

EVALUASI PERKEMBANGAN PT. BPR SURYA ARTHA UTAMA TGL

KETERANGAN	Wednesday, December 31, 2025		Tuesday, March 31, 2026		Sunday, May 31, 2026		Target Juni 2026		Tuesday, June 09, 2026		Selisih dg Target 2026		
	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	%
Droping Modal Kerja	694,000,000	10	1,783,000,000	8	2,540,000,000	5			805,000,000	4			
Droping Modal Kerja PUSPITA	162,500,000	35	247,000,000	64	85,000,000	18			18,000,000	5			
Droping Modal Kerja KUMIS	10,000,000	1	50,000,000	6	20,000,000	4			10,000,000	1			
Droping Multiguna RT/RW LPMK	211,000,000	18	52,000,000	4	120,000,000	10			61,000,000	6			
Droping Investasi	1,635,000,000	5	695,000,000	5	2,050,000,000	4			-	-			
Droping Investasi KPR	3,700,000,000	4	600,000,000	1	-	-			-	-			
Droping Multiguna KSH	188,000,000	56	265,000,000	77	100,000,000	29			16,500,000	5			
Droping Konsumsi	62,500,000	3	55,000,000	2	40,000,000	2			10,000,000	1			
Droping Multiguna ASN	3,335,000,000	12	1,579,000,000	26	1,723,000,000	15			287,500,000	5			
Droping Rekening koran	693,500,000	4	2,550,000,000	7	4,005,500,000	6			2,738,596,000	6			
Droping Konsumsi Marbot dan Penjaga Rmh Ibadah	34,000,000	12	54,000,000	18	36,000,000	12			15,000,000	5			
Droping KONSUMSI EMAS	280,631,400	3	155,370,200	7	130,520,800	6			-	-			
Droping LINKAGE PLK	9,035,000,000	3	4,000,000,000	1	-	-			-	-			
Droping MULTIGUNA ROKAN HULU					1,362,000,000	26			390,000,000	7			
Droping MULTIGUNA MINA MANDIRI					6,007,500,000	155			1,161,000,000	30			
Droping KONSUMSI MBG					10,000,000	4			-	-			
Total Droping	20,041,131,400	166	12,085,370,200	226	18,229,520,800	111	16,250,000,000	225	5,512,596,000	38	(10,737,404,000)	(187)	34%
Bunga Rekening koran (menjadi pokok)	396,508,118	27	367,175,028	24	323,960,364	20			-	-			
Total Bunga Rekening koran (menjadi pokok)	396,508,118	27	372,250,351	25	323,960,364	20			-	-			
Total Droping + Total Adendum + Total Bunga Rekening	20,437,639,518	193	12,590,375,918	252	18,553,481,164	131			5,512,596,000	38			
Angsuran Modal Kerja	1,019,414,472	122	1,188,929,808	108	2,265,590,384	108			800,656,084	26			
Angsuran Modal Kerja PUSPITA	30,488,506	97	48,393,676	162	66,252,339	214			17,707,167	48			
Angsuran Modal Kerja KUMIS	18,902,768	33	20,791,660	42	25,250,006	42			7,996,091	15			
Angsuran Investasi	765,081,192	84	981,031,803	88	785,635,821	92			210,840,230	19			
Angsuran Multiguna KSH	98,599,990	361	128,650,945	479	147,510,921	542			149,717,175	531			
Angsuran Investasi KPR	45,620,994	12	29,204,075	10	17,255,566	5			12,581,574	3			
Angsuran Multiguna RT/RW LPMK	362,875,525	544	252,401,472	444	245,786,342	406			192,451,586	338			
Angsuran Konsumsi	146,410,893	87	146,251,814	77	638,259,517	83			18,019,844	19			
Angsuran Multiguna ASN	3,943,110,981	776	2,182,022,580	654	2,479,518,155	638			452,511,509	223			
Angsuran Multiguna	997,874	4	1,502,669	5	1,310,388	5			520,078	2			
