

EVALUASI PERKEMBANGAN PT. BPR SURYA ARTHA UTAMA TGL 20 JULI 2026

KETERANGAN	31 December 2025		31 March 2026		30 June 2026		Target Juli 2026		20 July 2026		Selisih dg Target 2026		
	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	%
Dropping Modal Kerja	694,000,000	10	1,783,000,000	8	895,000,000	5			9,270,000,000	8			
Dropping Modal Kerja PUSPITA	162,500,000	35	247,000,000	64	85,000,000	20			75,000,000	19			
Dropping Modal Kerja KUMIS	10,000,000	1	50,000,000	6	41,000,000	6			49,000,000	7			
Dropping Multiguna RT/RW LPMK	211,000,000	18	52,000,000	4	194,000,000	19			57,900,000	6			
Dropping Investasi	1,635,000,000	5	695,000,000	5	1,344,000,000	5			755,000,000	3			
Dropping KPR	3,700,000,000	4	600,000,000	1	-	-			-	-			
Dropping Multiguna KSH	188,000,000	56	265,000,000	77	107,500,000	31			140,500,000	39			
Dropping Konsumsi	62,500,000	3	55,000,000	2	14,000,000	2			115,000,000	2			
Dropping Multiguna ASN	3,335,000,000	12	1,579,000,000	26	1,638,000,000	13			1,160,000,000	8			
Dropping Rekening koran	693,500,000	4	2,550,000,000	7	4,791,020,100	8			4,026,371,960	8			
Dropping Konsumsi Marbot dan Penjaga Rmh Ibadah	34,000,000	12	54,000,000	18	57,000,000	19			18,000,000	6			
Dropping KONSUMSI EMAS	280,631,400	3	155,370,200	7	10,870,000	5			39,234,000	6			
Dropping LINKAGE BPR	9,035,000,000	3	4,000,000,000	1	-	-			-	-			
Dropping MULTIGUNA ROKAN HULU					1,535,000,000	27			1,005,000,000	18			
Dropping MULTIGUNA MINA MANDIRI					1,677,000,000	44			627,000,000	20			
Dropping KONSUMSI MBG					-	-			-	-			
Total Dropping	20,041,131,400	166	12,085,370,200	226	12,389,390,100	204	15,250,000,000	210	17,338,005,960	150	2,088,005,960	(60)	114%
Bunga Rekening koran (menjadi pokok)	396,508,118	27	367,175,028	24	441,325,610	24			659,273	2			
Total Bunga Rekening koran (menjadi pokok)	396,508,118	27	372,250,351	25	441,325,610	24			659,273	2			
Total Dropping + Total Adendum + Total Bunga Rekening	20,437,639,518	193	12,590,375,918	252	12,840,868,268	229			17,338,665,233	152			
Angsuran Modal Kerja	1,019,414,472	122	1,188,929,808	108	1,755,956,208	118			506,056,401	66			
Angsuran Modal Kerja PUSPITA	30,488,506	97	48,393,676	162	79,332,293	234			59,425,438	170			
Angsuran Modal Kerja KUMIS	18,902,768	33	20,791,660	42	28,103,994	47			20,567,374	31			
Angsuran Investasi	765,081,192	84	981,031,803	88	823,929,075	96			345,780,616	55			
Angsuran Multiguna KSH	98,599,990	361	128,650,945	479	167,044,181	578			160,197,705	562			
Angsuran KPR	45,620,994	12	29,204,075	10	-	-			18,009,825	4			
Angsuran Multiguna RT/RW LPMK	362,875,525	544	252,401,472	444	247,457,179	396			240,463,247	399			
Angsuran Konsumsi	146,410,893	87	146,251,814	77	135,604,294	70			144,429,840	49			
Angsuran Multiguna ASN	3,943,110,981	776	2,182,022,580	654	2,429,344,646	710			1,783,876,769	532			
Angsuran Haji	997,874	4	1,502,669	5	-	-			526,438	2			
Angsuran Rekening koran	2,063,721,593	42	3,007,254,244	38	2,071,394,423	38			5,309,188,854	36			
Angsuran Modal Kerja PEN	8,814,057	1	9,176,870	1	9,554,618	1			-	-			
Angsuran Investasi PEN	3,816,676	1	-	-	-	-			-	-			
Angsuran Konsumsi Marbot dan Penjaga Rmh Ibadah	43,779,172	159	34,359,279	138	36,966,841	142			34,567,831	144			
