KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-10-2026

NO.	INDIKATOR	DESEMBER 2025	OKTOBER 2026	KENAIKAN (%)
1	*2*	*3*	*4*	*5*
I	**PERMODALAN**	**248.677.298.301**	**203.502.191.020**	**-18,17%**
	a. Simpanan Pokok	2.433.010.000	2.408.160.000	-1,02%
	b. Simpanan Wajib	236.373.073.000	189.993.186.000	-19,62%
	c. Cadangan Modal	9.871.215.301	11.100.845.020	12,46%
II	**JUMLAH ASSET**	**1.050.298.432.991**	**924.705.306.847**	**-11,96%**
III	**PEMBIAYAAN**			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	703.497.200.000	303.485.700.000	-56,86%
	b. Akumulasi Penyaluran Pembiayaan	9.522.952.500.000	9.826.438.200.000	3,19%
	c. Pembiayaan Efektif	965.586.600.000	806.056.600.000	-16,52%
IV	**PIUTANG**	**630.773.375.001**	**503.628.093.408**	**-20,16%**
	a. Mikro Mitra Usaha (MMU)	245.020.066.000	175.210.125.468	-28,49%
	b. Mikro Mitra Mandiri (MMM)	141.719.442.027	118.105.273.082	-16,66%
	c. Mikro Tata Griya (MTG)	16.348.284.000	13.752.540.000	-15,88%
	d. Mikro Tata Cendikia (MTC)	3.632.858.000	3.716.590.000	2,30%
	e. Mikro Tata Sanitasi (MTS)	561.415.000	472.200.000	-15,89%
	f. Mikro Tata Air (MTA)	2.237.069.000	2.085.695.000	-6,77%
	g. KPR Non DP	9.035.194.000	7.822.273.000	-13,42%
	h. Qardul Hasan	88.499.671.898	85.726.747.895	-3,13%
	i. Mikro Mitra Ternak (MMT)	2.666.986.000	6.772.000.000	153,92%
	j. Piutang Karyawan	15.057.911.076	17.705.559.963	17,58%
	k. Talangan Umroh	3.021.581.000	2.464.426.000	-18,44%
	l. Talangan Haji	181.851.000	119.205.000	-34,45%
	m. Mikro Mitra Multi Guna	102.791.046.000	69.675.458.000	-32,22%
V	**SIMPANAN**	**475.554.512.408**	**456.324.696.036**	**-4,04%**
	a. Sukarela	173.493.599.423	158.973.042.507	-8,37%
	b. Berjangka	146.490.025.000	121.751.500.000	-16,89%
	c. Qurban	2.436.119.970	1.996.196.417	-18,06%
	d. Sanitasi	626.328.280	622.685.946	-0,58%
	e. Umroh	1.792.706.987	1.441.254.339	-19,60%
	f. Haji	760.524.938	970.785.129	27,65%
	g. Sicerah	11.922.613.757	17.631.706.201	47,88%
	h. Siharta	3.741.590.094	5.379.594.222	43,78%
	i. Sitasya	2.222.379.374	3.105.493.499	39,74%
	j. Sidul	48.485.624.585	52.521.237.776	8,32%
	k. Saham	83.583.000.000	91.931.200.000	9,99%
VI	**Pinjaman Pihak Ke 3**	**225.520.844.846**	**172.483.083.721**	**-23,52%**
	a. Bank Umum	93.958.849.323	84.790.758.317	-9,76%
	b. Kewajiban Non Bank	131.561.995.523	87.692.325.404	-33,35%
VII	**JANGKAUAN PELAYANAN**			
	a. Regional	5	5	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	150	203	
	d. Desa Terlayani (Desa)	1.343	1.344	
	e. Jumlah Rembug Pusat (RP)	13.193	12.928	
	f. Jumlah Anggota (Orang)	243.301	240.816	-1,02%
VIII	**JUMLAH KARYAWAN**	**1.049**	**972**	**-7,34%**
IX	**SHU SETELAH PAJAK**	**6.148.148.601**	**1.009.233.795**	**-83,58%**

KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-10-2026

NO	AKTIVA	DESEMBER 2025	OKTOBER 2026	KENAIKAN (%)
I	**AKTIVA**			
	1.1. AKTIVA LANCAR:			
	1.1.1. KAS	12.319.382.414	13.527.894.245	9,81%
	1.1.2. BANK	149.381.228.529	137.750.261.032	-7,79%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	58.093.150.000	60.193.150.000	3,61%
	1.1.4. PIUTANG	**630.773.375.001**	**503.628.093.408**	**-20,16%**
	1.1.4.1. Qord Wal Ijarah	14.519.489.027	14.363.940.027	-1,07%
	1.1.4.2. Murabahah	425.612.415.099	299.241.445.986	-29,69%
	1.1.4.3. Ijarah	75.160.785.500	78.656.854.500	4,65%
	1.1.4.4. Musyarakah	2.638.767.640	6.772.000.000	156,63%
	1.1.4.5. Mudharabah	-	-	-
	1.1.4.6. Qordul Hasan	90.615.017.735	85.726.747.895	-5,39%
	1.1.4.7. Istishna	22.213.000.000	18.511.972.000	-16,66%
	1.1.4.8. Piutang Ijarah Muntahiyah Bittamlik	-	339.083.000	100,00%
	1.1.4.9. Rahn	13.900.000	16.050.000	15,47%
	1.1.5. AKTIVA MURABAHAH	16.428.116.690	16.390.865.268	-0,23%
	1.1.6. PPAP	(5.597.541.598)	(1.853.967.247)	-66,88%
	1.1.7. PERLENGKAPAN	1.710.458.478	1.682.295.850	-1,65%
	1.1.8. UANG MUKA	55.908.611.703	64.135.997.232	14,72%
	1.1.9. SEWA DIBAYAR DIMUKA	8.765.291.570	8.064.079.677	-8,00%
	1.1.10. BEBAN DIBAYAR DIMUKA	-	1.865.007.054	100,00%
	1.1.11. PAJAK DIBAYAR DIMUKA	5.181.345.780	5.181.345.780	0,00%
	1.1.12. SEKUNDER	2.762.500.000	2.987.500.000	8,14%
	1.1.13 ANTAR KANTOR AKTIVA	-	-	-
	JUMLAH AKTIVA LANCAR	**935.725.918.567**	**813.552.522.299**	**-13,06%**
	1.2. AKTIVA TETAP:			
	1.2.1. TANAH	76.634.030.738	77.634.030.738	1,30%
	1.2.2. GEDUNG KANTOR	27.580.092.336	27.906.233.486	1,18%
	1.2.3. KENDARAAN	17.035.916.000	17.035.916.000	0,00%
	1.2.4. PERALATAN KANTOR	26.179.925.976	24.253.652.336	-7,36%
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%
	1.2.6. AKUMULASI PENYUSUTAN	(38.398.811.954)	(41.218.409.340)	7,34%
	1.2.7. ASET PAJAK TANGGUHAN	4.850.761.328	4.850.761.328	0,00%
	JUMLAH AKTIVA TETAP	**114.572.514.424**	**111.152.784.548**	**-2,98%**
	JUMLAH AKTIVA	**1.050.298.432.991**	**924.705.306.847**	**-11,96%**

NO	PASIVA	DESEMBER 2025	OKTOBER 2026	KENAIKAN (%)
II	**KEWAJIBAN**			
	2.1. KEWAJIBAN JANGKA PENDEK			
	2.1.1 SIMPANAN ANGGOTA:	**475.554.512.408**	**456.324.696.036**	**-4,04%**
	2.1.1.1. Sukarela	173.493.599.423	158.973.042.507	-8,37%
	2.1.1.2. Berjangka	146.490.025.000	121.751.500.000	-16,89%
	2.1.1.3. Qurban	2.436.119.970	1.996.196.417	-18,06%
	2.1.1.4. Sanitasi	626.328.280	622.685.946	-0,58%
	2.1.1.5. Umroh	1.792.706.987	1.441.254.339	-19,60%
	2.1.1.6. Haji	760.524.938	970.785.129	27,65%
	2.1.1.7. Sicerah	11.922.613.757	17.631.706.201	47,88%
	2.1.1.8. Siharta	3.741.590.094	5.379.594.222	43,78%
	2.1.1.9. Sitasya	2.222.379.374	3.105.493.499	39,74%
	2.1.1.10. Sidul	48.485.624.585	52.521.237.776	8,32%
	2.1.1.11. Saham	83.583.000.000	91.931.200.000	9,99%
	2.1.2. KEWAJIBAN BANK	67.508.028.665	4.549.493.389	-93,26%
	2.1.3. KEWAJIBAN NON BANK	96.481.129.190	38.861.459.071	-59,72%
	2.1.4. HUTANG PAJAK	6.449.202.289	3.798.928.429	-41,09%
	2.1.5. DANA INSENTIF	268.990.542	268.994.211	0,00%
	2.1.6. DANA BANTUAN TEKNIS	8.729.750	95.987.090	999,54%
	JUMLAH KEWAJIBAN JANGKA PENDEK	**646.270.592.844**	**503.899.558.226**	**-22,03%**
	2.2. KEWAJIBAN JANGKA PANJANG			
	2.2.1. KEWAJIBAN BANK	26.450.820.658	80.241.264.928	203,36%
	2.2.2. KEWAJIBAN NON BANK	35.080.866.333	48.830.866.333	39,20%
	2.2.3. DANA KESEJAHTERAAN	841.819.919	195.680.388	-76,76%
	2.2.4. TITIPAN DANA KEBAJIKAN	2.320.935.913	2.899.816.174	24,94%
	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	1.977.187.140	-51,36%
	2.2.9. KEWAJIBAN IMBALAN PASTI	22.048.915.129	21.374.331.967	-3,06%
	2.2.10. CADANGAN KERUGIAN	1.407.359.953	1.662.674.449	18,14%
	JUMLAH KEWAJIBAN JANGKA PANJANG	**94.098.248.451**	**159.682.509.341**	**69,70%**
	2.3. TITIPAN			
	2.3.1. ZISWAF	42.455.873.035	44.928.123.981	5,82%
	2.3.2. ANTAR KANTOR PASIVA	-	-	-
	2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.233.786.294	4.269.205.019	-18,43%
	JUMLAH TITIPAN	**47.689.659.329**	**49.197.329.000**	**3,16%**
	TOTAL KEWAJIBAN	**788.058.500.624**	**712.779.396.567**	**-9,55%**
III	**MODAL :**			
	3.1. SIMPANAN POKOK	2.433.010.000	2.408.160.000	-1,02%
	3.2. SIMPANAN WAJIB	236.373.073.000	189.993.186.000	-19,62%
	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	1.009.233.795	-83,58%
	JUMLAH MODAL	**262.239.932.367**	**211.925.910.280**	**-19,19%**
	JUMLAH PASIVA	**1.050.298.432.991**	**924.705.306.847**	**-11,96%**