Angsuran Rekening koran	2,063,721,593	42	3,007,254,244	38	1,531,741,268	24			675,246,620	15			
Angsuran Modal Kerja PEN	8,814,057	1	9,176,870	1	9,427,005	1			-	-			
Angsuran Investasi PEN	3,816,676	1	-	-	-	-			-	-			
Angsuran Konsumsi Marbot dan Penjaga Rmh Ibadah	43,779,172	159	34,359,279	138	33,080,658	138			32,850,612	136			
Angsuran KONSUMSI EMAS	103,466,089	125	123,993,984	120	129,624,736	110			38,611,140	31			
Angsuran LINKAGE PLK	1,033,750,002	11	1,418,055,557	16	1,529,166,668	17			71,805,556	2			
Total Angsuran	9,688,850,784	2,459	9,572,020,436	2,382	9,905,409,774	2,425	9,200,319,112	2,220	2,681,515,266	1,408	(6,518,803,846)	(812)	29%
Droping + Adendum + Bunga RK - Angsuran	11,782,538,736		3,018,355,482		8,648,071,390		7,049,680,888	(1,995)	2,831,080,734				
KYD Modal Kerja	69,029,639,468	203	63,225,977,737	197	62,750,875,113	184			62,755,219,029	185			
KYD Modal Kerja PUSPITA	288,513,976	143	748,701,418	236	801,313,297	270			801,606,130	273			
KYD Modal Kerja KUMIS	121,055,548	30	159,388,893	38	158,333,328	44			160,337,237	45			
KYD Investasi	24,728,109,780	97	24,655,873,335	102	25,413,316,882	107			25,202,476,652	106			
KYD Investasi KPR	10,617,434,030	15	11,120,928,757	16	11,066,037,684	16			11,053,456,110	16			
KYD Multiguna RT/RW LPMK	3,344,002,752	469	3,088,512,759	477	2,777,643,204	442			2,646,191,618	440			
KYD Konsumsi	6,936,943,123	90	7,541,086,356	97	6,699,338,612	89			6,691,318,768	88			
KYD Multiguna ASN	73,573,019,566	748	71,362,932,645	727	69,244,675,208	711			69,079,663,699	703			
KYD Multiguna	52,985,286	6	49,450,115	6	47,092,147	6			46,572,069	6			
KYD Rekening koran	32,308,542,661	23	31,559,273,117	19	35,241,451,503	20			37,304,800,883	22			
KYD Modal Kerja PEN	382,489,608	1	355,325,064	1	336,596,962	1			336,596,962	1			
KYD Multiguna KSH	776,130,891	371	1,271,808,568	534	1,171,867,479	563			1,038,650,304	556			
KYD ASN PEN	66,316,158	1	66,316,158	1	66,316,158	1			66,316,158	1			
KYD Fintech Modal Kerja Corporate	998,000,001	1	998,000,001	1	998,000,001	1			998,000,001	1			
KYD Fintech Modal Kerja Perorangan	133,258,886	205	127,668,886	202	127,668,886	202			127,668,886	202			
KYD Konsumsi Marbot dan Penjaga Rmh Ibadah	175,914,077	150	267,055,140	131	264,844,803	138			246,994,191	134			
KYD KONSUMSI EMAS	1,366,615,255	117	1,750,950,230	106	1,706,322,084	107			1,667,710,944	107			
KYD LINKAGE PLK	44,624,583,320	14	46,755,138,871	17	43,696,805,535	17			43,624,999,979	17			
KYD MULTIGUNA ROKAN HULU					1,973,686,110	38			2,363,686,110	45			
KYD MULTIGUNA MINA MANDIRI					6,078,158,622	157			7,125,905,380	187			

EVALUASI PERKEMBANGAN PT. BPR SURYA ARTHA UTAMA TGL

KETERANGAN	Wednesday, December 31, 2025		Tuesday, March 31, 2026		Sunday, May 31, 2026		Target Juni 2026		Tuesday, June 09, 2026		Selisih dg Target 2026		
