

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-07-2026**

----- Laporan Bulan Juli 2026

NO.	INDIKATOR	DESEMBER 2025	JULI 2026	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	248.677.298.301	215.244.052.020	-13,44%
	a. Simpanan Pokok	2.433.010.000	2.403.570.000	-1,21%
	b. Simpanan Wajib	236.373.073.000	201.739.637.000	-14,65%
	c. Cadangan Modal	9.871.215.301	11.100.845.020	12,46%
	II JUMLAH ASSET	1.050.298.432.991	914.993.146.867	-12,88%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	703.497.200.000	207.465.900.000	-70,51%
	b. Akumulasi Penyaluran Pembiayaan	9.522.952.500.000	9.730.418.400.000	2,18%
	c. Pembiayaan Efektif	965.586.600.000	830.698.900.000	-13,97%
	IV PIUTANG	630.773.375.001	524.622.679.429	-16,83%
	a. Mikro Mitra Usaha (MMU)	245.020.066.000	203.207.029.906	-17,07%
	b. Mikro Mitra Mandiri (MMM)	141.719.442.027	119.037.029.550	-16,01%
	c. Mikro Tata Griya (MTG)	16.348.284.000	14.743.255.000	-9,82%
	d. Mikro Tata Cendikia (MTC)	3.632.858.000	3.677.342.000	1,22%
	e. Mikro Tata Sanitasi (MTS)	561.415.000	514.532.000	-8,35%
	f. Mikro Tata Air (MTA)	2.237.069.000	1.764.442.000	-21,13%
	g. KPR Non DP	9.035.194.000	7.729.121.000	-14,46%
	h. Qardul Hasan	88.499.671.898	85.653.167.582	-3,22%
	i. Mikro Mitra Ternak (MMT)	2.666.986.000	4.359.700.000	63,47%
	j. Piutang Karyawan	15.057.911.076	13.666.267.391	-9,24%
	k. Talangan Umroh	3.021.581.000	2.727.210.000	-9,74%
	l. Talangan Haji	181.851.000	78.108.000	-57,05%
	m. Mikro Mitra Multi Guna	102.791.046.000	67.465.475.000	-34,37%
	V SIMPANAN	475.554.512.408	429.672.687.528	-9,65%
	a. Sukarela	173.493.599.423	157.858.975.226	-9,01%
	b. Berjangka	146.490.025.000	127.733.400.000	-12,80%
	c. Qurban	2.436.119.970	1.719.617.120	-29,41%
	d. Sanitasi	626.328.280	448.133.172	-28,45%
	e. Umroh	1.792.706.987	1.465.477.428	-18,25%
	f. Haji	760.524.938	699.101.519	-8,08%
	g. Sicerah	11.922.613.757	10.663.654.972	-10,56%
	h. Siharta	3.741.590.094	3.352.030.761	-10,41%
	i. Sitasya	2.222.379.374	1.724.934.977	-22,38%
	j. Sidul	48.485.624.585	33.984.762.353	-29,91%
	k. Saham	83.583.000.000	90.022.600.000	7,70%
	VI Pinjaman Pihak Ke 3	225.520.844.846	172.872.816.306	-23,35%
	a. Bank Umum	93.958.849.323	86.587.547.513	-7,85%
	b. Kewajiban Non Bank	131.561.995.523	86.285.268.793	-34,41%
	VII JANGKAUAN PELAYANAN			
	a. Regional	5	5	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	150	213	42,00%
	d. Desa Terlayani (Desa)	1.343	1.291	-3,87%
	e. Jumlah Rembug Pusat (RP)	13.193	12.931	-1,99%
	f. Jumlah Anggota (Orang)	243.301	258.642	6,31%
	VIII JUMLAH KARYAWAN	1.049	969	-7,63%
	IX SHU SETELAH PAJAK	6.148.148.601	648.070.683	-89,46%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-07-2026**

