

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-06-2026**

NO.	INDIKATOR	DESEMBER 2025	JUNI 2026	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	248.677.298.301	220.168.974.020	-11,46%
	a. Simpanan Pokok	2.433.010.000	2.403.440.000	-1,22%
	b. Simpanan Wajib	236.373.073.000	206.664.689.000	-12,57%
	c. Cadangan Modal	9.871.215.301	11.100.845.020	12,46%
II	JUMLAH ASSET	1.050.298.432.991	928.695.310.932	-11,58%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	703.497.200.000	173.249.300.000	-75,37%
	b. Akumulasi Penyaluran Pembiayaan	9.522.952.500.000	9.696.201.800.000	1,82%
	c. Pembiayaan Efektif	965.586.600.000	791.456.700.000	-18,03%
IV	PIUTANG	630.773.375.001	534.346.979.217	-15,29%
	a. Mikro Mitra Usaha (MMU)	245.020.066.000	208.208.123.906	-15,02%
	b. Mikro Mitra Mandiri (MMM)	141.719.442.027	121.146.555.190	-14,52%
	c. Mikro Tata Griya (MTG)	16.348.284.000	15.216.542.000	-6,92%
	d. Mikro Tata Cendikia (MTC)	3.632.858.000	3.628.719.000	-0,11%
	e. Mikro Tata Sanitasi (MTS)	561.415.000	532.546.000	-5,14%
	f. Mikro Tata Air (MTA)	2.237.069.000	1.764.983.000	-21,10%
	g. KPR Non DP	9.035.194.000	7.978.363.000	-11,70%
	h. Qardul Hasan	88.499.671.898	86.193.856.952	-2,61%
	i. Mikro Mitra Ternak (MMT)	2.666.986.000	4.130.400.000	54,87%
	j. Piutang Karyawan	15.057.911.076	13.958.653.169	-7,30%
	k. Talangan Umroh	3.021.581.000	2.527.460.000	-16,35%
	l. Talangan Haji	181.851.000	96.706.000	-46,82%
	m. Mikro Mitra Multi Guna	102.791.046.000	68.964.071.000	-32,91%
V	SIMPANAN	475.554.512.408	421.434.592.388	-11,38%
	a. Sukarela	173.493.599.423	156.839.378.454	-9,60%
	b. Berjangka	146.490.025.000	127.121.700.000	-13,22%
	c. Qurban	2.436.119.970	1.584.502.590	-34,96%
	d. Sanitasi	626.328.280	431.704.216	-31,07%
	e. Umroh	1.792.706.987	1.601.644.928	-10,66%
	f. Haji	760.524.938	864.313.856	13,65%
	g. Sicerah	11.922.613.757	10.201.606.952	-14,43%
	h. Siharta	3.741.590.094	3.059.131.316	-18,24%
	i. Sitasya	2.222.379.374	1.667.892.682	-24,95%
	j. Sidul	48.485.624.585	27.502.417.394	-43,28%
	k. Saham	83.583.000.000	90.560.300.000	8,35%
VI	Pinjaman Pihak Ke 3	225.520.844.846	188.962.314.443	-16,21%
	a. Bank Umum	93.958.849.323	99.321.968.520	5,71%
	b. Kewajiban Non Bank	131.561.995.523	89.640.345.923	-31,86%
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	12.961	-1,76%
	f. Jumlah Anggota (Orang)	243.301	240.344	-1,22%
VIII	JUMLAH KARYAWAN	1.049	980	-6,58%
IX	SHU SETELAH PAJAK	6.148.148.601	374.381.484	-93,91%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
30-06-2026**

