

# LAPORAN PUBLIKASI TRIWULANAN

## Laporan Kualitas Aset Produktif

Aplikasi Pelaporan Online OJK (APOLO)

Nama Lembaga Jasa Keuangan : PT Bank Perekonomian Rakyat Bina Sejahtera Insani

Posisi Laporan : September 2025

| Keterangan                               | Nominal Dalam Satuan Rupiah |                |                |                |                 |                   |
|------------------------------------------|-----------------------------|----------------|----------------|----------------|-----------------|-------------------|
|                                          | L                           | DPK            | KL             | D              | M               | Jumlah            |
| Surat Berharga                           | 0                           | 0              | 0              | 0              | 0               | 0                 |
| Penempatan pada bank lain                | 263.021.084.945             |                | 0              |                | 0               | 263.021.084.945   |
| 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       | 1.634.905.297               | 0              | 0              | 0              | 0               | 1.634.905.297     |
| d. Kepada non bank - pihak tidak terkait | 975.610.824.991             | 62.083.213.676 | 17.343.867.531 | 16.594.901.174 | 172.039.067.599 | 1.243.671.874.971 |
| Penyertaan Modal                         | 0                           | 0              | 0              | 0              | 0               | 0                 |
| Jumlah Aset Produktif                    | 1.240.266.815.233           | 62.083.213.676 | 17.343.867.531 | 16.594.901.174 | 172.039.067.599 | 1.508.327.865.213 |
| Rasio - rasio (%)                        |                             |                |                |                |                 |                   |
| a. KPMM                                  | 15,76                       |                |                |                |                 |                   |
| b. Rasio Cadangan terhadap PPKA          | 100,00                      |                |                |                |                 |                   |
| c. NPL (neto)                            | 15,12                       |                |                |                |                 |                   |
| d. NPL (gross)                           | 16,52                       |                |                |                |                 |                   |
| e. ROA                                   | 1,96                        |                |                |                |                 |                   |
| f. BOPO                                  | 83,16                       |                |                |                |                 |                   |
| g. NIM                                   | 5,81                        |                |                |                |                 |                   |
| h. LDR                                   | 86,39                       |                |                |                |                 |                   |
| i. Cash Ratio                            | 19,63                       |                |                |                |                 |                   |