

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-09-2025**

NO.	INDIKATOR	DESEMBER 2024	SEPTEMBER 2025	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	290.137.883.421	259.531.806.301	-10,55%
	a. Simpanan Pokok	2.386.190.000	2.481.640.000	4,00%
	b. Simpanan Wajib	279.633.237.000	247.178.951.000	-11,61%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
II	JUMLAH ASSET	1.255.228.578.162	1.071.909.062.305	-14,60%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	490.357.500.000	-42,07%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.309.812.800.000	5,56%
	c. Pembiayaan Efektif	1.095.889.400.000	1.020.295.800.000	-6,90%
IV	PIUTANG	632.312.797.955	582.880.678.564	-7,82%
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	257.625.921.050	-28,73%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	81.217.562.000	-3,14%
	c. Mikro Tata Griya (MTG)	15.896.981.000	15.925.894.000	0,18%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	3.561.315.000	-24,08%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	558.002.000	-28,57%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.361.966.000	-21,87%
	g. KPR Non DP	10.418.225.000	9.496.437.000	-8,85%
	h. Qardul Hasan	21.639.553.231	84.591.784.771	290,91%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	1.933.486.000	22,69%
	j. Piutang Karyawan	15.475.983.724	15.219.585.743	-1,66%
	k. Talangan Umroh	2.562.851.000	2.961.311.000	15,55%
	l. Talangan Haji	290.473.000	241.301.000	-16,93%
	m. Mikro Mitra Multi Guna	110.639.353.000	107.186.113.000	-3,12%
V	SIMPANAN	440.101.733.714	448.886.959.259	2,00%
	a. Sukarela	160.980.795.062	156.856.028.784	-2,56%
	b. Berjangka	164.753.525.000	155.378.925.000	-5,69%
	c. Qurban	2.613.243.119	2.347.007.379	-10,19%
	d. Sanitasi	457.501.566	532.678.068	16,43%
	e. Umroh	2.040.615.118	1.685.160.567	-17,42%
	f. Haji	919.340.069	802.236.818	-12,74%
	g. Sicerah	9.593.553.510	9.615.006.961	0,22%
	h. Siharta	3.943.020.414	4.077.724.028	3,42%
	i. Sitasya	1.367.248.254	1.676.636.218	22,63%
	j. Sidul	28.437.041.602	31.677.855.436	11,40%
	k. Saham	64.995.850.000	84.237.700.000	29,60%
VI	Pinjaman Pihak Ke 3	433.310.396.959	275.933.869.237	-36,32%
	a. Bank Umum	185.331.786.896	118.786.528.714	-35,91%
	b. Kewajiban Non Bank	247.978.610.063	157.147.340.523	-36,63%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	199	1,02%
	d. Desa Terlayani (Desa)	1.236	1.295	4,77%
	e. Jumlah Rembug Pusat (RP)	12.854	13.129	2,14%
	f. Jumlah Anggota (Orang)	238.619	248.164	4,00%
VIII	JUMLAH KARYAWAN	1.178	1.056	-10,36%
IX	SHU SETELAH PAJAK	8.763.794.402	3.592.746.689	-59,00%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
30-09-2025**

