

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-01-2026**

NO.	INDIKATOR	DESEMBER 2025	JANUARI 2026	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	248.677.298.301	247.363.282.020	-0,53%
	a. Simpanan Pokok	2.433.010.000	2.434.150.000	0,05%
	b. Simpanan Wajib	236.373.073.000	233.828.287.000	-1,08%
	c. Cadangan Modal	9.871.215.301	11.100.845.020	12,46%
II	JUMLAH ASSET	1.050.298.432.991	1.062.093.847.422	1,12%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	703.497.200.000	53.373.100.000	-92,41%
	b. Akumulasi Penyaluran Pembiayaan	9.522.952.500.000	9.576.325.600.000	0,56%
	c. Pembiayaan Efektif	965.586.600.000	939.716.300.000	-2,68%
IV	PIUTANG	630.773.375.001	634.893.136.639	0,65%
	a. Mikro Mitra Usaha (MMU)	245.020.066.000	249.140.315.194	1,68%
	b. Mikro Mitra Mandiri (MMM)	141.719.442.027	141.408.087.000	-0,22%
	c. Mikro Tata Griya (MTG)	16.348.284.000	16.248.535.000	-0,61%
	d. Mikro Tata Cendikia (MTC)	3.632.858.000	3.685.397.000	1,45%
	e. Mikro Tata Sanitasi (MTS)	561.415.000	548.743.000	-2,26%
	f. Mikro Tata Air (MTA)	2.237.069.000	2.227.364.000	-0,43%
	g. KPR Non DP	9.035.194.000	8.964.472.000	-0,78%
	h. Qardul Hasan	88.499.671.898	88.283.132.480	-0,24%
	i. Mikro Mitra Ternak (MMT)	2.666.986.000	3.067.486.000	15,02%
	j. Piutang Karyawan	15.057.911.076	14.981.667.965	-0,51%
	k. Talangan Umroh	3.021.581.000	2.949.441.000	-2,39%
	l. Talangan Haji	181.851.000	217.928.000	19,84%
	m. Mikro Mitra Multi Guna	102.791.046.000	103.170.568.000	0,37%
V	SIMPANAN	475.554.512.408	471.007.774.269	-0,96%
	a. Sukarela	173.493.599.423	166.847.556.092	-3,83%
	b. Berjangka	146.490.025.000	140.540.725.000	-4,06%
	c. Qurban	2.436.119.970	2.640.546.090	8,39%
	d. Sanitasi	626.328.280	538.054.086	-14,09%
	e. Umroh	1.792.706.987	1.626.090.815	-9,29%
	f. Haji	760.524.938	749.770.308	-1,41%
	g. Sicerah	11.922.613.757	11.444.193.421	-4,01%
	h. Siharta	3.741.590.094	3.492.964.228	-6,64%
	i. Sitasya	2.222.379.374	2.105.674.501	-5,25%
	j. Sidul	48.485.624.585	54.871.499.728	13,17%
	k. Saham	83.583.000.000	86.150.700.000	3,07%
VI	Pinjaman Pihak Ke 3	225.520.844.846	243.388.611.786	7,92%
	a. Bank Umum	93.958.849.323	124.021.731.233	32,00%
	b. Kewajiban Non Bank	131.561.995.523	119.366.880.553	-9,27%
VII	JANGKAUAN PELAYANAN			
	a. Regional	5	5	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	150	202	34,67%
	d. Desa Terlayani (Desa)	1.343	1.317	-1,94%
	e. Jumlah Rembug Pusat (RP)	13.193	13.201	0,06%
	f. Jumlah Anggota (Orang)	243.301	243.415	0,05%
VIII	JUMLAH KARYAWAN	1.049	1.051	0,19%
IX	SHU SETELAH PAJAK	6.148.148.601	2.042.413.213	-66,78%

KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-01-2026

NO	AKTIVA	DESEMBER 2025	JANUARI 2026	KENAIKAN (%)	NO	PASIVA	DESEMBER 2025	JANUARI 2026	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	475.554.512.408	471.007.774.269	-0,96%
	1.1.1. KAS	12.319.382.414	12.535.200.651	1,75%		2.1.1.1. Sukarela	173.493.599.423	166.847.556.092	-3,83%
	1.1.2. BANK	149.381.228.529	141.649.752.169	-5,18%		2.1.1.2. Berjangka	146.490.025.000	140.540.725.000	-4,06%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	58.093.150.000	65.593.150.000	12,91%		2.1.1.3. Qurban	2.436.119.970	2.640.546.090	8,39%
	1.1.4. PIUTANG	630.773.375.001	634.893.136.639	0,65%		2.1.1.4. Sanitasi	626.328.280	538.054.086	-14,09%
	1.1.4.1. Qord Wal Ijarah	14.519.489.027	14.503.196.027	-0,11%		2.1.1.5. Umroh	1.792.706.987	1.626.090.815	-9,29%
	1.1.4.2. Murabahah	425.612.415.099	429.846.096.988	0,99%		2.1.1.6. Haji	760.524.938	749.770.308	-1,41%
	1.1.4.3. Ijarah	75.160.785.500	75.056.312.500	-0,14%		2.1.1.7. Sicerah	11.922.613.757	11.444.193.421	-4,01%
	1.1.4.4. Musyarakah	2.638.767.640	3.039.267.640	15,18%		2.1.1.8. Siharta	3.741.590.094	3.492.964.228	-6,64%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	2.222.379.374	2.105.674.501	-5,25%
	1.1.4.6. Qordul Hasan	90.615.017.735	90.416.353.484	-0,22%		2.1.1.10. Sidul	48.485.624.585	54.871.499.728	13,17%
	1.1.4.7. Istishna	22.213.000.000	22.029.890.000	-0,82%		2.1.1.11. Saham	83.583.000.000	86.150.700.000	3,07%
	1.1.4.8. Rahn	13.900.000	2.020.000	-85,47%					
	1.1.5. AKTIVA MURABAHAH	16.428.116.690	18.341.608.183	11,65%		2.1.2. KEWAJIBAN BANK	67.508.028.665	45.809.099.193	-32,14%
	1.1.5. PPAP	(5.597.541.598)	(5.597.541.598)	0,00%		2.1.3. KEWAJIBAN NON BANK	96.481.129.190	84.286.014.220	-12,64%
	1.1.6. PERLENGKAPAN	1.710.458.478	1.683.142.088	-1,60%		2.1.4. HUTANG PAJAK	6.449.202.289	6.009.444.677	-6,82%
	1.1.7. UANG MUKA	55.908.611.703	59.542.222.174	6,50%		2.1.5. DANA INSENTIF	268.990.542	1.498.623.930	457,13%
	1.1.8. SEWA DIBAYAR DIMUKA	8.765.291.570	8.625.791.586	-1,59%		2.1.6. DANA BANTUAN TEKNIS	8.729.750	8.729.750	0,00%
	1.1.9. BEBAN DIBAYAR DIMUKA	-	1.778.010.410	100,00%		JUMLAH KEWAJIBAN JANGKA PENDEK	646.270.592.844	608.619.686.039	-5,83%
	1.1.10. PAJAK DIBAYAR DIMUKA	5.181.345.780	5.181.345.780	0,00%					
	1.1.11. SEKUNDER	2.762.500.000	2.787.500.000	0,90%		2.2. KEWAJIBAN JANGKA PANJANG			
	1.1.112. ANTAR KANTOR AKTIVA	-	-	-		2.2.1. KEWAJIBAN BANK	26.450.820.658	78.212.632.040	195,69%
						2.2.2. KEWAJIBAN NON BANK	35.080.866.333	35.080.866.333	0,00%
						2.2.3. DANA KESEJAHTERAAN	841.819.919	1.435.209.778	70,49%
	JUMLAH AKTIVA LANCAR	935.725.918.567	947.013.318.082	1,21%		2.2.4. TITIPAN DANA KEBAJIKAN	2.320.935.913	2.559.391.863	10,27%
						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	4.738.440.223	16,56%
	1.2. AKTIVA TETAP:					2.2.9. KEWAJIBAN IMBALAN PASTI	22.048.915.129	22.036.548.888	-0,06%
						2.2.10. CADANGAN KERUGIAN	1.407.359.953	1.452.518.635	3,21%
	1.2.1. TANAH	76.634.030.738	77.634.030.738	1,30%		JUMLAH KEWAJIBAN JANGKA PANJANG	94.098.248.451	148.012.862.948	57,30%
	1.2.2. GEDUNG KANTOR	27.580.092.336	27.594.259.236	0,05%		2.3. TITIPAN			
						2.3.1. ZISWAF	42.455.873.035	42.529.348.585	0,17%
	1.2.3. KENDARAAN	17.035.916.000	17.035.916.000	0,00%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
						2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.233.786.294	6.111.769.152	16,78%
	1.2.4. PERALATAN KANTOR	26.179.925.976	26.220.665.226	0,16%		JUMLAH TITIPAN	47.689.659.329	48.641.117.737	2,00%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		TOTAL KEWAJIBAN	788.058.500.624	805.273.666.724	2,18%
	1.2.6. AKUMULASI PENYUSUTAN	(38.398.811.954)	(38.945.703.188)	1,42%					
					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	2.434.150.000	0,05%
						3.2. SIMPANAN WAJIB	236.373.073.000	233.828.287.000	-1,08%
	JUMLAH AKTIVA TETAP	114.572.514.424	115.080.529.340	0,44%		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	2.042.413.213	-66,78%
						JUMLAH MODAL	262.239.932.367	256.820.180.698	-2,07%
	JUMLAH AKTIVA	1.050.298.432.991	1.062.093.847.422	1,12%		JUMLAH PASIVA	1.050.298.432.991	1.062.093.847.422	1,12%