

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
28-02-2026**

NO.	INDIKATOR	DESEMBER 2025	FEBRUARI 2026	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	248.677.298.301	242.224.792.020	-2,59%
	a. Simpanan Pokok	2.433.010.000	2.401.820.000	-1,28%
	b. Simpanan Wajib	236.373.073.000	228.722.127.000	-3,24%
	c. Cadangan Modal	9.871.215.301	11.100.845.020	12,46%
	II JUMLAH ASSET	1.050.298.432.991	1.438.750.666.548	36,98%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	703.497.200.000	87.682.300.000	-87,54%
	b. Akumulasi Penyaluran Pembiayaan	9.522.952.500.000	9.610.634.800.000	0,92%
	c. Pembiayaan Efektif	965.586.600.000	925.458.400.000	-4,16%
	IV PIUTANG	630.773.375.001	612.484.162.722	-2,90%
	a. Mikro Mitra Usaha (MMU)	245.020.066.000	234.346.035.000	-4,36%
	b. Mikro Mitra Mandiri (MMM)	141.719.442.027	139.674.258.194	-1,44%
	c. Mikro Tata Griya (MTG)	16.348.284.000	16.254.478.000	-0,57%
	d. Mikro Tata Cendikia (MTC)	3.632.858.000	3.539.408.000	-2,57%
	e. Mikro Tata Sanitasi (MTS)	561.415.000	539.590.000	-3,89%
	f. Mikro Tata Air (MTA)	2.237.069.000	2.131.810.000	-4,71%
	g. KPR Non DP	9.035.194.000	8.927.397.000	-1,19%
	h. Qardul Hasan	88.499.671.898	85.541.037.341	-3,34%
	i. Mikro Mitra Ternak (MMT)	2.666.986.000	2.893.986.000	8,51%
	j. Piutang Karyawan	15.057.911.076	14.522.460.187	-3,56%
	k. Talangan Umroh	3.021.581.000	2.813.648.000	-6,88%
	l. Talangan Haji	181.851.000	206.588.000	13,60%
	m. Mikro Mitra Multi Guna	102.791.046.000	101.093.467.000	-1,65%
	V SIMPANAN	475.554.512.408	421.254.894.379	-11,42%
	a. Sukarela	173.493.599.423	151.789.538.310	-12,51%
	b. Berjangka	146.490.025.000	135.839.725.000	-7,27%
	c. Qurban	2.436.119.970	2.718.979.947	11,61%
	d. Sanitasi	626.328.280	567.476.174	-9,40%
	e. Umroh	1.792.706.987	1.575.197.318	-12,13%
	f. Haji	760.524.938	740.403.354	-2,65%
	g. Sicerah	11.922.613.757	11.069.556.832	-7,15%
	h. Siharta	3.741.590.094	3.185.425.204	-14,86%
	i. Sitasya	2.222.379.374	1.757.675.354	-20,91%
	j. Sidul	48.485.624.585	24.803.216.886	-48,84%
	k. Saham	83.583.000.000	87.207.700.000	4,34%
	VI Pinjaman Pihak Ke 3	225.520.844.846	240.788.130.187	6,77%
	a. Bank Umum	93.958.849.323	126.970.770.764	35,13%
	b. Kewajiban Non Bank	131.561.995.523	113.817.359.423	-13,49%
	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	13.184	-0,07%
	f. Jumlah Anggota (Orang)	243.301	240.182	-1,28%
	VIII JUMLAH KARYAWAN	1.049	1.051	0,19%
	IX SHU SETELAH PAJAK	6.148.148.601	4.240.777.209	-31,02%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
28-02-2026**

