

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-08-2026**

NO.	INDIKATOR	DESEMBER 2025	AGUSTUS 2026	KENAIKAN (%)
I	PERMODALAN	248.677.298.301	210.210.953.020	-15,47%
	a. Simpanan Pokok	2.433.010.000	2.399.980.000	-1,36%
	b. Simpanan Wajib	236.373.073.000	196.710.128.000	-16,78%
	c. Cadangan Modal	9.871.215.301	11.100.845.020	12,46%
II	JUMLAH ASSET	1.050.298.432.991	925.458.186.104	-11,89%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	703.497.200.000	236.441.900.000	-66,39%
	b. Akumulasi Penyaluran Pembiayaan	9.522.952.500.000	9.759.394.400.000	2,48%
	c. Pembiayaan Efektif	965.586.600.000	824.339.100.000	-14,63%
IV	PIUTANG	630.773.375.001	514.279.318.071	-18,47%
	a. Mikro Mitra Usaha (MMU)	245.020.066.000	187.476.622.000	-23,49%
	b. Mikro Mitra Mandiri (MMM)	141.719.442.027	119.439.823.887	-15,72%
	c. Mikro Tata Griya (MTG)	16.348.284.000	14.307.347.000	-12,48%
	d. Mikro Tata Cendikia (MTC)	3.632.858.000	3.675.035.000	1,16%
	e. Mikro Tata Sanitasi (MTS)	561.415.000	493.220.000	-12,15%
	f. Mikro Tata Air (MTA)	2.237.069.000	2.012.086.000	-10,06%
	g. KPR Non DP	9.035.194.000	7.938.656.000	-12,14%
	h. Qardul Hasan	88.499.671.898	82.947.720.665	-6,27%
	i. Mikro Mitra Ternak (MMT)	2.666.986.000	4.691.500.000	75,91%
	j. Piutang Karyawan	15.057.911.076	13.086.538.519	-13,09%
	k. Talangan Umroh	3.021.581.000	2.668.979.000	-11,67%
	l. Talangan Haji	181.851.000	147.935.000	-18,65%
	m. Mikro Mitra Multi Guna	102.791.046.000	75.393.855.000	-26,65%
V	SIMPANAN	475.554.512.408	439.087.958.873	-7,67%
	a. Sukarela	173.493.599.423	159.213.436.850	-8,23%
	b. Berjangka	146.490.025.000	127.229.100.000	-13,15%
	c. Qurban	2.436.119.970	1.813.153.535	-25,57%
	d. Sanitasi	626.328.280	508.010.753	-18,89%
	e. Umroh	1.792.706.987	1.512.762.461	-15,62%
	f. Haji	760.524.938	801.071.470	5,33%
	g. Sicerah	11.922.613.757	12.098.666.254	1,48%
	h. Siharta	3.741.590.094	3.211.963.821	-14,16%
	i. Sitasya	2.222.379.374	2.351.507.968	5,81%
	j. Sidul	48.485.624.585	39.942.485.761	-17,62%
	k. Saham	83.583.000.000	90.405.800.000	8,16%
VI	Pinjaman Pihak Ke 3	225.520.844.846	180.980.320.693	-19,75%
	a. Bank Umum	93.958.849.323	99.716.795.696	6,13%
	b. Kewajiban Non Bank	131.561.995.523	81.263.524.997	-38,23%
VII	JANGKAUAN PELAYANAN			
	a. Regional	5	5	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	150	203	35,33%
	d. Desa Terlayani (Desa)	1.343	1.322	-1,56%
	e. Jumlah Rembug Pusat (RP)	13.193	12.932	-1,98%
	f. Jumlah Anggota (Orang)	243.301	239.998	-1,36%
VIII	JUMLAH KARYAWAN	1.049	964	-8,10%
IX	SHU SETELAH PAJAK	6.148.148.601	771.494.312	-87,45%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-08-2026**