	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	%
KYD KONSUMSI MBG					31,726,869	13			30,972,345	13			
Total KYD	270,021,426,067	2,684	268,779,778,539	2,908	274,513,215,080	2,919	279,379,427,067	3,220	277,230,288,048	2,903	(2,149,139,019)	(317)	99%
Tabungan Perisai	26,124,775,657	9529	14,125,905,575	9,853	13,979,374,583	9,945			14,039,150,858	9,962		9,962	
Tabungan PERISAI STAND	298,826,826	709	298,449,416	709	299,135,484	709			299,255,484	709		709	
Tabungan PERISAI JUNIOR	235,770,483	863	217,332,355	869	247,294,156	873			244,928,731	873		873	
Tabungan PERISAI HAJI DAN UMROH	40,663,158	40	36,478,816	40	37,160,872	40			37,462,006	40		40	
Tabungan PERISAI SITO	38,639,829	39	32,009,590	42	51,112,025	43			49,741,071	43		43	
Tabungan PERISAI BERENCANA	502,451,799	381	485,710,802	375	390,677,081	351			409,222,211	350		350	
Tabungan PERISAI SIMARMAS GO	1,558,858,725	1,081	1,796,558,725	1,077	1,971,158,725	1,077			2,040,158,725	1,077		1,077	
Tabungan ARISAN SUROBOYO	921,090,000	1,193	1,214,942,525	1,193	1,417,890,000	1,193			1,479,490,000	1,193		1,193	
Tabungan PERISAI KKMP	969,607	11	972,602	11	974,636	11			974,636	11			
Total Tabungan	29,722,046,084	13,846	18,208,360,406	14,169	18,394,777,562	14,242	31,222,046,083	14,400	18,600,383,722	14,258	(12,621,662,361)	(142)	60%
DEPOSITO BERJANGKA 1 BULAN	23,372,074,602	173	26,080,670,369	174	26,089,635,241	172			26,217,655,187	173	26,217,655,187		
DEPOSITO BERJANGKA 3 BULAN	53,024,929,567	86	61,278,528,682	90	57,566,739,171	86			58,260,953,084	86	58,260,953,084		
DEPOSITO BERJANGKA 6 BULAN	25,552,580,703	93	23,417,480,787	91	23,776,936,464	90			24,801,936,464	92	24,801,936,464		
DEPOSITO BERJANGKA 12 BULAN	11,802,615,451	73	12,670,859,070	75	11,613,859,070	74			11,585,859,070	74	11,585,859,070		
DEPOSITO CHANELING 3 BULAN	7,400,000	1	14,800,000	2	10,400,000	2			10,400,000	2	10,400,000		
Total Deposito	113,759,600,323	426	123,462,338,908	432	119,057,569,946	424	120,859,600,323	460	120,876,803,805	427	17,203,482	(33)	100%
Tabungan PERISAI ANTAR BANK	7,828,621,516	31	5,548,000,064	34	6,002,871,214	34			5,696,066,062	34	5,696,066,062		
DEPOSITO CHANELING ANTAR BANK 3 BULAN	20,000,000,000	24	16,500,000,000	21	16,600,000,000	21			16,600,000,000	21	16,600,000,000		
DEPOSITO CHANELING ANTAR BANK 6 BULAN	1,800,000,000	3	1,800,000,000	3	1,800,000,000	3			1,800,000,000	3	1,800,000,000		
Deposito ABP	70,550,000,000	101	69,005,000,000	95	69,455,000,000	92			69,455,000,000	92	69,455,000,000		
Total Simpanan dari bank lain	100,178,621,516	159	92,853,000,064	153	93,857,871,214	150	106,328,011,689	160	93,551,066,062	150	(12,776,945,627)	(10)	88%
Pinjaman Diterima - Bank Jatim	9,242,211,577	-	8,163,064,843	-	10,943,633,688	-	-	-	10,910,300,355	-	10,910,300,355		
Pinjaman ABP Bank Ok Bank	1,957,367,088	-	1,970,256,161	-	1,948,083,868	-	-	-	-	-	-		
