

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	40.810	35.774	(12.614)	(5.036)	923	2,65%	923	2,65%			
2	Tabungan	2.090.518	2.090.518	2.008.186	2.006.943	8.432	(1.243)	(83.575)	-4,00%	(83.575)	-4,00%			
3	Deposito	630.174	630.174	638.602	637.693	(12.363)	(909)	7.518	1,19%	7.518	1,19%			
	Total	2.755.543	2.755.543	2.687.598	2.680.409	(16.545)	(7.189)	(75.133)	-2,73%	(75.133)	-2,73%			
	CASA	2.125.368	2.125.368	2.048.996	2.042.717	(4.181)	(6.280)	(82.652)	-3,89%	(82.652)	-3,89%			
	FDR	128,82%	128,82%	132,56%	132,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Jan'26)	Growth (1-11 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	40.726	40.929		203	(1.549)	-3,65%	(1.549)	-3,65%			
2	Giro ISE	3.651	3.651	3.485	3.396		(89)	(256)	-7,00%	(256)	-7,00%			
3	Tabungan ISE	34.609	34.609	33.023	33.315		292	(1.293)	-3,74%	(1.293)	-3,74%			
4	Deposito ISE	4.219	4.219	4.219	4.219		0	(0)	0,00%	(0)	0,00%			
5	CIF ISE	2.632	2.632	2.632	2.632		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.887	2.000	200	-1.800	1.207	-600	-600	800			
	Linkage	110.286	110.286	110.285	-	-	-	-	-495	-1	-1	1		
	Non-Linkage	134.201	134.201	133.602	2.000	200	-1.800	1.702	-599	-599	799			
	• Local Champion	134.201	134.201	133.602	2.000	200	-1.800	1.702	-599	-599	799			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	448.357	3.951	1.870	-2.081	5.959	-2.444	-2.444	4.314			
	KUR	425.845	425.845	423.451	3.751	1.770	-1.981	5.371	-2.394	-2.394	4.164			
	Non KUR	24.956	24.956	24.906	200	100	-100	589	-50	-50	150			
3	PWG	435.901	435.901	459.755	37.608	66.604	28.997	13.018	23.854	23.854	42.750			
	Cilem	243.033	243.033	258.366	13.279	20.875	7.595	14.840	15.333	15.333	5.542			
	Gadai	192.868	192.868	201.388	24.328	45.729	21.401	-1.823	8.520	8.520	37.209			
4	CFG	2.418.549	2.418.549	2.410.710	21.498	13.942	-7.556	31.585	-7.839	-7.839	21.781			
	CF 1	474.272	474.272	474.067	2.005	1.398	-607	5.578	-205	-205	1.603			
	Total Griya	385.817	385.817	385.097	363	-	-363	0	-721	-721	721			
	• Total Non Program	58.361	58.361	58.216	220	-	-220	-810	-145	-145	145			
	• Program	327.456	327.456	326.880	143	-	-143	-4.522	-576	-576	576			
	Oto	88.455	88.455	88.970	1.643	1.398	-245	5.578	515	515	883			
	CF 2	1.944.277	1.944.277	1.936.643	19.493	12.544	-6.949	26.008	-7.634	-7.634	20.178			
	Mitraguna & Others	1.462.141	1.462.141	1.458.585	17.652	11.382	-6.270	24.867	-3.556	-3.556	14.938			
	Pensiun	482.136	482.136	478.058	1.841	1.162	-679	1.140	-4.078	-4.078	5.240			
	Total Pembiayaan	3.549.737	3.549.737	3.562.708	65.056	82.616	17.559	51.769	12.971	12.971	69.645			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	14-Jan-26				Posisi	Penc.	Gap
1	SME	86	460	86	760	0,04%	0,04%	0,31%	674	674	301			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	760	0,06%	0,06%	0,57%	674	674	301			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	27.813	1,26%	1,26%	6,20%	22.118	22.118	22.118			
	KUR	4.911	4.911	4.911	25.531	1,15%	1,15%	6,03%	20.620	20.620	20.620			
	Non KUR	784	784	784	2.282	3,14%	3,14%	9,16%	1.498	1.498	1.498			
