

# DASHBOARD KINERJA KMMS TAHUN 2025



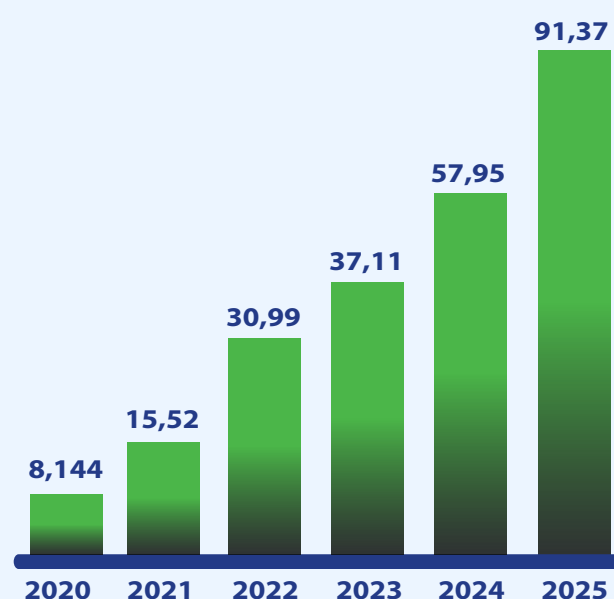
## 54,28%

Pertumbuhan Aset  
di tahun 2025



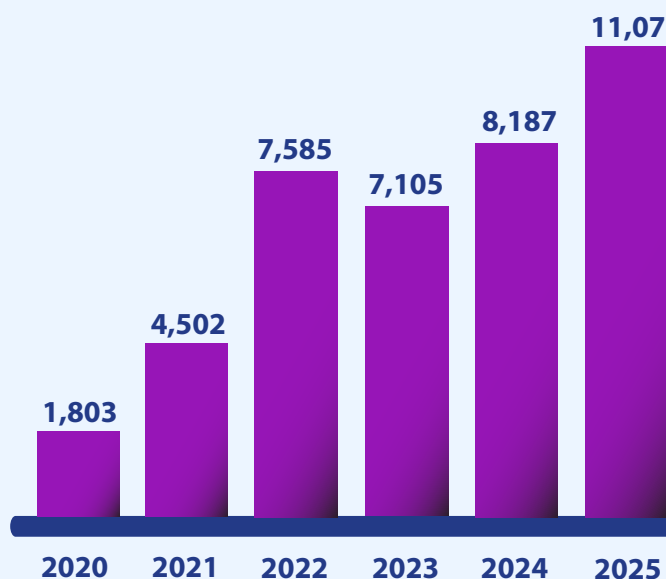
## 57,66%

Pertumbuhan Pinjaman  
di tahun 2025



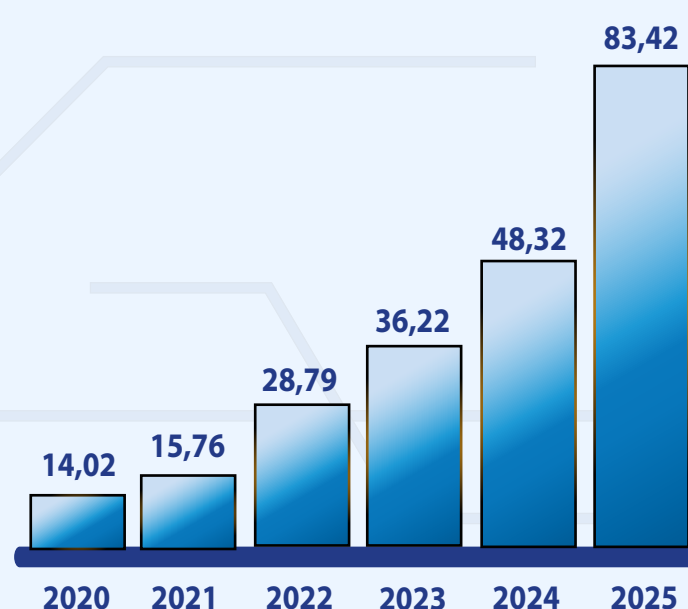
## 35,30%

Pertumbuhan SHU  
di tahun 2025



## 72,63%

Pertumbuhan Simpanan  
Anggota di tahun 2025



## 24,57%

Pertumbuhan Equity  
di tahun 2025



## IKHTISAR KEUANGAN DAN RASIO KEUANGAN 2025



	2024	2025	YoY
<b>IKHTISAR POSISI KEUANGAN</b>			
TOTAL ASET	100,716,408,860.90	155,389,488,058.66	54.28%
TOTAL PINJAMAN	57,952,940,633.00	91,370,743,348.00	57.66%
TOTAL SIMPANAN	48,324,139,278.00	83,424,287,750.60	72.63%
TOTAL EKUITAS	30,688,117,958.86	38,227,334,668.01	24.57%

<b>IKHTISAR POSISI KEUANGAN</b>			
PENDAPATAN USAHA	78,329,358,582.37	93,272,771,540.19	19.08%
BEBAN USAHA	70,143,611,274.99	82,197,317,402.28	17.18%
SHU SETELAH PAJAK	8,185,747,306.90	11,075,454,138.01	35.30%

<b>RATIO KEUANGAN</b>			
ROA	8.13%	11.07%	2.94 pts
ROE	26.68%	34.95%	8.27 pts
NPL NETT	0.03%	0.00%	(0.03) pts
NIM	13.94%	13.06%	0.88 pts

## IKHTISAR RENCANA ANGGARAN 2026



	2025	RK 2026	Growth
<b>IKHTISAR POSISI KEUANGAN</b>			
TOTAL ASET	155,389,488,058.66	200,452,439,596.00	29.00%
TOTAL PINJAMAN	91,370,743,348.00	118,781,966,352.00	30.00%
TOTAL SIMPANAN	83,424,287,750.60	107,617,331,198.00	29.00%
TOTAL EKUITAS	38,227,334,667.91	43,961,434,868.00	15.00%

<b>IKHTISAR POSISI KEUANGAN</b>			
PENDAPATAN USAHA	93,272,771,540.19	105,667,652,192.00	13.29%
BEBAN USAHA	82,197,317,402.28	92,882,968,665.00	13.00%
SHU SETELAH PAJAK	11,075,454,138.01	12,784,683,528.00	15.43%

<b>RATIO KEUANGAN</b>			
ROA	11.07%	13.07%	2 pts
ROE	34.95%	35.00%	0.05 pts
NPL NETT	0.00%	0.00%	0 pts
NIM	13.06%	11.00%	2.06 pts