Pinjaman Diterima - Bank BJB	1,900,000,000	-	1,900,000,000	-	1,900,000,000	-	-	-	-	-	-		
Pinjaman Diterima - SARANA MULTIGRIYA FINANSIAL	421,151,833	-	242,681,098	-	-	-	-	-	-	-	-		
Pinjaman Diterima - BPR Bank Jombang Perseroda	166,665,200	-	55,554,800	-	-	-	-	-	-	-	-		
Pinjaman Diterima - Bank Jatim (RC)	3,986,871,345	-	3,179,907,314	-	4,002,212,832	-	-	-	19,771	-	19,771		
Pinjaman Diterima - Bank Maspion (RC)	741,093,817	-	6,614,982,265	-	5,507,492,428	-	-	-	-	-	-		
Total Pinjaman ABP	18,415,360,860		22,126,446,481		24,301,422,816		16,125,014,994		10,910,320,126		(5,214,694,868)		68%
Kas	594,079,600		1,437,241,800		853,721,000		709,079,600		585,558,400		(123,521,200)		83%
Tabungan ABA	15,456,648,374		17,002,933,587		13,701,928,582		16,826,648,374		8,266,673,473		(8,559,974,901)		49%
Giro ABA	13,916,163,630		11,085,533,824		10,504,981,611		13,976,163,630		2,039,419,184		(11,936,744,446)		15%
Deposito ABA	11,080,000,000		10,480,000,000		13,780,000,000		13,080,000,000		13,780,000,000		700,000,000		105%
Total	41,046,891,604		40,005,709,211		38,886,147,743		44,591,891,604		24,671,651,057		(19,920,240,547)		55%
Total Pendapatan	40,452,265,482		12,564,656,744		18,975,656,056		22,173,226,635		19,101,661,273		(3,071,565,362)		86%
Total Biaya	33,338,942,233		9,693,169,479		15,114,995,489		18,251,889,355		15,232,124,319		(3,019,765,036)		83%
Laba Sebelum Pajak	7,113,323,249		2,871,487,265		3,860,660,567		3,921,337,280		3,869,536,954		(51,800,326)		99%
Laba Sesudah Pajak	6,610,625,650		2,362,336,705		3,119,863,884		3,152,045,204		3,128,740,271		(23,304,933)		99%
Modal Disetor	35,000,000,000		35,000,000,000		45,000,000,000		35,000,000,000		45,000,000,000		10,000,000,000		129%
Asset	317,994,117,834		316,241,714,808		320,459,157,605		321,602,677,419		308,556,499,952		(13,046,177,467)		96%
CAR (SK Dir BI No. 30/12/KEP/DIR : ≥ 8%)	34.48%		33.50%		39.57%		29.30%		39.59%				
LDR BARU (SEOJK No. 1/SEOJK.03/2019 : ≤ 90,00%)	156.74%		154.12%		165.71%		151.62%		164.72%				
LIKUIDITAS (SK Dir BI No. 30/12/KEP/DIR : ≥ 4,05%)	11.40%		12.61%		10.63%		11.32%		2.86%				
CASH RATIO (SK Dir BI No. 30/12/KEP/DIR : ≥ 4,05%)	11.40%		12.61%		10.63%		11.32%		2.86%				
ROA (SK Dir BI No. 30/12/KEP/DIR : ≥ 1,215%)	2.66%		3.66%		2.95%		2.61%		2.47%				
ROE (Minimal setingkat dengan penjaminan LPS)	13.65%		20.53%		13.18%		13.99%		10.42%				
BOPO (SK Dir BI No. 30/12/KEP/DIR : ≤ 93,52%)	82.11%		78.06%		80.21%		80.80%		80.24%				
NPL GROSS (SK Dir BI No. 30/12/KEP/DIR : < 5%)	3.32%		4.58%		4.83%		3.24%		8.45%				
NPL NETT	1.89%		3.03%		3.15%		2.14%		6.76%				
MODAL INTI	48,437,484,344		46,027,893,083		57,896,872,663		44,810,656,298		57,896,872,663				
BMPK Tidak Terkait 20 %	9,936,235,300		9,424,543,085		11,360,416,496		9,361,551,762		11,360,416,496				
BMPK Kelompok Tidak Terkait 30 %	14,904,352,949		14,136,814,627		17,040,624,744		14,042,327,643		17,040,624,744				