NO	AKTIVA	DESEMBER 2024	SEPTEMBER 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	SEPTEMBER 2025	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	440.101.733.714	448.886.959.259	2,00%
	1.1.1. KAS	17.526.044.149	18.564.752.301	5,93%		2.1.1.1. Sukarela	160.980.795.062	156.856.028.784	-2,56%
	1.1.2. BANK	307.252.119.227	209.683.984.598	-31,76%		2.1.1.2. Berjangka	164.753.525.000	155.378.925.000	-5,69%
	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	2.347.007.379	-10,19%
	1.1.4. PIUTANG	632.312.797.955	582.880.678.564	-7,82%		2.1.1.4. Sanitasi	457.501.566	532.678.068	16,43%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	15.236.586.694	-10,14%		2.1.1.5. Umroh	2.040.615.118	1.685.160.567	-17,42%
	1.1.4.2. Murabahah	554.127.020.898	442.929.533.599	-20,07%		2.1.1.6. Haji	919.340.069	802.236.818	-12,74%
	1.1.4.3. Ijarah	15.917.570.500	16.291.906.500	2,35%		2.1.1.7. Sicerah	9.593.553.510	9.615.006.961	0,22%
	1.1.4.4. Musyarakah	1.575.386.000	1.932.986.000	22,70%		2.1.1.8. Siharta	3.943.020.414	4.077.724.028	3,42%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	1.676.636.218	22,63%
	1.1.4.6. Qordul Hasan	21.639.553.231	84.591.784.771	290,91%		2.1.1.10. Sidul	28.437.041.602	31.677.855.436	11,40%
	1.1.4.7. Istishna	22.097.931.000	21.897.881.000	-0,91%		2.1.1.11. Saham	64.995.850.000	84.237.700.000	29,60%
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	18.096.464.674	-40,22%					
	1.1.6. PPAP	(4.750.387.473)	(2.885.767.432)	-39,25%		2.1.2. KEWAJIBAN BANK	116.170.658.983	42.195.336.576	-63,68%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.560.567.736	-0,97%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	36.585.344.647	-76,13%
	1.1.8. UANG MUKA	37.085.373.969	43.243.329.944	16,60%		2.1.4. HUTANG PAJAK	5.581.548.487	6.948.320.183	24,49%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	9.542.147.384	5,23%		2.1.5. DANA INSENTIF	1.797.783.344	268.990.542	-85,04%
	1.1.10. PAJAK DIBAYAR DIMUKA	5.178.270.620	5.180.995.900	0,05%		2.1.6. DANA BANTUAN TEKNIS	20.813.000	16.758.000	-19,48%
	1.1.11. SEKUNDER	1.935.000.000	2.687.500.000	38,89%		JUMLAH KEWAJIBAN JANGKA PENDEK	716.958.716.925	534.901.709.207	-25,39%
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-					
						2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	69.161.127.913	76.591.192.138	10,74%
						2.2.2. KEWAJIBAN NON BANK	94.692.430.666	120.561.995.876	27,32%
	JUMLAH AKTIVA LANCAR	1.136.006.377.245	956.246.803.669	-15,82%		2.2.3. DANA KESEJAHTERAAN	155.460.184	878.019.919	464,79%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.460.894.525	28,27%
						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	740.605.107	55,33%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	802.964.772	2.065.690.223	157,26%
						2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	14.435.013.761	-28,95%
	1.2. AKTIVA TETAP:					2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.324.393.213	22,57%
						JUMLAH KEWAJIBAN JANGKA PANJANG	189.240.572.907	220.277.639.678	16,40%
	1.2.1. TANAH	73.418.812.220	76.634.030.738	4,38%					
						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	41.613.346.110	6,49%
						2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.3. KENDARAAN	21.057.716.000	17.249.416.000	-18,09%		2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.472.146.161	16,99%
						JUMLAH TITIPAN	44.607.942.348	48.085.492.271	7,80%
	1.2.4. PERALATAN KANTOR	25.396.753.218	26.171.643.321	3,05%					
						TOTAL KEWAJIBAN	950.807.232.180	803.264.841.156	-15,52%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%					
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(37.132.982.817)	11,38%		III MODAL :			
						3.1. SIMPANAN POKOK	2.386.190.000	2.481.640.000	4,00%
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	0,00%		3.2. SIMPANAN WAJIB	279.633.237.000	247.178.951.000	-11,61%
						3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
	JUMLAH AKTIVA TETAP	119.222.200.917	115.662.258.636	-2,99%		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	3.592.746.689	-59,00%
						JUMLAH MODAL	304.421.345.982	268.644.221.149	-11,75%
	JUMLAH AKTIVA	1.255.228.578.162	1.071.909.062.305	-14,60%		JUMLAH PASIVA	1.255.228.578.162	1.071.909.062.305	-14,60%