NO	AKTIVA	DESEMBER 2025	FEBRUARI 2026	KENAIKAN (%)	NO	PASIVA	DESEMBER 2025	FEBRUARI 2026	KENAIKAN (%)
	AKTIVA					KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	475.554.512.408	421.254.894.379	-11,42%
1.1.1.	KAS	12.319.382.414	10.935.962.233	-11,23%	2.1.1.1.	Sukarela	173.493.599.423	151.789.538.310	-12,51%
1.1.2.	BANK	149.381.228.529	113.568.447.232	-23,97%	2.1.1.2.	Berjangka	146.490.025.000	135.839.725.000	-7,27%
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	2.718.979.947	11,61%
1.1.4.	PIUTANG	630.773.375.001	612.484.162.722	-2,90%	2.1.1.4.	Sanitasi	626.328.280	567.476.174	-9,40%
1.1.4.1.	Qord Wal Ijarah	14.519.489.027	14.338.373.027	-1,25%	2.1.1.5.	Umroh	1.792.706.987	1.575.197.318	-12,13%
1.1.4.2.	Murabahah	425.612.415.099	410.972.852.210	-3,44%	2.1.1.6.	Haji	760.524.938	740.403.354	-2,65%
1.1.4.3.	Ijarah	75.160.785.500	74.595.795.500	-0,75%	2.1.1.7.	Sicerah	11.922.613.757	11.069.556.832	-7,15%
1.1.4.4.	Musarakah	2.638.767.640	2.865.767.640	8,60%	2.1.1.8.	Siharta	3.741.590.094	3.185.425.204	-14,86%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	2.222.379.374	1.757.675.354	-20,91%
1.1.4.6.	Qordul Hasan	90.615.017.735	87.765.928.345	-3,14%	2.1.1.10.	Sidul	48.485.624.585	24.803.216.886	-48,84%
1.1.4.7.	Istishna	22.213.000.000	21.933.996.000	-1,26%	2.1.1.11.	Saham	83.583.000.000	87.207.700.000	4,34%
1.1.4.8.	Rahn	13.900.000	11.450.000	-17,63%					
1.1.5.	AKTIVA MURABAHAH	16.428.116.690	18.868.210.275	14,85%	2.1.2.	KEWAJIBAN BANK	67.508.028.665	64.799.274.977	-4,01%
1.1.6.	PPAP	(5.597.541.598)	(2.073.149.621)	-62,96%	2.1.3.	KEWAJIBAN NON BANK	96.481.129.190	78.736.493.090	-18,39%
1.1.7.	PERLENGKAPAN	1.710.458.478	1.665.172.427	-2,65%	2.1.4.	HUTANG PAJAK	6.449.202.289	5.996.193.442	-7,02%
1.1.8.	UANG MUKA	55.908.611.703	54.924.509.074	-1,76%	2.1.5.	DANA INSENTIF	268.990.542	1.498.623.930	457,13%
1.1.9.	SEWA DIBAYAR DIMUKA	8.765.291.570	8.737.863.021	-0,31%	2.1.6.	DANA BANTUAN TEKNIS	8.729.750	2.029.750	-76,75%
1.1.10.	BEBAN DIBAYAR DIMUKA	-	1.771.994.394	100,00%		JUMLAH KEWAJIBAN JANGKA PENDEK	646.270.592.844	572.287.509.588	-11,45%
1.1.11.	PAJAK DIBAYAR DIMUKA	5.181.345.780	5.181.345.780	0,00%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	SEKUNDER	2.762.500.000	2.812.500.000	1,81%	2.2.1.	KEWAJIBAN BANK	26.450.820.658	62.171.495.787	135,05%
1.1.13.	ANTAR KANTOR AKTIVA	-	433.776.912.131	-	2.2.2.	KEWAJIBAN NON BANK	35.080.866.333	35.080.866.333	0,00%
					2.2.3.	DANA KESEJAHTERAAN	841.819.919	902.632.377	7,22%
	JUMLAH AKTIVA LANCAR	935.725.918.567	1.324.147.079.668	41,51%	2.2.4.	TITIPAN DANA KEBAJIKAN	2.320.935.913	2.542.986.263	9,57%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	245.976.038	368.939.017	49,99%
					2.2.6.	DANA PENDIDIKAN	964.359.178	1.271.766.607	31,88%
					2.2.7.	DANA SOSIAL	672.105.107	856.549.564	27,44%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	4.065.090.223	3.513.032.415	-13,58%
					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	1.476.337.683	4,90%
						JUMLAH KEWAJIBAN JANGKA PANJANG	94.098.248.451	130.199.233.198	38,37%
						2.3. TITIPAN			
					2.3.1.	ZISWAF	42.455.873.035	42.712.890.491	0,61%
					2.3.2.	ANTAR KANTOR PASIVA	-	433.776.912.131	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	5.233.786.294	5.894.066.466	12,62%
						JUMLAH TITIPAN	47.689.659.329	482.383.869.088	911,51%
						TOTAL KEWAJIBAN	788.058.500.624	1.184.870.611.854	50,35%
						III MODAL :			
					3.1.	SIMPANAN POKOK	2.433.010.000	2.401.820.000	-1,28%
					3.2.	SIMPANAN WAJIB	236.373.073.000	228.722.127.000	-3,24%
					3.3.	CADANGAN MODAL	9.871.215.301	11.100.845.020	12,46%
					3.4.	HIBAHAH	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	4.240.777.209	-31,02%
						JUMLAH MODAL	262.239.932.367	253.880.054.694	-3,19%
	JUMLAH AKTIVA	1.050.298.432.991	1.438.750.666.548	36,98%		JUMLAH PASIVA	1.050.298.432.991	1.438.750.666.548	36,98%