EVALUASI PERKEMBANGAN PT. BPR SURYA ARTHA UTAMA TGL 24 JULI 2026

KETERANGAN	31 December 2025		31 March 2026		30 June 2026		Target Juli 2026		24 July 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	895,000,000	5			9,285,000,000	9			
Droping Modal Kerja PUSPITA	162,500,000	35	247,000,000	64	85,000,000	20			96,000,000	26			
Droping Modal Kerja KUMIS	10,000,000	1	50,000,000	6	41,000,000	6			62,000,000	9			
Droping Multiguna RT/RW LPMK	211,000,000	18	52,000,000	4	194,000,000	19			73,900,000	8			
Droping Investasi	1,635,000,000	5	695,000,000	5	1,344,000,000	5			985,000,000	4			
Droping KPR	3,700,000,000	4	600,000,000	1	-	-			-	-			
Droping Multiguna KSH	188,000,000	56	265,000,000	77	107,500,000	31			185,500,000	51			
Droping Konsumsi	62,500,000	3	55,000,000	2	14,000,000	2			290,000,000	4			
Droping Multiguna ASN	3,335,000,000	12	1,579,000,000	26	1,638,000,000	13			1,160,000,000	8			
Droping Rekening koran	693,500,000	4	2,550,000,000	7	4,791,020,100	8			4,466,371,960	8			
Droping Konsumsi Marbot dan Penjaga Rmh Ibadah	34,000,000	12	54,000,000	18	57,000,000	19			24,000,000	8			
Droping KONSUMSI EMAS	280,631,400	3	155,370,200	7	10,870,000	5			39,234,000	6			
Droping LINKAGE BPR	9,035,000,000	3	4,000,000,000	1	-	-			-	-			
Droping MULTIGUNA ROKAN HULU					1,535,000,000	27			2,110,000,000	32			
Droping MULTIGUNA MINA MANDIRI					1,677,000,000	44			627,000,000	20			
Droping KONSUMSI MBG					-	-			-	-			
Total Droping	**20,041,131,400**	**166**	**12,085,370,200**	**226**	**12,389,390,100**	**204**	**15,250,000,000**	**210**	**19,404,005,960**	**193**	**4,154,005,960**	**(17)**	**127%**
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 Droping + Total Adendum + Total Bunga Rekening I	**20,437,639,518**	**193**	**12,590,375,918**	**252**	**12,840,868,268**	**229**			**19,404,665,233**	**195**			
Angsuran Modal Kerja	1,019,414,472	122	1,188,929,808	108	1,755,956,208	118			726,646,945	86			
Angsuran Modal Kerja PUSPITA	30,488,506	97	48,393,676	162	79,332,293	234			67,133,784	196			
Angsuran Modal Kerja KUMIS	18,902,768	33	20,791,660	42	28,103,994	47			26,775,710	44			
Angsuran Investasi	765,081,192	84	981,031,803	88	823,929,075	96			451,865,896	72			
Angsuran Multiguna KSH	98,599,990	361	128,650,945	479	167,044,181	578			177,013,153	578			
Angsuran KPR	45,620,994	12	29,204,075	10	-	-			19,884,825	5			
Angsuran Multiguna RT/RW LPMK	362,875,525	544	252,401,472	444	247,457,179	396			246,181,573	406			
Angsuran Konsumsi	146,410,893	87	146,251,814	77	135,604,294	70			156,472,246	56			
Angsuran Multiguna ASN	3,943,110,981	776	2,182,022,580	654	2,429,344,646	710			1,905,864,910	578			
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			35,101,761	145			
Angsuran KONSUMSI EMAS	103,466,089	125	123,993,984	120	126,063,659	108			92,890,350	87			
Angsuran LINKAGE BPR	1,033,750,002	11	1,418,055,557	16	-	-			1,654,166,668	18			
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**	**10,869,713,113**	**2,309**	**1,369,394,001**	**(221)**	**114%**
Droping + Adendum + Bunga RK - Angsuran	**11,782,538,736**		**3,018,355,482**		**4,917,636,857**		**5,749,680,888**	**(2,320)**	**8,534,952,120**				
KYD Modal Kerja	69,029,639,468	203	63,225,977,737	197	61,900,071,463	180			71,718,983,853	188			
KYD Modal Kerja PUSPITA	288,513,976	143	748,701,418	236	806,981,004	277			849,428,182	298			
KYD Modal Kerja KUMIS	121,055,548	30	159,388,893	38	171,229,334	45			216,871,654	51			
KYD Investasi	24,728,109,780	97	24,655,873,335	102	25,933,387,807	110			26,758,020,098	113			
KYD KPR	10,617,434,030	15	11,120,928,757	16	-	-			11,475,201,790	17			
KYD Multiguna RT/RW LPMK	3,344,002,752	469	3,088,512,759	477	2,724,186,025	429			2,588,042,238	416			
KYD Konsumsi	6,936,943,123	90	7,541,086,356	97	6,577,734,318	89			7,023,402,454	91			
KYD Multiguna ASN	73,573,019,566	748	71,362,932,645	727	68,453,330,562	688			70,391,274,795	666			
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			37,560,245,169	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			1,169,447,306	594			
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			278,442,168	147			
KYD KONSUMSI EMAS	1,366,615,255	117	1,750,950,230	106	1,591,128,425	110			1,538,461,276	116			
KYD LINKAGE BPR	44,624,583,320	14	46,755,138,871	17	-	-			45,013,472,199	18			
KYD MULTIGUNA ROKAN HULU					3,472,495,631	65			5,567,282,765	97			
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**	**291,248,650,210**	**3,272**	**8,429,950,143**	**(8)**	**103%**
Tabungan Perisai	26,124,775,657	9529	14,125,905,575	9,853	17,481,444,361	9,956			14,060,247,739	10,077		10,077	
Tabungan PERISAI STAND	298,826,826	709	298,449,416	709	299,121,408	709			298,659,741	709		709	
Tabungan PERISAI JUNIOR	235,770,483	863	217,332,355	869	271,799,845	876			248,560,845	896		896	
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			57,863,215	42		42	
Tabungan PERISAI BERENCANA	502,451,799	381	485,710,802	375	418,167,013	337			403,071,089	320		320	
Tabungan PERISAI SIMARMAS GO	1,558,858,725	1,081	1,796,558,725	1,077	2,060,758,725	1,077			2,122,458,725	1,072		1,072	
Tabungan ARISAN SUROBOYO	921,090,000	1,193	1,214,942,525	1,193	1,513,090,000	1,193			1,598,090,000	1,193		1,193	
Tabungan PERISAI KKMP	969,607	11	972,602	11	975,639	11			975,639	11		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**	**18,872,940,337**	**14,792**	**(12,599,105,746)**	**392**	**60%**

