

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-05-2025**

NO.	INDIKATOR	DESEMBER 2024	MEI 2025	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	290.137.883.421	272.940.539.301	-5,93%
	a. Simpanan Pokok	2.386.190.000	2.472.420.000	3,61%
	b. Simpanan Wajib	279.633.237.000	260.596.904.000	-6,81%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
	II JUMLAH ASSET	1.255.228.578.162	1.086.954.820.629	-13,41%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	288.578.300.000	-65,91%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.108.033.600.000	3,27%
	c. Pembiayaan Efektif	1.095.889.400.000	1.009.433.700.000	-7,89%
	IV PIUTANG	632.312.797.955	617.963.206.480	-2,27%
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	297.450.474.550	-17,71%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	81.618.322.000	-2,66%
	c. Mikro Tata Griya (MTG)	15.896.981.000	15.618.101.000	-1,75%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	4.370.404.000	-6,83%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	593.768.000	-24,00%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.541.186.000	-15,94%
	g. KPR Non DP	10.418.225.000	9.991.410.000	-4,10%
	h. Qardul Hasan	21.639.553.231	68.320.994.243	215,72%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.602.386.000	65,14%
	j. Piutang Karyawan	15.475.983.724	14.943.588.187	-3,44%
	k. Talangan Umroh	2.562.851.000	2.150.715.000	-16,08%
	l. Talangan Haji	290.473.000	264.253.000	-9,03%
	m. Mikro Mitra Multi Guna	110.639.353.000	117.497.604.500	6,20%
	V SIMPANAN	440.101.733.714	416.562.457.575	-5,35%
	a. Sukarela	160.980.795.062	144.920.195.014	-9,98%
	b. Berjangka	164.753.525.000	162.317.125.000	-1,48%
	c. Qurban	2.613.243.119	3.058.153.209	17,03%
	d. Sanitasi	457.501.566	451.774.775	-1,25%
	e. Umroh	2.040.615.118	2.241.016.916	9,82%
	f. Haji	919.340.069	776.518.268	-15,54%
	g. Sicerah	9.593.553.510	9.218.655.313	-3,91%
	h. Siharta	3.943.020.414	2.771.290.331	-29,72%
	i. Sitasya	1.367.248.254	1.355.748.756	-0,84%
	j. Sidul	28.437.041.602	12.985.279.993	-54,34%
	k. Saham	64.995.850.000	76.466.700.000	17,65%
	VI Pinjaman Pihak Ke 3	433.310.396.959	317.154.273.988	-26,81%
	a. Bank Umum	185.331.786.896	141.914.897.595	-23,43%
	b. Kewajiban Non Bank	247.978.610.063	175.239.376.393	-29,33%
	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	1.264	2,27%
	e. Jumlah Rembug Pusat (RP)	12.854	13.140	2,22%
	f. Jumlah Anggota (Orang)	238.619	247.242	3,61%
	VIII JUMLAH KARYAWAN	1.178	1.167	-0,93%
	IX SHU SETELAH PAJAK	8.763.794.402	(4.671.933.131)	-153,31%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-05-2025**

