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	0,00%		3.2. SIMPANAN WAJIB	279.633.237.000	257.000.271.000	-8,09%
						3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
	JUMLAH AKTIVA TETAP	119.222.200.917	116.762.097.470	-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	2.598.716.304	-70,35%
						JUMLAH MODAL	304.421.345.982	277.475.350.764	-8,85%
	JUMLAH AKTIVA	1.255.228.578.162	1.528.049.925.754	21,73%		JUMLAH PASIVA	1.255.228.578.162	1.528.049.925.754	21,73%