NO	AKTIVA	DESEMBER 2025	JULI 2026	KENAIKAN (%)	NO	PASIVA	DESEMBER 2025	JULI 2026	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	475.554.512.408	429.672.687.528	-9,65%
	1.1.1. KAS	12.319.382.414	8.798.655.023	-28,58%		2.1.1.1. Sukarela	173.493.599.423	157.858.975.226	-9,01%
	1.1.2. BANK	149.381.228.529	109.590.162.574	-26,64%		2.1.1.2. Berjangka	146.490.025.000	127.733.400.000	-12,80%
	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	1.719.617.120	-29,41%
	1.1.4. PIUTANG	630.773.375.001	524.590.561.429	-16,83%		2.1.1.4. Sanitasi	626.328.280	448.133.172	-28,45%
	1.1.4.1. Qord Wal Ijarah	14.519.489.027	14.435.690.027	-0,58%		2.1.1.5. Umroh	1.792.706.987	1.465.477.428	-18,25%
	1.1.4.2. Murabahah	425.612.415.099	327.528.729.320	-23,05%		2.1.1.6. Haji	760.524.938	699.101.519	-8,08%
	1.1.4.3. Ijarah	75.160.785.500	73.804.439.500	-1,80%		2.1.1.7. Sicerah	11.922.613.757	10.663.654.972	-10,56%
	1.1.4.4. Musyarakah	2.638.767.640	4.359.700.000	65,22%		2.1.1.8. Siharta	3.741.590.094	3.352.030.761	-10,41%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	2.222.379.374	1.724.934.977	-22,38%
	1.1.4.6. Qordul Hasan	90.615.017.735	85.640.462.582	-5,49%		2.1.1.10. Sidul	48.485.624.585	33.984.762.353	-29,91%
	1.1.4.7. Istishna	22.213.000.000	18.810.390.000	-15,32%		2.1.1.11. Saham	83.583.000.000	90.022.600.000	7,70%
	1.1.4.8. Rahn	13.900.000	11.150.000	-19,78%					
	1.1.5. AKTIVA MURABAHAH	16.428.116.690	19.955.334.342	21,47%		2.1.2. KEWAJIBAN BANK	67.508.028.665	20.295.503.660	-69,94%
	1.1.6. PPAP	(5.597.541.598)	(1.846.294.520)	-67,02%		2.1.3. KEWAJIBAN NON BANK	96.481.129.190	51.204.402.460	-46,93%
	1.1.7. PERLENGKAPAN	1.710.458.478	1.739.550.088	1,70%		2.1.4. HUTANG PAJAK	6.449.202.289	6.624.457.609	2,72%
	1.1.8. UANG MUKA	55.908.611.703	62.899.445.034	12,50%		2.1.5. DANA INSENTIF	268.990.542	1.498.623.930	457,13%
	1.1.9. SEWA DIBAYAR DIMUKA	8.765.291.570	7.884.159.852	-10,05%		2.1.6. DANA BANTUAN TEKNIK	8.729.570	86.125.950	886,58%
	1.1.10. BEBAN DIBAYAR DIMUKA	-	2.246.582.631	100,00%		JUMLAH KEWAJIBAN JANGKA PENDEK	646.270.592.844	509.381.801.137	-21,18%
	1.1.11. PAJAK DIBAYAR DIMUKA	5.181.345.780	5.181.345.780	0,00%					
	1.1.12. SEKUNDER	2.762.500.000	2.937.500.000	6,33%		2.2. KEWAJIBAN JANGKA PANJANG			
	1.1.13 ANTAR KANTOR AKTIVA	-	-	-		2.2.1. KEWAJIBAN BANK	26.450.820.658	66.292.043.853	150,62%
						2.2.2. KEWAJIBAN NON BANK	35.080.866.333	35.080.866.333	0,00%
						2.2.3. DANA KESEJAHTERAAN	841.819.919	312.735.129	-62,85%
	JUMLAH AKTIVA LANCAR	935.725.918.567	802.670.152.233	-14,22%		2.2.4. TITIPAN DANA KEBAJIKAN	2.320.935.913	2.611.638.813	12,53%
						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	1.768.448.578	-56,50%
						2.2.9. KEWAJIBAN IMBALAN PASTI	22.048.915.129	21.840.578.667	-0,94%
	1.2. AKTIVA TETAP:					2.2.10. CADANGAN KERUGIAN	1.407.359.953	1.607.577.207	14,23%
	1.2.1. TANAH	76.634.030.738	77.634.030.738	1,30%		JUMLAH KEWAJIBAN JANGKA PANJANG	94.098.248.451	132.014.576.542	40,29%
	1.2.2. GEDUNG KANTOR	27.580.092.336	27.756.733.486	0,64%					
	1.2.3. KENDARAAN	17.035.916.000	17.035.916.000	0,00%		2.3. TITIPAN			
	1.2.4. PERALATAN KANTOR	26.179.925.976	24.164.239.636	-7,70%		2.3.1. ZISWAF	42.455.873.035	43.895.696.695	3,39%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.6. AKUMULASI PENYUSUTAN	(38.398.811.954)	(39.809.286.554)	3,67%		2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.233.786.294	6.394.464.325	22,18%
	1.2.7. ASET PAJAK TANGGUHAN	4.850.761.328	4.850.761.328	0,00%		JUMLAH TITIPAN	47.689.659.329	50.290.161.020	5,45%
	JUMLAH AKTIVA TETAP	114.572.514.424	112.322.994.634	-1,96%					
						TOTAL KEWAJIBAN	788.058.500.624	691.686.538.699	-12,23%
					III	MODAL :			
						3.1. SIMPANAN POKOK	2.433.010.000	2.403.570.000	-1,21%
						3.2. SIMPANAN WAJIB	236.373.073.000	201.739.637.000	-14,65%
						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	648.070.683	-89,46%
						JUMLAH MODAL	262.239.932.367	223.306.608.168	-14,85%
	JUMLAH AKTIVA	1.050.298.432.991	914.993.146.867	-12,88%		JUMLAH PASIVA	1.050.298.432.991	914.993.146.867	-12,88%