3	PWG	832	832	832	10.982	0,19%	0,19%	2,39%	10.150	10.150	10.150			
	Cilem	832	832	832	8.651	0,34%	0,34%	3,35%	7.818	7.818	7.818			
	Gadai	-	-	-	2.332	0,00%	0,00%	1,16%	2.332	2.332	2.332			
4	CFG	58.523	70.806	58.523	104.845	2,42%	2,42%	4,35%	46.322	46.322	34.039			
	CF 1	41.039	45.314	41.039	60.167	8,65%	8,65%	12,69%	19.128	19.128	14.852			
	Total Griya	39.539	42.848	39.539	54.396	10,25%	10,25%	14,13%	14.857	14.857	11.548			
	Oto	1.500	2.467	1.500	5.771	1,70%	1,70%	6,49%	4.271	4.271	3.305			
	CF 2	17.484	25.491	17.484	44.678	0,90%	0,90%	2,31%	27.194	27.194	19.187			
	Mitraguna & Others	16.143	23.560	16.143	40.184	1,10%	1,10%	2,76%	24.042	24.042	16.624			
	Pensiun	1.341	1.931	1.341	4.494	0,28%	0,28%	0,94%	3.152	3.152	2.562			
	Total Pembiayaan	171.830	174.204	171.830	172.525	4,84%	4,84%	4,84%	695	695	(1.679)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	
2	Contribution Margin	93.445	93.445	119.813	26.368	-28,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,85	2,88	0,02	0,29
CIF Payroll	27.403	28.337	29.462	1.125	2.059



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	9.058	9.058	8.237	8.375	1.115	138	(683)	-7,54%	(683)	-7,54%			
3	Deposito	3.150	3.150	3.250	3.250	500	0	100	3,17%	100	3,17%			
	Total	12.208	12.208	11.487	11.625	1.615	138	(583)	-4,78%	(583)	-4,78%			
	CASA	9.058	9.058	8.237	8.375	1.115	138	(683)	-7,54%	(683)	-7,54%			
	(%) CASA	74,20%	74,20%	71,71%	72,04%									
	FDR	27,72%	27,72%	29,56%	29,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	147	147	56	56	0	0	(91)	-61,88%	(91)	-61,88%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	147	147	56	56	0	(91)	-61,88%	(91)	-61,88%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	8	8	8	8	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	3.384	3.384	3.395	100	50	-50	108	11	11	39			
	KUR	3.154	3.154	3.165	100	50	-50	113	11	11	39			
	Non KUR	230	230	230	-	-	0	-5	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-			
	Cilem	-	-	-	-	-	0	0	0	0	-			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	-	-	-	-	-	0	0	0	0	-			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	-	-	-	-	-	0	0	0	0	-			
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-			
	Pensiun	-	-	-	-	-	0	0	0	0	-			
	Total Pembiayaan	3.384	3.384	3.395	100	50	-50	108	11	11	39			3.395

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	47	0,00%	0,00%	1,38%	47	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	47	0,00%	0,00%	20,35%	47	47	47	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
Dec									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	5.004	5.075	1.284	72	640	14,43%	640	14,43%			
2	Tabungan	227.062	227.062	217.967	217.728	5.204	(239)	(9.333)	-4,11%	(9.333)	-4,11%			
3	Deposito	45.162	45.162	45.428	45.738	187	309	576	1,28%	576	1,28%			
	Total	276.659	276.659	268.399	268.542	6.676	143	(8.118)	-2,93%	(8.118)	-2,93%			
	CASA	231.497	231.497	222.970	222.804	6.489	(167)	(8.694)	-3,76%	(8.694)	-3,76%			
	(%) CASA	83,68%	83,68%	83,07%	82,97%									