NO	AKTIVA	DESEMBER 2025	AGUSTUS 2026	KENAIKAN (%)	NO	PASIVA	DESEMBER 2025	AGUSTUS 2026	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	475.554.512.408	439.087.958.873	-7,67%
	1.1.1. KAS	12.319.382.414	11.909.270.427	-3,33%		2.1.1.1. Sukarela	173.493.599.423	159.213.436.850	-8,23%
	1.1.2. BANK	149.381.228.529	125.936.708.371	-15,69%		2.1.1.2. Berjangka	146.490.025.000	127.229.100.000	-13,15%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	58.093.150.000	58.693.150.000	1,03%		2.1.1.3. Qurban	2.436.119.970	1.813.153.535	-25,57%
	1.1.4. PIUTANG	630.773.375.001	514.279.318.071	-18,47%		2.1.1.4. Sanitasi	626.328.280	508.010.753	-18,89%
	1.1.4.1. Qord Wal Ijarah	14.519.489.027	14.448.772.027	-0,49%		2.1.1.5. Umroh	1.792.706.987	1.512.762.461	-15,62%
	1.1.4.2. Murabahah	425.612.415.099	317.624.836.542	-25,37%		2.1.1.6. Haji	760.524.938	801.071.470	5,33%
	1.1.4.3. Ijarah	75.160.785.500	73.536.345.500	-2,16%		2.1.1.7. Sicerah	11.922.613.757	12.098.666.254	1,48%
	1.1.4.4. Musyarakah	2.638.767.640	4.691.500.000	77,79%		2.1.1.8. Siharta	3.741.590.094	3.211.963.821	-14,16%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	2.222.379.374	2.351.507.968	5,81%
	1.1.4.6. Qordul Hasan	90.615.017.735	85.346.737.002	-5,81%		2.1.1.10. Sidul	48.485.624.585	39.942.485.761	-17,62%
	1.1.4.7. Istishna	22.213.000.000	18.623.677.000	-16,16%		2.1.1.11. Saham	83.583.000.000	90.405.800.000	8,16%
	1.1.4.8. Rahn	13.900.000	7.450.000	-46,40%					
	1.1.5. AKTIVA MURABAHAH	16.428.116.690	21.438.001.153	30,50%		2.1.2. KEWAJIBAN BANK	67.508.028.665	19.621.822.843	-70,93%
	1.1.6. PPAP	(5.597.541.598)	(1.849.709.120)	-66,95%		2.1.3. KEWAJIBAN NON BANK	96.481.129.190	46.182.658.664	-52,13%
	1.1.7. PERLENGKAPAN	1.710.458.478	1.722.248.640	0,69%		2.1.4. HUTANG PAJAK	6.449.202.289	5.276.943.662	-18,18%
	1.1.8. UANG MUKA	55.908.611.703	63.734.061.874	14,00%		2.1.5. DANA INSENTIF	268.990.542	1.191.216.500	342,85%
	1.1.9. SEWA DIBAYAR DIMUKA	8.765.291.570	7.616.796.406	-13,10%		2.1.6. DANA BANTUAN TEKNIS	8.729.750	92.200.090	956,16%
	1.1.10. BEBAN DIBAYAR DIMUKA	-	1.969.175.559	100,00%		JUMLAH KEWAJIBAN JANGKA PENDEK	646.270.592.844	511.452.800.632	-20,86%
	1.1.11. PAJAK DIBAYAR DIMUKA	5.181.345.780	5.181.345.780	0,00%					
	1.1.12. SEKUNDER	2.762.500.000	2.962.500.000	7,24%		2.2. KEWAJIBAN JANGKA PANJANG			
	1.1.13 ANTAR KANTOR AKTIVA	-	-	-		2.2.1. KEWAJIBAN BANK	26.450.820.658	80.094.972.853	202,81%
						2.2.2. KEWAJIBAN NON BANK	35.080.866.333	35.080.866.333	0,00%
						2.2.3. DANA KESEJAHTERAAN	841.819.919	221.080.388	-73,74%
	JUMLAH AKTIVA LANCAR	935.725.918.567	813.592.867.161	-13,05%		2.2.4. TITIPAN DANA KEBAJIKAN	2.320.935.913	2.727.414.813	17,51%
						2.2.5. DANA PEMBANGUNAN KOPERASI	245.976.038	370.571.791	50,65%
						2.2.6. DANA PENDIDIKAN	964.359.178	1.271.766.607	31,88%
						2.2.7. DANA SOSIAL	672.105.107	858.349.564	27,71%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	4.065.090.223	2.107.483.978	-48,16%
						2.2.9. KEWAJIBAN IMBALAN PASTI	22.048.915.129	21.840.578.667	-0,94%
						2.2.10. CADANGAN KERUGIAN	1.407.359.953	1.625.727.033	15,52%
	1.2. AKTIVA TETAP:					JUMLAH KEWAJIBAN JANGKA PANJANG	94.098.248.451	146.198.812.027	55,37%
	1.2.1. TANAH	76.634.030.738	77.634.030.738	1,30%					
	1.2.2. GEDUNG KANTOR	27.580.092.336	27.756.733.486	0,64%		2.3. TITIPAN			
	1.2.3. KENDARAAN	17.035.916.000	17.035.916.000	0,00%		2.3.1. ZISWAF	42.455.873.035	44.097.299.204	3,87%
	1.2.4. PERALATAN KANTOR	26.179.925.976	24.174.032.630	-7,66%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.233.786.294	5.312.341.444	1,50%
	1.2.6. AKUMULASI PENYUSUTAN	(38.398.811.954)	(40.276.755.239)	4,89%		JUMLAH TITIPAN	47.689.659.329	49.409.640.648	3,61%
	1.2.7. ASET PAJAK TANGGUHAN	4.850.761.328	4.850.761.328	0,00%					
	JUMLAH AKTIVA TETAP	114.572.514.424	111.865.318.943	-2,36%		TOTAL KEWAJIBAN	788.058.500.624	707.061.253.307	-10,28%
					III	MODAL :			
						3.1. SIMPANAN POKOK	2.433.010.000	2.399.980.000	-1,36%
						3.2. SIMPANAN WAJIB	236.373.073.000	196.710.128.000	-16,78%
						3.3. CADANGAN MODAL	9.871.215.301	11.100.845.020	12,46%
						3.4. HIBAH	101.500.000	101.500.000	0,00%
						3.5. KOMPONEN EKUITAS LAIN	7.312.985.465	7.312.985.465	0,00%
						3.6. SHU SETELAH PAJAK	6.148.148.601	771.494.312	-87,45%
						JUMLAH MODAL	262.239.932.367	218.396.932.797	-16,72%
	JUMLAH AKTIVA	1.050.298.432.991	925.458.186.104	-11,89%		JUMLAH PASIVA	1.050.298.432.991	925.458.186.104	-11,89%