

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-09-2026**

NO.	INDIKATOR	DESEMBER 2025	SEPTEMBER 2026	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	248.677.298.301	206.462.306.020	-16,98%
	a. Simpanan Pokok	2.433.010.000	2.401.720.000	-1,29%
	b. Simpanan Wajib	236.373.073.000	192.959.741.000	-18,37%
	c. Cadangan Modal	9.871.215.301	11.100.845.020	12,46%
	II JUMLAH ASSET	1.050.298.432.991	940.587.168.756	-10,45%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	703.497.200.000	269.799.400.000	-61,65%
	b. Akumulasi Penyaluran Pembiayaan	9.522.952.500.000	9.792.751.900.000	2,83%
	c. Pembiayaan Efektif	965.586.600.000	807.423.900.000	-16,38%
	IV PIUTANG	630.773.375.001	507.254.405.006	-19,58%
	a. Mikro Mitra Usaha (MMU)	245.020.066.000	180.303.669.000	-26,41%
	b. Mikro Mitra Mandiri (MMM)	141.719.442.027	121.439.775.526	-14,31%
	c. Mikro Tata Griya (MTG)	16.348.284.000	14.020.599.000	-14,24%
	d. Mikro Tata Cendikia (MTC)	3.632.858.000	3.700.369.000	1,86%
	e. Mikro Tata Sanitasi (MTS)	561.415.000	478.729.000	-14,73%
	f. Mikro Tata Air (MTA)	2.237.069.000	2.094.785.000	-6,36%
	g. KPR Non DP	9.035.194.000	7.815.454.000	-13,50%
	h. Qardul Hasan	88.499.671.898	83.075.117.739	-6,13%
	i. Mikro Mitra Ternak (MMT)	2.666.986.000	5.566.500.000	108,72%
	j. Piutang Karyawan	15.057.911.076	13.342.605.741	-11,39%
	k. Talangan Umroh	3.021.581.000	2.584.968.000	-14,45%
	l. Talangan Haji	181.851.000	141.094.000	-22,41%
	m. Mikro Mitra Multi Guna	102.791.046.000	72.690.739.000	-29,28%
	V SIMPANAN	475.554.512.408	451.860.592.978	-4,98%
	a. Sukarela	173.493.599.423	157.849.623.863	-9,02%
	b. Berjangka	146.490.025.000	127.367.000.000	-13,05%
	c. Qurban	2.436.119.970	1.893.179.080	-22,29%
	d. Sanitasi	626.328.280	591.283.846	-5,60%
	e. Umroh	1.792.706.987	1.455.555.918	-18,81%
	f. Haji	760.524.938	903.986.145	18,86%
	g. Sicerah	11.922.613.757	15.871.454.988	33,12%
	h. Siharta	3.741.590.094	4.304.472.874	15,04%
	i. Sitasya	2.222.379.374	3.075.654.221	38,39%
	j. Sidul	48.485.624.585	46.289.682.043	-4,53%
	k. Saham	83.583.000.000	92.258.700.000	10,38%
	VI Pinjaman Pihak Ke 3	225.520.844.846	189.323.430.370	-16,05%
	a. Bank Umum	93.958.849.323	97.248.251.836	3,50%
	b. Kewajiban Non Bank	131.561.995.523	92.075.178.534	-30,01%
	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	1.337	-0,45%
	e. Jumlah Rembug Pusat (RP)	13.193	12.893	-2,27%
	f. Jumlah Anggota (Orang)	243.301	240.172	-1,29%
	VIII JUMLAH KARYAWAN	1.049	972	-7,34%
	IX SHU SETELAH PAJAK	6.148.148.601	900.321.495	-85,36%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
30-09-2026**