	FDR	130,46%	130,46%	135,95%	135,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.884	6.884	7.763	7.799	35	915	13,29%	915	13,29%				
2	Giro ISE	534	534	1.367	1.400	34	866	162,29%	866	162,29%				
3	Tabungan ISE	3.350	3.350	3.397	3.399	2	48	1,44%	48	1,44%				
4	Deposito ISE	3.000	3.000	3.000	3.000	0	0	0,00%	0	0,00%				
5	CIF ISE	238	238	238	238	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	47.166	2.000	-	-2.000	335	-13	-13	13			
	Linkage	2.320	2.320	2.320	-	-	-	-	-163	0	0	(0)		
	Non-Linkage	44.859	44.859	44.845	2.000	-	-2.000	498	-14	-14	14			
	• Local Champion	44.859	44.859	44.845	2.000	-	-2.000	498	-14	-14	14			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	33.173	33.173	32.802	485	180	-305	93	-372	-372	552			
	KUR	31.378	31.378	31.018	285	180	-105	-78	-360	-360	540			
	Non KUR	1.795	1.795	1.784	200	-	-200	171	-11	-11	11			
3	PWG	59.051	59.051	63.380	6.492	16.579	10.087	-6.450	4.329	4.329	12.250			
	Cilem	20.033	20.033	21.956	1.408	2.271	864	1.457	1.923	1.923	348			
	Gadai	39.018	39.018	41.425	5.085	14.308	9.223	-7.907	2.407	2.407	11.901			
4	CFG	221.521	221.521	221.540	2.703	3.014	311	5.234	19	19	2.995			
	CF 1	21.689	21.689	21.723	434	168	-266	124	33	33	135			
	Total Griya	11.604	11.604	11.531	220	-	-220	0	-74	-74	74			
4	• Total Non Program	11.485	11.485	11.411	220	-	-220	-40	-74	-74	74			
	• Program	119	119	119	-	-	0	-1	0	0	-			
	Oto	10.085	10.085	10.192	214	168	-46	124	107	107	61			
	CF 2	199.831	199.831	199.817	2.269	2.846	577	5.110	-14	-14	2.860			
	Mitraguna & Others	160.757	160.757	161.340	2.269	2.846	577	5.026	583	583	2.263			
	Pensiun	39.075	39.075	38.478	-	-	0	83	-597	-597	597			
	Total Pembiayaan	360.924	360.924	364.888	11.680	19.773	8.093	-788	3.964	3.964	15.809			
														364.888

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	-	357	-	540	540	0,00%	0,00%	1,14%	540	540	183			
	Linkage	-	-	-	-	540	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	540	540	0,00%	0,00%	1,20%	540	540	183			
	Value Chain	-	-	-	-	540	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	3.930	3.930	2,60%	2,60%	11,98%	3.066	3.066	2.681			
	KUR	780	1.249	780	3.559	3.559	2,49%	2,49%	11,47%	2.779	2.779	2.310			
	Non KUR	83	-	83	371	371	4,63%	4,63%	20,79%	288	288	371			
3	PWG	40	-	40	1.627	1.627	0,07%	0,07%	0,07%	1.587	1.587	1.627			
	Cilem	40	-	40	1.360	1.360	0,20%	0,20%	6,19%	1.320	1.320	1.360			
	Gadai	-	-	-	267	267	0,00%	0,00%	0,64%	267	267	267			
4	CFG	1.148	2.021	1.148	5.783	5.783	0,52%	0,52%	0,52%	4.635	4.635	3.762			
	CF 1	416	679	416	955	955	1,92%	1,92%	4,40%	539	539	276			
	Total Griya	148	277	148	400	400	1,27%	1,27%	3,47%	253	253	124			
	Oto	269	402	269	555	555	2,66%	2,66%	5,45%	286	286	153			
	CF 2	732	1.342	732	4.828	4.828	0,37%	0,37%	2,42%	4.096	4.096	3.486			
	Mitraguna & Others	588	1.199	588	4.054	4.054	0,37%	0,37%	2,51%	3.466	3.466	2.855			
	Pensiun	144	143	144	774	774	0,37%	0,37%	2,01%	630	630	631			
	Total Pembiayaan	2.756	3.046	2.756	2.742	2.742	0,76%	0,76%	0,75%	(14)	(14)	(304)			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	311.873	311.873	380.584	68.711			2.84	3.09	3.07	(0,02)	0,23
