

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-04-2026**

| NO. | INDIKATOR | DESEMBER 2025 | APRIL 2026 | KENAIKAN (%) |
|------|------------------------------------|-------------------|-------------------|--------------|
| 1 | 2 | 3 | 4 | 5 |
| I | PERMODALAN | 248,677,298,301 | 231,294,975,020 | -6.99% |
| | a. Simpanan Pokok | 2,433,010,000 | 2,407,440,000 | -1.05% |
| | b. Simpanan Wajib | 236,373,073,000 | 217,786,690,000 | -7.86% |
| | c. Cadangan Modal | 9,871,215,301 | 11,100,845,020 | 12.46% |
| II | JUMLAH ASSET | 1,050,298,432,991 | 941,630,948,627 | -10.35% |
| III | PEMBIAYAAN | | | |
| | a. Akumulasi Penyaluran Pembiayaan | 703,497,200,000 | 111,883,100,000 | -84.10% |
| | b. Akumulasi Penyaluran Pembiayaan | 9,522,952,500,000 | 9,634,835,600,000 | 1.17% |
| | c. Pembiayaan Efektif | 965,586,600,000 | 857,795,600,000 | -11.16% |
| IV | PIUTANG | 630,773,375,001 | 556,749,291,898 | -11.74% |
| | a. Mikro Mitra Usaha (MMU) | 245,020,066,000 | 204,216,173,000 | -16.65% |
| | b. Mikro Mitra Mandiri (MMM) | 141,719,442,027 | 129,325,979,083 | -8.75% |
| | c. Mikro Tata Griya (MTG) | 16,348,284,000 | 15,608,440,000 | -4.53% |
| | d. Mikro Tata Cendikia (MTC) | 3,632,858,000 | 3,304,382,000 | -9.04% |
| | e. Mikro Tata Sanitasi (MTS) | 561,415,000 | 527,893,000 | -5.97% |
| | f. Mikro Tata Air (MTA) | 2,237,069,000 | 1,969,637,000 | -11.95% |
| | g. KPR Non DP | 9,035,194,000 | 8,674,423,000 | -3.99% |
| | h. Qardul Hasan | 88,499,671,898 | 84,354,110,184 | -4.68% |
| | i. Mikro Mitra Ternak (MMT) | 2,666,986,000 | 3,266,700,000 | 22.49% |
| | j. Piutang Karyawan | 15,057,911,076 | 13,689,499,631 | -9.09% |
| | k. Talangan Umroh | 3,021,581,000 | 2,583,712,000 | -14.49% |
| | l. Talangan Haji | 181,851,000 | 178,434,000 | -1.88% |
| | m. Mikro Mitra Multi Guna | 102,791,046,000 | 89,049,909,000 | -13.37% |
| V | SIMPANAN | 475,554,512,408 | 396,279,446,224 | -16.67% |
| | a. Sukarela | 173,493,599,423 | 139,218,130,958 | -19.76% |
| | b. Berjangka | 146,490,025,000 | 128,650,300,000 | -12.18% |
| | c. Qurban | 2,436,119,970 | 2,820,417,188 | 15.77% |
| | d. Sanitasi | 626,328,280 | 506,000,495 | -19.21% |
| | e. Umroh | 1,792,706,987 | 1,602,363,173 | -10.62% |
| | f. Haji | 760,524,938 | 740,770,200 | -2.60% |
| | g. Sicerah | 11,922,613,757 | 12,225,728,144 | 2.54% |
| | h. Siharta | 3,741,590,094 | 3,002,160,068 | -19.76% |
| | i. Sitasya | 2,222,379,374 | 1,575,345,590 | -29.11% |
| | j. Sidul | 48,485,624,585 | 14,973,030,408 | -69.12% |
| | k. Saham | 83,583,000,000 | 90,965,200,000 | 8.83% |
| VI | Pinjaman Pihak Ke 3 | 225,520,844,846 | 217,095,048,757 | -3.74% |
| | a. Bank Umum | 93,958,849,323 | 115,022,326,353 | 22.42% |
| | b. Kewajiban Non Bank | 131,561,995,523 | 102,072,722,404 | -22.41% |
| VII | JANGKAUAN PELAYANAN | | | |
| | a. Regional | 5 | 5 | 0.00% |
| | b. Cabang | 100 | 100 | 0.00% |