Angsuran KONSUMSI EMAS	103,466,089	125	123,993,984	120	126,063,659	108			82,927,453	71			
Angsuran LINKAGE BPR	1,033,750,002	11	1,418,055,557	16	-	-			1,280,555,556	14			
Total Angsuran	9,688,850,784	2,459	9,572,020,436	2,382	7,923,231,411	2,544	9,500,319,112	2,530	9,986,573,347	2,135	486,254,235	(395)	105%
Dropping + Adendum + Bunga RK - Angsuran	11,782,538,736		3,018,355,482		4,917,636,857		5,749,680,888	(2,320)	7,352,091,886				
KYD Modal Kerja	69,029,639,468	203	63,225,977,737	197	61,900,071,463	180			71,860,629,980	187			
KYD Modal Kerja PUSPITA	288,513,976	143	748,701,418	236	806,981,004	277			836,287,288	294			
KYD Modal Kerja KUMIS	121,055,548	30	159,388,893	38	171,229,334	45			208,595,689	49			
KYD Investasi	24,728,109,780	97	24,655,873,335	102	25,933,387,807	110			26,640,761,142	113			
KYD KPR	10,617,434,030	15	11,120,928,757	16	-	-			11,476,342,773	17			
KYD Multiguna RT/RW LPMK	3,344,002,752	469	3,088,512,759	477	2,724,186,025	429			2,607,442,155	419			
KYD Konsumsi	6,936,943,123	90	7,541,086,356	97	6,577,734,318	89			6,853,477,454	89			
KYD Multiguna ASN	73,573,019,566	748	71,362,932,645	727	68,453,330,562	688			70,587,101,356	676			
KYD Haji	52,985,286	6	49,450,115	6	-	-			45,292,357	6			
KYD Rekening koran	32,308,542,661	23	31,559,273,117	19	38,402,402,790	22			37,120,245,169	21			
KYD Modal Kerja PEN	382,489,608	1	355,325,064	1	327,042,344	1			327,042,344	1			
KYD Multiguna KSH	776,130,891	371	1,271,808,568	534	1,112,323,298	561			1,144,735,547	589			
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	115,188,886	196			115,188,886	196			
KYD Konsumsi Marbot dan Penjaga Rmh Ibadah	175,914,077	150	267,055,140	131	284,877,962	142			277,969,433	146			
KYD KONSUMSI EMAS	1,366,615,255	117	1,750,950,230	106	1,591,128,425	110			1,556,949,023	116			
KYD LINKAGE BPR	44,624,583,320	14	46,755,138,871	17	-	-			45,387,083,311	18			
KYD MULTIGUNA ROKAN HULU					3,472,495,631	65			4,471,044,818	83			
KYD MULTIGUNA MINA MANDIRI					7,641,905,380	201			8,121,281,497	221			
KYD KONSUMSI MBG					29,167,515	13			28,399,503	13			
Total KYD	270,021,426,067	2,684	268,779,778,539	2,908	282,580,795,204	3,131	282,818,700,067	3,280	290,167,499,638	3,256	7,348,799,571	(24)	103%
Tabungan Perisai	26,124,775,657	9529	14,125,905,575	9,853	17,481,444,361	9,956			13,650,360,210	10,061		10,061	
Tabungan PERISAI STAND	298,826,826	709	298,449,416	709	299,121,408	709			298,549,741	709		709	
Tabungan PERISAI JUNIOR	235,770,483	863	217,332,355	869	271,799,845	876			261,245,845	891		891	
Tabungan PERISAI HAJI DAN UMROH	40,663,158	40	36,478,816	40	37,827,210	40			33,413,344	40		40	
Tabungan PERISAI SITO	38,639,829	39	32,009,590	42	50,382,918	43			56,478,938	43		43	
Tabungan PERISAI BERENCANA	502,451,799	381	485,710,802	375	418,167,013	337			426,649,152	325		325	
Tabungan PERISAI SIMARMAS GO	1,558,858,725	1,081	1,796,558,725	1,077	2,060,758,725	1,077			2,119,858,725	1,072		1,072	
Tabungan ARISAN SUROBOYO	921,090,000	1,193	1,214,942,525	1,193	1,513,090,000	1,193			1,591,990,000	1,193		1,193	
Tabungan PERISAI KKMP	969,607	11	972,602	11	975,639	11			975,639	11			
Total Tabungan	29,722,046,084	13,846	18,208,360,406	14,169	22,133,567,119	14,242	31,472,046,083	14,400	18,439,521,594	14,345	(13,032,524,489)	(55)	59%

