

# LAPORAN PUBLIKASI TRIWULANAN

## Laporan Kualitas Aset Produktif

Aplikasi Pelaporan Online OJK (APOLO)

Nama Lembaga Jasa Keuangan : PT Bank Perekonomian Rakyat Sumatera Selatan (Perseroda)

Posisi Laporan : Desember 2025

| Keterangan                               | Nominal Dalam Satuan Rupiah |               |               |               |               |                 |
|------------------------------------------|-----------------------------|---------------|---------------|---------------|---------------|-----------------|
|                                          | L                           | DPK           | KL            | D             | M             | Jumlah          |
| Surat Berharga                           | 0                           | 0             | 0             | 0             | 0             | 0               |
| Penempatan pada bank lain                | 53.517.154.888              |               | 0             |               | 0             | 53.517.154.888  |
| Kredit yang diberikan                    |                             |               |               |               |               |                 |
| a. Kepada BPR                            | 0                           | 0             | 0             | 0             | 0             | 0               |
| b. Kepada Bank Umum                      | 0                           | 0             | 0             | 0             | 0             | 0               |
| c. Kepada non bank - pihak terkait       | 1.417.613.642               | 490.438.372   | 0             | 172.805.914   | 0             | 2.080.857.928   |
| d. Kepada non bank - pihak tidak terkait | 185.279.855.350             | 7.602.285.258 | 4.438.973.742 | 4.880.504.902 | 6.719.138.869 | 208.920.758.121 |
| Penyertaan Modal                         | 0                           | 0             | 0             | 0             | 0             | 0               |
| Jumlah Aset Produktif                    | 240.214.623.880             | 8.092.723.630 | 4.438.973.742 | 5.053.310.816 | 6.719.138.869 | 264.518.770.937 |
| Rasio - rasio (%)                        |                             |               |               |               |               |                 |
| a. KPMM                                  | 83,91                       |               |               |               |               |                 |
| b. Rasio Cadangan terhadap PPKA          | 100,00                      |               |               |               |               |                 |
| c. NPL (neto)                            | 5,04                        |               |               |               |               |                 |
| d. NPL (gross)                           | 7,67                        |               |               |               |               |                 |
| e. ROA                                   | 3,40                        |               |               |               |               |                 |
| f. BOPO                                  | 81,41                       |               |               |               |               |                 |
| g. NIM                                   | 10,35                       |               |               |               |               |                 |
| h. LDR                                   | 140,50                      |               |               |               |               |                 |
| i. Cash Ratio                            | 24,85                       |               |               |               |               |                 |