----- Laporan Bulan Juni 2026

NO	AKTIVA	DESEMBER 2025	JUNI 2026	KENAIKAN (%)	NO	PASIVA	DESEMBER 2025	JUNI 2026	KENAIKAN (%)
I AKTIVA					II KEWAJIBAN				
1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
					2.1.1 SIMPANAN ANGGOTA:				
1.1.1.	KAS	12.319.382.414	12.248.942.823	-0,57%	2.1.1.1.	Sukarela	475.554.512.408	421.434.592.388	-11,38%
1.1.2.	BANK	149.381.228.529	112.336.300.996	-24,80%	2.1.1.2.	Berjangka	173.493.599.423	156.839.378.454	-9,60%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	58.093.150.000	58.693.150.000	1,03%	2.1.1.3.	Qurban	146.490.025.000	127.121.700.000	-13,22%
1.1.4.	PIUTANG	630.773.375.001	534.346.979.217	-15,29%	2.1.1.3.	Qurban	2.436.119.970	1.584.502.590	-34,96%
1.1.4.1.	Qord Wal Ijarah	14.519.489.027	14.481.910.027	-0,26%	2.1.1.4.	Sanitasi	626.328.280	431.704.216	-31,07%
1.1.4.2.	Murabahah	425.612.415.099	336.666.807.098	-20,90%	2.1.1.5.	Umroh	1.792.706.987	1.601.644.928	-10,66%
1.1.4.3.	Ijarah	75.160.785.500	73.238.160.500	-2,56%	2.1.1.6.	Haji	760.524.938	864.313.856	13,65%
1.1.4.4.	Musarakah	2.638.767.640	4.102.181.640	55,46%	2.1.1.7.	Sicerah	11.922.613.757	10.201.606.952	-14,43%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.8.	Siharta	3.741.590.094	3.059.131.316	-18,24%
1.1.4.6.	Qordul Hasan	90.615.017.735	86.193.856.952	-4,88%	2.1.1.9.	Sitasya	2.222.379.374	1.667.892.682	-24,95%
1.1.4.7.	Istishna	22.213.000.000	19.652.913.000	-11,53%	2.1.1.10.	Sidul	48.485.624.585	27.502.417.394	-43,28%
1.1.4.8.	Rahn	13.900.000	11.150.000	-19,78%	2.1.1.11.	Saham	83.583.000.000	90.560.300.000	8,35%
1.1.5.	AKTIVA MURABAHAH	16.428.116.690	17.966.734.680	9,37%	2.1.2.	KEWAJIBAN BANK	67.508.028.665	33.029.924.667	-51,07%
1.1.6.	PPAP	(5.597.541.598)	(1.845.494.920)	-67,03%	2.1.3.	KEWAJIBAN NON BANK	96.481.129.190	54.559.479.590	-43,45%
1.1.7.	PERLENGKAPAN	1.710.458.478	1.760.796.197	2,94%	2.1.4.	HUTANG PAJAK	6.449.202.289	6.866.383.089	6,47%
1.1.8.	UANG MUKA	55.908.611.703	62.162.420.880	11,19%	2.1.5.	DANA INSENTIF	268.990.542	1.498.623.930	457,13%
1.1.9.	SEWA DIBAYAR DIMUKA	8.765.291.570	7.913.299.537	-9,72%	2.1.6.	DANA BANTUAN TEKNIS	8.729.750	217.650.950	2393,21%
1.1.10.	BEBAN DIBAYAR DIMUKA	-	2.241.444.427	100,00%	JUMLAH KEWAJIBAN JANGKA PENDEK 646.270.592.844 517.606.654.614 -19,91%				
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	2.912.500.000	5,43%	2.2.1.	KEWAJIBAN BANK	26.450.820.658	66.292.043.853	150,62%
1.1.13.	ANTAR KANTOR AKTIVA	-	-	-	2.2.2.	KEWAJIBAN NON BANK	35.080.866.333	35.080.866.333	0,00%
JUMLAH AKTIVA LANCAR 935.725.918.567 815.918.419.617 -12,80%					2.2.3.	DANA KESEJAHTERAAN	841.819.919	336.557.462	-60,02%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.320.935.913	2.467.751.113	6,33%
					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	2.838.438.642	-30,18%
1.2. AKTIVA TETAP:					2.2.9.	KEWAJIBAN IMBALAN PASTI	22.048.915.129	21.912.792.078	-0,62%
					2.2.10.	CADANGAN KERUGIAN	1.407.359.953	1.582.076.341	12,41%
1.2.1.	TANAH	76.634.030.738	77.634.030.738	1,30%	JUMLAH KEWAJIBAN JANGKA PANJANG 94.098.248.451 133.011.213.784 41,35%				
1.2.2.	GEDUNG KANTOR	27.580.092.336	27.751.070.686	0,62%	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	43.659.538.258	2,84%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	5.233.786.294	6.460.063.307	23,43%
1.2.4.	PERALATAN KANTOR	26.179.925.976	24.155.406.830	-7,73%	JUMLAH TITIPAN 47.689.659.329 50.119.601.565 5,10%				
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%	TOTAL KEWAJIBAN 788.058.500.624 700.737.469.963 -11,08%				
1.2.6.	AKUMULASI PENYUSUTAN	(38.398.811.954)	(39.340.894.267)	2,45%	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	2.403.440.000	-1,22%
JUMLAH AKTIVA TETAP 114.572.514.424 112.776.891.315 -1,57%					3.2.	SIMPANAN WAJIB	236.373.073.000	206.664.689.000	-12,57%
					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	374.381.484	-93,91%
					JUMLAH MODAL 262.239.932.367 227.957.840.969 -13,07%				
JUMLAH AKTIVA 1.050.298.432.991 928.695.310.932 -11,58%					JUMLAH PASIVA 1.050.298.432.991 928.695.310.932 -11,58%				