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%		2.515	2.781	3.031	250	516



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	4.902	4.961	(7.262)	60	(1.929)	-28,00%	(1.929)	-28,00%			
2	Tabungan	313.451	313.451	303.565	302.527	(7.373)	(1.039)	(10.925)	-3,49%	(10.925)	-3,49%			
3	Deposito	148.988	148.988	149.453	148.953	757	(500)	(35)	-0,02%	(35)	-0,02%			
	Total	469.330	469.330	457.920	456.441	(13.878)	(1.479)	(12.889)	-2,75%	(12.889)	-2,75%			
	CASA	320.341	320.341	308.467	307.488	(14.635)	(979)	(12.854)	-4,01%	(12.854)	-4,01%			
	(%) CASA	68,26%	68,26%	67,36%	67,37%									
	FDR	93,29%	93,29%	95,73%	96,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	5.642	4.564	4.601	38	(1.041)	(1.041)	-18,45%	(1.041)	-18,45%			
2	Giro ISE	507	507	454	471	17	(37)	(37)	-7,24%	(37)	-7,24%			
3	Tabungan ISE	5.135	5.135	4.110	4.131	21	(1.004)	(1.004)	-19,55%	(1.004)	-19,55%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	260	260	260	260	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.440	104.440	103.959	-	-	0	-276	-481	-481	481			
	Linkage	42.530	42.530	42.530	-	-	-	-200	-0	-0	0			
	Non-Linkage	61.910	61.910	61.429	-	-	0	-76	-481	-481	481			
	• Local Champion	61.910	61.910	61.429	-	-	0	-76	-481	-481	481			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	31.054	31.054	30.857	135	100	-35	1.091	-196	-196	296			
	KUR	30.108	30.108	29.914	135	100	-35	1.107	-195	-195	295			
	Non KUR	946	946	944	-	-	0	-16	-2	-2	2			
3	PWG	49.603	49.603	51.315	3.660	5.471	1.811	1.317	1.711	1.711	3.760			
	Cilem	26.650	26.650	28.162	1.288	2.268	980	936	1.513	1.513	755			
	Gadai	22.954	22.954	23.152	2.372	3.203	831	382	199	199	3.005			
4	CFG	252.727	252.727	252.238	2.671	1.269	-1.402	2.336	-489	-489	1.757			
	CF 1	45.346	45.346	45.134	217	-	-217	804	-212	-212	212			
	Total Griya	28.863	28.863	28.811	-	-	0	0	-52	-52	52			
4	• Total Non Program	13.322	13.322	13.307	-	-	0	-142	-15	-15	15			
	• Program	15.541	15.541	15.504	-	-	0	244	-37	-37	37			
	Oto	16.483	16.483	16.323	217	-	-217	804	-159	-159	159			
	CF 2	207.381	207.381	207.104	2.454	1.269	-1.186	1.532	-277	-277	1.545			
	Mitraguna & Others	189.980	189.980	189.867	2.454	1.269	-1.186	1.679	-113	-113	1.382			
	Pensiun	17.401	17.401	17.238	-	-	0	-147	-163	-163	163			
	Total Pembiayaan	437.824	437.824	438.369	6.466	6.840	374	4.468	545	545	6.295			
														438.369

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	289	-	1.534	1.534	0,00%	0,00%	4,97%	1.534	1.534	1.245			
	KUR	-	289	-	1.534	1.534	0,00%	0,00%	5,13%	1.534	1.534	1.245			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	30	-	1.453	1.453	0,00%	0,00%	2,83%	1.453	1.453	1.423			
	Cilem	-	-	-	1.120	1.120	0,00%	0,00%	3,98%	1.120	1.120	1.120			
	Gadai	-	30	-	333	333	0,00%	0,00%	1,44%	333	333	303			
4	CFG	2.393	4.038	2.393	7.326	7.326	0,95%	0,95%	2,90%	4.933	4.933	3.288			
	CF 1	2.080	3.429	2.080	5.467	5.467	4,59%	4,59%	12,11%	3.387	3.387	2.038			