EVALUASI PERKEMBANGAN PT. BPR SURYA ARTHA UTAMA TGL 24 JULI 2026

KETERANGAN	31 December 2025		31 March 2026		30 June 2026		Target Juli 2026		24 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			27,137,149,133	177	27,137,149,133		
DEPOSITO BERJANGKA 3 BULAN	53,024,929,567	86	61,278,528,682	90	58,320,368,720	86			58,889,337,075	88	58,889,337,075		
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			11,505,859,070	74	11,505,859,070		
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**	**120,882,360,718**	**430**	**(977,239,605)**	**(30)**	**99%**
Tabungan PERISAI ANTAR BANK	7,828,621,516	31	5,548,000,064	34	6,400,751,049	34			7,090,919,001	34	7,090,919,001		
DEPOSITO CHANELING ANTAR BANK 3 BULAN	20,000,000,000	24	16,500,000,000	21	16,100,000,000	20			16,800,000,000	22	16,800,000,000		
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			69,905,000,000	92	69,905,000,000		
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**	**95,595,919,001**	**151**	**(6,612,702,515)**	**(9)**	**94%**
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	-	-		1,798,766,487	-	1,798,766,487		
Total Pinjaman ABP	**18,415,360,860**		**22,126,446,481**		**27,133,947,599**		**15,742,494,160**		**26,208,155,332**		**10,465,661,172**		**166%**
Kas	594,079,600		1,437,241,800		994,317,400		712,079,600		859,540,300		147,460,700		121%
Tabungan ABA	15,456,648,374		17,002,933,587		16,765,257,669		20,562,251,196		9,501,963,444		(11,060,287,752)		46%
Giro ABA	13,916,163,630		11,085,533,824		10,159,412,275		13,986,163,630		5,745,711,489		(8,240,452,141)		41%
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**		**29,637,215,233**		**(18,703,279,193)**		**61%**
Total Pendapatan	40,452,265,482		12,564,656,744		22,333,975,918		25,988,580,269		23,919,650,566		(2,068,929,703)		92%
Total Biaya	33,338,942,233		9,693,169,479		17,770,229,436		21,271,623,874		18,797,398,176		(2,474,225,698)		88%
Laba Sebelum Pajak	7,113,323,249		2,871,487,265		4,563,746,482		4,716,956,395		5,122,252,390		405,295,995		109%
Laba Sesudah Pajak	6,610,625,650		2,362,336,705		3,668,573,028		3,775,084,398		4,227,078,936		451,994,538		112%
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**		**326,487,360,253**		**(9,953,843,456)**		**97%**
CAR (SK Dir BI No. 30/12/KEP/DIR : ≥ 8%)	34.48%		33.50%		38.75%		35.37%		37.55%				
LDR BARU (SEOJK No. 1/SEOJK.03/2019 : ≤ 90,00%)	156.74%		154.12%		163.08%		151.62%		173.13%				
LIKUIDITAS (SK Dir BI No. 30/12/KEP/DIR : ≥ 4,05%)	11.40%		12.61%		11.70%		13.35%		4.94%				
CASH RATIO (SK Dir BI No. 30/12/KEP/DIR : ≥ 4,05%)	11.40%		12.61%		11.70%		13.35%		4.94%				
ROA (SK Dir BI No. 30/12/KEP/DIR : ≥ 1,215%)	2.66%		3.66%		2.88%		2.58%		2.75%				
ROE (Minimal setingkat dengan penjaminan LPS)	13.65%		20.53%		12.81%		11.45%		12.74%				
BOPO (SK Dir BI No. 30/12/KEP/DIR : ≤ 93,52%)	82.11%		78.06%		79.94%		80.76%		79.55%				
NPL GROSS (SK Dir BI No. 30/12/KEP/DIR : < 5%)	3.32%		4.58%		4.63%		3.21%		10.91%				
NPL NETT	1.89%		3.03%		3.01%		2.03%		9.18%				
MODAL INTI	48,437,484,344		46,027,893,083		57,277,157,658		55,433,695,492		56,523,749,771				
BMPK Tidak Terkait 20 %	9,936,235,300		9,424,543,085		11,680,756,048		11,492,914,389		11,640,943,255				
BMPK Kelompok Tidak Terkait 30 %	14,904,352,949		14,136,814,627		17,521,134,072		17,239,371,584		17,461,414,883				