KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-11-2025

NO.	INDIKATOR	DESEMBER 2024	NOVEMBER 2025	KENAIKAN (%)
1	2	3	4	5
I	**PERMODALAN**	**290.137.883.421**	**253.034.782.301**	**-12,79%**
	a. Simpanan Pokok	2.386.190.000	2.437.570.000	2,15%
	b. Simpanan Wajib	279.633.237.000	240.725.997.000	-13,91%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
II	**JUMLAH ASSET**	**1.255.228.578.162**	**1.037.474.219.075**	**-17,35%**
III	**PEMBIAYAAN**			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	582.855.600.000	-31,14%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.402.310.900.000	6,61%
	c. Pembiayaan Efektif	1.095.889.400.000	979.664.700.000	-10,61%
IV	**PIUTANG**	**632.312.797.955**	**568.970.026.118**	**-10,02%**
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	247.910.409.194	-31,42%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	79.332.595.000	-5,39%
	c. Mikro Tata Griya (MTG)	15.896.981.000	16.261.008.000	2,29%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	3.439.497.000	-26,68%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	575.249.000	-26,37%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.280.734.000	-24,55%
	g. KPR Non DP	10.418.225.000	9.192.965.000	-11,76%
	h. Qardul Hasan	21.639.553.231	87.366.661.766	303,74%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.617.486.000	66,10%
	j. Piutang Karyawan	15.475.983.724	15.189.319.158	-1,85%
	k. Talangan Umroh	2.562.851.000	3.107.290.000	21,24%
	l. Talangan Haji	290.473.000	196.892.000	-32,22%
	m. Mikro Mitra Multi Guna	110.639.353.000	101.499.920.000	-8,26%
V	**SIMPANAN**	**440.101.733.714**	**464.877.089.141**	**5,63%**
	a. Sukarela	160.980.795.062	167.308.591.068	3,93%
	b. Berjangka	164.753.525.000	148.142.125.000	-10,08%
	c. Qurban	2.613.243.119	2.564.282.816	-1,87%
	d. Sanitasi	457.501.566	554.399.730	21,18%
	e. Umroh	2.040.615.118	1.711.506.775	-16,13%
	f. Haji	919.340.069	742.337.155	-19,25%
	g. Sicerah	9.593.553.510	11.525.330.532	20,14%
	h. Siharta	3.943.020.414	3.588.714.198	-8,99%
	i. Sitasya	1.367.248.254	2.063.450.610	50,92%
	j. Sidul	28.437.041.602	42.279.851.257	48,68%
	k. Saham	64.995.850.000	84.396.500.000	29,85%
VI	**Pinjaman Pihak Ke 3**	**433.310.396.959**	**231.991.069.879**	**-46,46%**
	a. Bank Umum	185.331.786.896	99.233.959.356	-46,46%
	b. Kewajiban Non Bank	247.978.610.063	132.757.110.523	-46,46%
VII	**JANGKAUAN PELAYANAN**			
	a. Regional	5	5	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	203	3,05%
	d. Desa Terlayani (Desa)	1.236	1.302	5,34%
	e. Jumlah Rembug Pusat (RP)	12.854	13.170	2,46%
	f. Jumlah Anggota (Orang)	238.619	243.757	2,15%
VIII	**JUMLAH KARYAWAN**	**1.178**	**1.053**	**-10,61%**
IX	**SHU SETELAH PAJAK**	**8.763.794.402**	**3.859.654.831**	**-55,96%**

KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
30-11-2025

NO	AKTIVA	DESEMBER 2024	NOVEMBER 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	NOVEMBER 2025	KENAIKAN (%)
I	**AKTIVA**				II	**KEWAJIBAN**			
	1.1. AKTIVA LANCAR:					**2.1. KEWAJIBAN JANGKA PENDEK**			
						2.1.1 SIMPANAN ANGGOTA:	**440.101.733.714**	**464.877.089.141**	**5,63%**
	1.1.1. KAS	17.526.044.149	14.629.822.457	-16,53%		2.1.1.1. Sukarela	160.980.795.062	167.308.591.068	3,93%
	1.1.2. BANK	307.252.119.227	198.038.909.104	-35,55%		2.1.1.2. Berjangka	164.753.525.000	148.142.125.000	-10,08%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	67.692.150.000	-31,31%		2.1.1.3. Qurban	2.613.243.119	2.564.282.816	-1,87%
	1.1.4. PIUTANG	**632.312.797.955**	**568.970.026.118**	**-10,02%**		2.1.1.4. Sanitasi	457.501.566	554.399.730	21,18%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	14.689.361.998	-13,36%		2.1.1.5. Umroh	2.040.615.118	1.711.506.775	-16,13%
	1.1.4.2. Murabahah	554.127.020.898	424.028.759.210	-23,48%		2.1.1.6. Haji	919.340.069	742.337.155	-19,25%
	1.1.4.3. Ijarah	15.917.570.500	15.678.817.500	-1,50%		2.1.1.7. Sicerah	9.593.553.510	11.525.330.532	20,14%
	1.1.4.4. Musyarakah	1.575.386.000	2.589.267.640	64,36%		2.1.1.8. Siharta	3.943.020.414	3.588.714.198	-8,99%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	2.063.450.610	50,92%
	1.1.4.6. Qordul Hasan	21.639.553.231	89.656.003.770	314,32%		2.1.1.10. Sidul	28.437.041.602	42.279.851.257	48,68%
	1.1.4.7. Istishna	22.097.931.000	22.327.816.000	1,04%		2.1.1.11. Saham	64.995.850.000	84.396.500.000	29,85%
	1.1.4.8. Rahn	-	-	-					
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	15.620.717.945	-48,40%		2.1.2. KEWAJIBAN BANK	116.170.658.983	23.615.187.314	-79,67%
	1.1.6. PPAP	(4.750.387.473)	(2.885.767.432)	-39,25%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	12.195.114.647	-92,04%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.742.792.200	10,60%		2.1.4. HUTANG PAJAK	5.581.548.487	7.061.525.609	26,52%
	1.1.8. UANG MUKA	37.085.373.969	41.672.575.704	12,37%		2.1.5. DANA INSENTIF	1.797.783.344	268.990.542	-85,04%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	8.999.816.625	-0,75%		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**	**508.026.637.003**	**-29,14%**
	1.1.11. SEKUNDER	1.935.000.000	2.737.500.000	41,47%					
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-		**2.2. KEWAJIBAN JANGKA PANJANG**			
						2.2.1. KEWAJIBAN BANK	69.161.127.913	75.618.772.042	9,34%
						2.2.2. KEWAJIBAN NON BANK	94.692.430.666	120.561.995.876	27,32%
	JUMLAH AKTIVA LANCAR	**1.136.006.377.245**	**922.399.888.501**	**-18,80%**		2.2.3. DANA KESEJAHTERAAN	155.460.184	859.019.919	452,57%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.189.026.275	14,10%
						2.2.5. DANA PEMBANGUNAN KOPERASI	80.199.849	255.475.738	218,55%
						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	3.267.165.223	306,89%
	1.2. AKTIVA TETAP:					2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	12.721.590.283	-37,38%
						2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.380.535.067	27,76%
	1.2.1. TANAH	73.418.812.220	76.634.030.738	4,38%		**JUMLAH KEWAJIBAN JANGKA PANJANG**	**189.240.572.907**	**218.490.044.708**	**15,46%**
	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	42.015.678.075	7,52%
	1.2.3. KENDARAAN	21.057.716.000	17.911.416.000	-14,94%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
						2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.527.753.998	18,00%
	1.2.4. PERALATAN KANTOR	25.396.753.218	26.117.570.126	2,84%		**JUMLAH TITIPAN**	**44.607.942.348**	**48.543.432.073**	**8,82%**
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		**TOTAL KEWAJIBAN**	**950.807.232.180**	**775.060.113.784**	**-18,48%**
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(38.328.837.684)	14,97%	III	**MODAL :**			
						3.1. SIMPANAN POKOK	2.386.190.000	2.437.570.000	2,15%
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	0,00%		3.2. SIMPANAN WAJIB	279.633.237.000	240.725.997.000	-13,91%
						3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
	JUMLAH AKTIVA TETAP	**119.222.200.917**	**115.074.330.574**	**-3,48%**		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	3.859.654.831	-55,96%
						JUMLAH MODAL	**304.421.345.982**	**262.414.105.291**	**-13,80%**
	JUMLAH AKTIVA	**1.255.228.578.162**	**1.037.474.219.075**	**-17,35%**		**JUMLAH PASIVA**	**1.255.228.578.162**	**1.037.474.219.075**	**-17,35%**