--	--	--

1

1

1

3,385,506,118
8,763,121,567
12,148,627,685

7,348,799,571

KETERANGAN	31 December 2025		31 March 2026		30 June 2026		Target Juli 2026		20 July 2026		Selisih dg Target 2026		
	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	%
DEPOSITO BERJANGKA 1 BULAN	23,372,074,602	173	26,080,670,369	174	26,223,974,875	173			27,431,434,288	178	27,431,434,288		
DEPOSITO BERJANGKA 3 BULAN	53,024,929,567	86	61,278,528,682	90	58,320,368,720	86			57,005,380,583	88	57,005,380,583		
DEPOSITO BERJANGKA 6 BULAN	25,552,580,703	93	23,417,480,787	91	24,002,195,751	90			23,342,615,440	90	23,342,615,440		
DEPOSITO BERJANGKA 12 BULAN	11,802,615,451	73	12,670,859,070	75	11,555,859,070	74			11,605,859,070	75	11,605,859,070		
DEPOSITO CHANELING 3 BULAN	7,400,000	1	14,800,000	2	10,400,000	2			7,400,000	1	7,400,000		
Total Deposito	113,759,600,323	426	123,462,338,908	432	120,112,798,416	425	121,859,600,323	460	119,392,689,381	432	(2,466,910,942)	(28)	98%
Tabungan PERISAI ANTAR BANK	7,828,621,516	31	5,548,000,064	34	6,400,751,049	34			7,275,429,001	34	7,275,429,001		
DEPOSITO CHANELING ANTAR BANK 3 BULAN	20,000,000,000	24	16,500,000,000	21	16,100,000,000	20			15,900,000,000	20	15,900,000,000		
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	69,705,000,000	92			70,205,000,000	93	70,205,000,000		
Total Simpanan dari bank lain	100,178,621,516	159	92,853,000,064	153	94,005,751,049	149	102,208,621,516	160	95,180,429,001	150	(7,028,192,515)	(10)	93%
Pinjaman Diterima - Bank Jatim	9,242,211,577	-	8,163,064,843	-	10,516,610,418	-	-	-	11,216,610,418	-	11,216,610,418		
Pinjaman ABP Bank Ok Bank	1,957,367,088	-	1,970,256,161	-	1,998,848,442	-	-	-	1,978,848,442	-	1,978,848,442		
Pinjaman Diterima - Bank BJB	1,900,000,000	-	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	-	9,109,812,252	-	-	-	9,313,929,985	-	9,313,929,985		
Pinjaman Diterima - Bank Maspion (RC)	741,093,817	-	6,614,982,265	-	5,508,676,487	-	-	-	3,298,766,487	-	3,298,766,487		
Total Pinjaman ABP	18,415,360,860		22,126,446,481		27,133,947,599		15,742,494,160		27,708,155,332		11,965,661,172		176%
Kas	594,079,600		1,437,241,800		994,317,400		712,079,600		793,545,000		81,465,400		111%
Tabungan ABA	15,456,648,374		17,002,933,587		16,765,257,669		20,562,251,196		9,130,445,109		(11,431,806,087)		44%
Giro ABA	13,916,163,630		11,085,533,824		10,159,412,275		13,986,163,630		6,763,334,799		(7,222,828,831)		48%
Deposito ABA	11,080,000,000		10,480,000,000		13,530,000,000		13,080,000,000		13,530,000,000		450,000,000		103%
Total	41,046,891,604		40,005,709,211		41,448,987,344		48,340,494,426		30,217,324,908		(18,123,169,518)		63%
Total Pendapatan	40,452,265,482		12,564,656,744		22,333,975,918		25,988,580,269		23,615,480,051		(2,373,100,218)		91%
Total Biaya	33,338,942,233		9,693,169,479		17,770,229,436		21,271,623,874		18,058,014,084		(3,213,609,790)		85%