NO	AKTIVA	DESEMBER 2024	MEI 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	MEI 2025	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	440.101.733.714	416.562.457.575	-5,35%
	1.1.1. KAS	17.526.044.149	13.060.339.892	-25,48%		2.1.1.1. Sukarela	160.980.795.062	144.920.195.014	-9,98%
	1.1.2. BANK	307.252.119.227	163.540.299.716	-46,77%		2.1.1.2. Berjangka	164.753.525.000	162.317.125.000	-1,48%
	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	3.058.153.209	17,03%
	1.1.4. PIUTANG	632.312.797.955	617.963.206.480	-2,27%		2.1.1.4. Sanitasi	457.501.566	451.774.775	-1,25%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	15.820.507.694	-6,69%		2.1.1.5. Umroh	2.040.615.118	2.241.016.916	9,82%
	1.1.4.2. Murabahah	554.127.020.898	496.013.714.043	-10,49%		2.1.1.6. Haji	919.340.069	776.518.268	-15,54%
	1.1.4.3. Ijarah	15.917.570.500	13.627.532.500	-14,39%		2.1.1.7. Sicerah	9.593.553.510	9.218.655.313	-3,91%
	1.1.4.4. Musyarakah	1.575.386.000	2.601.886.000	65,16%		2.1.1.8. Siharta	3.943.020.414	2.771.290.331	-29,72%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	1.355.748.756	-0,84%
	1.1.4.6. Qordul Hasan	21.639.553.231	68.320.994.243	215,72%		2.1.1.10. Sidul	28.437.041.602	12.985.279.993	-54,34%
	1.1.4.7. Istishna	22.097.931.000	21.578.572.000	-2,35%		2.1.1.11. Saham	64.995.850.000	76.466.700.000	17,65%
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	32.210.425.794	6,41%		2.1.2. KEWAJIBAN BANK	116.170.658.983	71.077.413.436	-38,82%
	1.1.6. PPAP	(4.750.387.473)	(4.756.755.854)	0,13%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	80.546.945.727	-47,45%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.652.917.354	4,89%		2.1.4. HUTANG PAJAK	5.581.548.487	8.056.353.622	44,34%
	1.1.8. UANG MUKA	37.085.373.969	46.591.769.441	25,63%		2.1.5. DANA INSENTIF	1.797.783.344	629.408.563	-64,99%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	10.782.265.978	18,91%		2.1.6. DANA BANTUAN TEKNIS	20.813.000	40.813.000	-
	1.1.10. PAJAK DIBAYAR DIMUKA	5.178.270.620	5.180.103.500	0,04%		JUMLAH KEWAJIBAN JANGKA PENDEK	716.958.716.925	576.913.391.923	-19,53%
	1.1.11. SEKUNDER	1.935.000.000	2.587.500.000	33,72%					
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	69.161.127.913	70.837.484.159	2,42%
						2.2.2. KEWAJIBAN NON BANK	94.692.430.666	94.692.430.666	0,00%
	JUMLAH AKTIVA LANCAR	1.136.006.377.245	969.614.222.301	-14,65%		2.2.3. DANA KESEJAHTERAAN	155.460.184	938.819.919	503,90%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.164.539.161	12,83%
						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	2.089.941.464	160,28%
						2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	14.873.240.870	-26,79%
	1.2. AKTIVA TETAP:					2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.220.166.220	12,92%
						JUMLAH KEWAJIBAN JANGKA PANJANG	189.240.572.907	188.806.839.982	-0,23%
	1.2.1. TANAH	73.418.812.220	76.077.924.682	3,62%		2.3. TITIPAN			
						2.3.1. ZISWAF	39.075.777.861	41.148.030.873	5,30%
	1.2.2. GEDUNG KANTOR	27.527.999.636	27.580.092.336	0,19%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
						2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.298.283.522	13,85%
	1.2.3. KENDARAAN	21.057.716.000	17.679.316.000	-16,04%		JUMLAH TITIPAN	44.607.942.348	47.446.314.395	6,36%
	1.2.4. PERALATAN KANTOR	25.396.753.218	25.873.406.173	1,88%		TOTAL KEWAJIBAN	950.807.232.180	813.166.546.300	-14,48%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%					
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(35.030.199.921)	5,07%	III	MODAL :			
						3.1. SIMPANAN POKOK	2.386.190.000	2.472.420.000	3,61%
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	0,00%		3.2. SIMPANAN WAJIB	279.633.237.000	260.596.904.000	-6,81%
						3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
	JUMLAH AKTIVA TETAP	119.222.200.917	117.340.598.328	-1,58%		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	(4.671.933.131)	-153,31%
						JUMLAH MODAL	304.421.345.982	273.788.274.329	-10,06%
	JUMLAH AKTIVA	1.255.228.578.162	1.086.954.820.629	-13,41%		JUMLAH PASIVA	1.255.228.578.162	1.086.954.820.629	-13,41%