NO	AKTIVA	DESEMBER 2025	SEPTEMBER 2026	KENAIKAN (%)	NO	PASIVA	DESEMBER 2025	SEPTEMBER 2026	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	475.554.512.408	451.860.592.978	-4,98%
	1.1.1. KAS	12.319.382.414	15.197.550.746	23,36%		2.1.1.1. Sukarela	173.493.599.423	157.849.623.863	-9,02%
	1.1.2. BANK	149.381.228.529	146.482.424.555	-1,94%		2.1.1.2. Berjangka	146.490.025.000	127.367.000.000	-13,05%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	58.093.150.000	60.193.150.000	3,61%		2.1.1.3. Qurban	2.436.119.970	1.893.179.080	-22,29%
	1.1.4. PIUTANG	630.773.375.001	507.254.405.006	-19,58%		2.1.1.4. Sanitasi	626.328.280	591.283.846	-5,60%
	1.1.4.1. Qord Wal Ijarah	14.519.489.027	14.397.554.027	-0,84%		2.1.1.5. Umroh	1.792.706.987	1.455.555.918	-18,81%
	1.1.4.2. Murabahah	425.612.415.099	306.693.191.764	-27,94%		2.1.1.6. Haji	760.524.938	903.986.145	18,86%
	1.1.4.3. Ijarah	75.160.785.500	76.702.316.500	2,05%		2.1.1.7. Sicerah	11.922.613.757	15.871.454.988	33,12%
	1.1.4.4. Musyarakah	2.638.767.640	5.566.500.000	110,95%		2.1.1.8. Siharta	3.741.590.094	4.304.472.874	15,04%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	2.222.379.374	3.075.654.221	38,39%
	1.1.4.6. Qordul Hasan	90.615.017.735	85.168.777.715	-6,01%		2.1.1.10. Sidul	48.485.624.585	46.289.682.043	-4,53%
	1.1.4.7. Istishna	22.213.000.000	18.716.615.000	-15,74%		2.1.1.11. Saham	83.583.000.000	92.258.700.000	10,38%
	1.1.4.8. Rahn	13.900.000	9.450.000	-32,01%		2.1.2. KEWAJIBAN BANK	67.508.028.665	14.744.258.783	-78,16%
	1.1.5. AKTIVA MURABAHAH	16.428.116.690	19.688.868.642	19,85%		2.1.3. KEWAJIBAN NON BANK	96.481.129.190	45.332.428.035	-53,01%
	1.1.6. PPAP	(5.597.541.598)	(1.850.146.797)	-66,95%		2.1.4. HUTANG PAJAK	6.449.202.289	3.714.435.591	-42,40%
	1.1.7. PERLENGKAPAN	1.710.458.478	1.703.663.015	-0,40%		2.1.5. DANA INSENTIF	268.990.542	268.994.211	0,00%
	1.1.8. UANG MUKA	55.908.611.703	62.327.700.173	11,48%		2.1.6. DANA BANTUAN TEKNIS	8.729.750	93.665.090	972,94%
	1.1.9. SEWA DIBAYAR DIMUKA	8.765.291.570	8.046.410.940	-8,20%		JUMLAH KEWAJIBAN JANGKA PENDEK	646.270.592.844	516.014.374.688	-20,16%
	1.1.10. BEBAN DIBAYAR DIMUKA	-	1.933.120.020	100,00%		2.2. KEWAJIBAN JANGKA PANJANG			
	1.1.11. PAJAK DIBAYAR DIMUKA	5.181.345.780	5.181.345.780	0,00%		2.2.1. KEWAJIBAN BANK	26.450.820.658	82.503.993.053	211,91%
	1.1.12. SEKUNDER	2.762.500.000	2.987.500.000	8,14%		2.2.2. KEWAJIBAN NON BANK	35.080.866.333	46.742.750.499	33,24%
	1.1.13 ANTAR KANTOR AKTIVA	-	-	-		2.2.3. DANA KESEJAHTERAAN	841.819.919	214.480.388	-74,52%
						2.2.4. TITIPAN DANA KEBAJIKAN	2.320.935.913	2.872.001.813	23,74%
	JUMLAH AKTIVA LANCAR	935.725.918.567	829.145.992.080	-11,39%		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	2.470.910.228	-39,22%
	1.2. AKTIVA TETAP:					2.2.9. KEWAJIBAN IMBALAN PASTI	22.048.915.129	21.386.188.647	-3,01%
						2.2.10. CADANGAN KERUGIAN	1.407.359.953	1.643.914.889	16,81%
	1.2.1. TANAH	76.634.030.738	77.634.030.738	1,30%		JUMLAH KEWAJIBAN JANGKA PANJANG	94.098.248.451	160.334.927.479	70,39%
	1.2.2. GEDUNG KANTOR	27.580.092.336	27.756.733.486	0,64%		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	44.669.155.655	5,21%
	1.2.4. PERALATAN KANTOR	26.179.925.976	24.212.543.724	-7,51%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.233.786.294	4.791.597.954	-8,45%
	1.2.6. AKUMULASI PENYUSUTAN	(38.398.811.954)	(40.739.408.600)	6,10%		JUMLAH TITIPAN	47.689.659.329	49.460.753.609	3,71%
	1.2.7. ASET PAJAK TANGGUHAN	4.850.761.328	4.850.761.328	0,00%		TOTAL KEWAJIBAN	788.058.500.624	725.810.055.776	-7,90%
	JUMLAH AKTIVA TETAP	114.572.514.424	111.441.176.676	-2,73%					
					III	MODAL :			
						3.1. SIMPANAN POKOK	2.433.010.000	2.401.720.000	-1,29%
						3.2. SIMPANAN WAJIB	236.373.073.000	192.959.741.000	-18,37%
						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	900.321.495	-85,36%
						JUMLAH MODAL	262.239.932.367	214.777.112.980	-18,10%
	JUMLAH AKTIVA	1.050.298.432.991	940.587.168.756	-10,45%		JUMLAH PASIVA	1.050.298.432.991	940.587.168.756	-10,45%