Laba Sebelum Pajak	7,113,323,249		2,871,487,265		4,563,746,482		4,716,956,395		5,557,465,967		840,509,572		118%
Laba Sesudah Pajak	6,610,625,650		2,362,336,705		3,668,573,028		3,775,084,398		4,662,292,513		887,208,115		124%
Modal Disetor	35,000,000,000		35,000,000,000		45,000,000,000		45,000,000,000		45,000,000,000		-		100%
Asset	317,994,117,834		316,241,714,808		330,477,965,777		336,441,203,709		325,926,175,662		(10,515,028,047)		97%
CAR (SK Dir Bi No. 30/12/KEP/DIR : ≥ 8%)	34.48%		33.50%		38.75%		35.37%		38.60%				
LDR BARU (SEOJK No. 1/SEOJK.03/2019 : ≤ 90,00%)	156.74%		154.12%		163.08%		151.62%		174.41%				
LIKUIDITAS (SK Dir Bi No. 30/12/KEP/DIR : ≥ 4,05%)	11.40%		12.61%		11.70%		13.35%		5.24%				
CASH RATIO (SK Dir Bi No. 30/12/KEP/DIR : ≥ 4,05%)	11.40%		12.61%		11.70%		13.35%		5.24%				
ROA (SK Dir Bi No. 30/12/KEP/DIR : ≥ 1,215%)	2.66%		3.66%		2.88%		2.58%		2.99%				
ROE (Minimal setingkat dengan penjaminan LPS)	13.65%		20.53%		12.81%		11.45%		13.72%				
BOPO (SK Dir Bi No. 30/12/KEP/DIR : ≤ 93,52%)	82.11%		78.06%		79.94%		80.76%		77.34%				
NPL GROSS (SK Dir Bi No. 30/12/KEP/DIR : < 5%)	3.32%		4.58%		4.63%		3.21%		10.63%				
NPL NETT	1.89%		3.03%		3.01%		2.03%		8.90%				
MODAL INTI	48,437,484,344		46,027,893,083		57,277,157,658		55,433,695,492		56,958,963,348				
BMPK Tidak Tertkait 20 %	9,936,235,300		9,424,543,085		11,680,756,048		11,492,914,389		11,617,154,515				
BMPK Kelompok Tidak Tertkait 30 %	14,904,352,949		14,136,814,627		17,521,134,072		17,239,371,584		17,425,731,773				
							57,464,571,946		58,085,772,577				
BMPK Tidak Tertkait 20 %	11,617,154,515												
BMPK Kelompok Tidak Tertkait 30 %	17,425,731,773								9424543085		11,629,368,957		
							57,464,571,946		58,508,788,709		17,444,053,436		
							30,777,768,771		8,420,645,493	#####			
DEPOSITO ANTAR BANK 1 BULAN									0.15				
DEPOSITO ANTAR BANK 3 BULAN							21,271,623,874		38				
DEPOSITO ANTAR BANK 6 BULAN													
DEPOSITO ANTAR BANK 12 BULAN									#####		6.29%		
							132937980.5				5.27%		
Pinjaman Diterima - Bank Jatim									38,814,854,918				
Pinjaman Diterima - Bank Oke Indonesia									89,909,706,590				
Pinjaman Diterima - Bank Oke Indonesia II													
Pinjaman Diterima - Bank BJB									38,816,598,276	3.77E+10			
Pinjaman Diterima - SARANA MULTIGRIYA FINANSIAL									89,909,706,590				
Pinjaman Diterima - BPR Bank Jombang Perseroda									43.17%				
Pinjaman Diterima - Bank Jatim (RC)													
Pinjaman Diterima - Bank Maspion (RC)									3500				
									42000				
							KYD		215,676,794,104				
							DPK		145,022,871,178				
									148.72%				

14,777

82557033.46

KETERANGAN	31 December 2025		31 March 2026		30 June 2026		Target Juli 2026		20 July 2026		Selisih dg Target 2026		
	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	Rp.	Org	%
							BMPK Perorangan		7,307,950,960				
							BMPK Kelompok		10,961,926,441				