| | c. Kelurahan Terlayani (Kelurahan) | 150 | 150 | 0.00% |
| | d. Desa Terlayani (Desa) | 1,343 | 1,343 | 0.00% |
| | e. Jumlah Rembug Pusat (RP) | 13,193 | 13,064 | -0.98% |
| | f. Jumlah Anggota (Orang) | 243,301 | 240,744 | -1.05% |
| VIII | JUMLAH KARYAWAN | 1,049 | 1,025 | -2.29% |
| IX | SHU SETELAH PAJAK | 6,148,148,601 | 980,586,077 | -84.05% |

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
30-04-2026**

| NO | AKTIVA | DESEMBER 2025 | APRIL 2026 | KENAIKAN (%) | NO | PASIVA | DESEMBER 2025 | APRIL 2026 | KENAIKAN (%) |
|-----------------|------------------------------|-------------------|------------------|--------------|---------------------|---------------------------------|-------------------|-----------------|--------------|
| I AKTIVA | | | | | II KEWAJIBAN | | | | |
| 1.1. | AKTIVA LANCAR: | | | | 2.1. | KEWAJIBAN JANGKA PENDEK | | | |
| | | | | | 2.1.1 | SIMPANAN ANGGOTA: | 475,554,512,408 | 396,279,446,224 | -16.67% |
| 1.1.1. | KAS | 12,319,382,414 | 11,813,275,143 | -4.11% | 2.1.1.1. | Sukarela | 173,493,599,423 | 139,218,130,958 | -19.76% |
| 1.1.2. | BANK | 149,381,228,529 | 108,617,388,862 | -27.29% | 2.1.1.2. | Berjangka | 146,490,025,000 | 128,650,300,000 | -12.18% |
| 1.1.3. | DEPOSITO DAN SETARA DEPOSITO | 58,093,150,000 | 61,493,150,000 | 5.85% | 2.1.1.3. | Qurban | 2,436,119,970 | 2,820,417,188 | 15.77% |
| 1.1.4. | PIUTANG | 630,773,375,001 | 556,749,291,898 | -11.74% | 2.1.1.4. | Sanitasi | 626,328,280 | 506,000,495 | -19.21% |
| 1.1.4.1. | Qord Wal Ijarah | 14,519,489,027 | 14,240,103,027 | -1.92% | 2.1.1.5. | Umroh | 1,792,706,987 | 1,602,363,173 | -10.62% |
| 1.1.4.2. | Murabahah | 425,612,415,099 | 358,500,046,654 | -15.77% | 2.1.1.6. | Haji | 760,524,938 | 740,770,200 | -2.60% |
| 1.1.4.3. | Ijarah | 75,160,785,500 | 73,398,611,500 | -2.34% | 2.1.1.7. | Sicerah | 11,922,613,757 | 12,225,728,144 | 2.54% |
| 1.1.4.4. | Musyarakah | 2,638,767,640 | 3,238,481,640 | 22.73% | 2.1.1.8. | Siharta | 3,741,590,094 | 3,002,160,068 | -19.76% |
| 1.1.4.5. | Mudharabah | - | - | - | 2.1.1.9. | Sitasya | 2,222,379,374 | 1,575,345,590 | -29.11% |
| 1.1.4.6. | Qordul Hasan | 90,615,017,735 | 86,464,441,077 | -4.58% | 2.1.1.10. | Sidul | 48,485,624,585 | 14,973,030,408 | -69.12% |
| 1.1.4.7. | Istishna | 22,213,000,000 | 20,898,058,000 | -5.92% | 2.1.1.11. | Saham | 83,583,000,000 | 90,965,200,000 | 8.83% |
| 1.1.4.8. | Rahn | 13,900,000 | 9,550,000 | -31.29% | | | | | |
| 1.1.5. | AKTIVA MURABAHAH | 16,428,116,690 | 17,137,550,161 | 4.32% | 2.1.2. | KEWAJIBAN BANK | 67,508,028,665 | 49,517,729,722 | -26.65% |
| 1.1.6. | PPAP | (5,597,541,598) | (1,838,590,970) | -67.15% | 2.1.3. | KEWAJIBAN NON BANK | 96,481,129,190 | 66,991,856,071 | -30.56% |
| 1.1.7. | PERLENGKAPAN | 1,710,458,478 | 1,785,508,688 | 4.39% | 2.1.4. | HUTANG PAJAK | 6,449,202,289 | 6,598,995,097 | 2.32% |
| 1.1.8. | UANG MUKA | 55,908,611,703 | 53,609,860,921 | -4.11% | 2.1.5. | DANA INSENTIF | 268,990,542 | 1,498,623,930 | 457.13% |
| 1.1.9. | SEWA DIBAYAR DIMUKA | 8,765,291,570 | 8,532,962,420 | -2.65% | 2.1.6. | DANA BANTUAN TEKNIS | 8,729,750 | 2,029,750 | -76.75% |
| 1.1.10. | BEBAN DIBAYAR DIMUKA | - | 2,161,147,257 | 100.00% | | JUMLAH KEWAJIBAN JANGKA PENDEK | 646,270,592,844 | 520,888,680,794 | -19.40% |
| 1.1.11. | PAJAK DIBAYAR DIMUKA | 5,181,345,780 | 5,181,345,780 | 0.00% | | | | | |
| 1.1.12. | SEKUNDER | 2,762,500,000 | 2,812,500,000 | 1.81% | 2.2. | KEWAJIBAN JANGKA PANJANG | | | |
| 1.1.13. | ANTAR KANTOR AKTIVA | - | - | - | 2.2.1. | KEWAJIBAN BANK | 26,450,820,658 | 65,504,596,631 | 147.65% |
| | | | | | 2.2.2. | KEWAJIBAN NON BANK | 35,080,866,333 | 35,080,866,333 | 0.00% |
| | | | | | 2.2.3. | DANA KESEJAHTERAAN | 841,819,919 | 883,732,377 | 4.98% |
| | JUMLAH AKTIVA LANCAR | 935,725,918,567 | 828,055,390,160 | -11.51% | 2.2.4. | TITIPAN DANA KEBAJIKAN | 2,320,935,913 | 2,244,881,763 | -3.28% |
| | | | | | 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 | 857,449,564 | 27.58% |
| | | | | | 2.2.8. | SETORAN PERLINDUNGAN PEMBIAYAAN | 4,065,090,223 | 2,164,239,592 | -46.76% |
| 1.2. | AKTIVA TETAP: | | | | 2.2.9. | KEWAJIBAN IMBALAN PASTI | 22,048,915,129 | 22,014,627,152 | -0.16% |
| | | | | | 2.2.10. | CADANGAN KERUGIAN | 1,407,359,953 | 1,528,269,482 | 8.59% |
| 1.2.1. | TANAH | 76,634,030,738 | 77,634,030,738 | 1.30% | | JUMLAH KEWAJIBAN JANGKA PANJANG | 94,098,248,451 | 131,921,001,292 | 40.19% |
| 1.2.2. | GEDUNG KANTOR | 27,580,092,336 | 27,622,778,936 | 0.15% | 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 | 43,227,702,778 | 1.82% |
| | | | | | 2.3.2. | ANTAR KANTOR PASIVA | - | - | - |
| | | | | | 2.3.3. | TITIPAN DANA KESEHATAN KARYAWAN | 5,233,786,294 | 5,903,517,201 | 12.80% |
| 1.2.4. | PERALATAN KANTOR | 26,179,925,976 | 26,292,203,726 | 0.43% | | JUMLAH TITIPAN | 47,689,659,329 | 49,131,219,979 | 3.02% |
| 1.2.5. | AKTIVA TIDAK BERWUJUD | 690,600,000 | 690,600,000 | 0.00% | | TOTAL KEWAJIBAN | 788,058,500,624 | 701,940,902,065 | -10.93% |
| 1.2.6. | AKUMULASI PENYUSUTAN | (38,398,811,954) | (40,550,732,261) | 5.60% | III | MODAL : | | | |
| 1.2.7. | ASET PAJAK TANGGUHAN | 4,850,761,328 | 4,850,761,328 | 0.00% | 3.1. | SIMPANAN POKOK | 2,433,010,000 | 2,407,440,000 | -1.05% |
| | | | | | 3.2. | SIMPANAN WAJIB | 236,373,073,000 | 217,786,690,000 | -7.86% |
| | | | | | 3.3. | CADANGAN MODAL | 9,871,215,301 | 11,100,845,020 | 12.46% |
| | JUMLAH AKTIVA TETAP | 114,572,514,424 | 113,575,558,467 | -0.87% | 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 | 980,586,077 | -84.05% |
| | | | | | | JUMLAH MODAL | 262,239,932,367 | 239,690,046,562 | -8.60% |
| | | | | | | | | | |
| | ..II IMI AH AKTIVA | 1 050 298 432 991 | 941 630 948 627 | -10 35% | | ..II IMI AH PASIVA | 1 050 298 432 991 | 941 630 948 627 | -10 35% |