	Total Griya	1.599	2.482	1.599	4.502	4.502	5,54%	5,54%	15,63%	2.903	2.903	2.020			
	Oto	481	947	481	965	965	2,92%	2,92%	5,91%	484	484	18			
	CF 2	313	609	313	1.859	1.859	0,15%	0,15%	0,90%	1.546	1.546	1.250			
	Mitraguna & Others	313	609	313	1.767	1.767	0,16%	0,16%	0,93%	1.455	1.455	1.158			
	Pensiun	-	-	-	91	91	0,00%	0,00%	0,53%	91	91	91			
	Total Pembiayaan	2.393	4.357	2.393	10.313	10.313	0,55%	0,55%	2,35%	7.920	7.920	5.956			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	30.790	30.807	30.790	30.790	29,48%	29,48%	29,48%	29,62%	(0)	(0)	(17)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	30.790	30.807	30.790	30.790	49,73%	49,73%	49,73%	50,12%	(0)	(0)	(17)			
2	MBG	550	271	550	550	1,77%	1,77%	1,77%	1,78%	-	-	279			
	KUR	279	-	279	279	0,93%	0,93%	0,93%	0,93%	-	-	279			
	Non KUR	271	271	271	271	28,67%	28,67%	28,67%	28,72%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4															



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	4.177	4.382	(1.390)	204	(546)	-11,08%	(546)	-11,08%			
2	Tabungan	288.520	288.520	282.308	282.625	1.358	317	(5.895)	-2,04%	(5.895)	-2,04%			
3	Deposito	89.021	89.021	87.770	87.755	(950)	(15)	(1.266)	-1,42%	(1.266)	-1,42%			
	Total	382.468	382.468	374.255	374.761	(982)	506	(7.707)	-2,02%	(7.707)	-2,02%			
	CASA	293.447	293.447	286.485	287.007	(32)	522	(6.441)	-2,19%	(6.441)	-2,19%			
	(%) CASA	76,72%	76,72%	76,55%	76,58%									
	FDR	144,67%	144,67%	147,82%	147,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.510	2.510	2.109	2.191		82	(318)	-12,68%	(318)	-12,68%			
2	Giro ISE	11	11	19	14		(4)	3	25,71%	3	25,71%			
3	Tabungan ISE	2.498	2.498	2.090	2.177		87	(321)	-12,86%	(321)	-12,86%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	374	374	374	374		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.397	-	-	0	1.256	-304	-304	304			
	Linkage	57.718	57.718	57.718	-	-	-	-	-60	-0	-0	0		
	Non-Linkage	26.983	26.983	26.679	-	-	0	1.316	-304	-304	304			
	• Local Champion	26.983	26.983	26.679	-	-	0	1.316	-304	-304	304			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.407	36.407	35.879	700	30	-670	514	-528	-528	558			
	KUR	35.304	35.304	34.782	700	30	-670	531	-522	-522	552			
	Non KUR	1.103	1.103	1.097	-	-	0	-17	-6	-6	6			
3	PWG	58.194	58.194	60.767	4.523	8.327	3.804	3.398	2.573	2.573	5.754			
	Cilem	27.495	27.495	29.196	1.525	2.612	1.087	1.660	1.700	1.700	911			
	Gadai	30.699	30.699	31.571	2.998	5.716	2.717	1.739	873	873	4.843			
4	CFG	374.004	374.004	372.190	929	366	-563	2.583	-1.814	-1.814	2.180			
	CF 1	233.675	233.675	233.129	118	-	-118	1.398	-547	-547	547			
	Total Griya	218.464	218.464	218.086	-	-	0	0	-378	-378	378			
1	• Total Non Program	4.702	4.702	4.695	-	-	-	-	-52	-7	7			
	• Program	213.762	213.762	213.391	-	-	0	-2.575	-371	-371	371			
	Oto	15.211	15.211	15.043	118	-	-118	1.398	-169	-169	169			
	CF 2	140.329	140.329	139.061	811	366	-445	1.186	-1.268	-1.268	1.634			
	Mitraguna & Others	91.034	91.034	90.232	687	220	-467	519	-802	-802	1.022			
	Pensiun	49.295	49.295	48.829	124	146	22	667	-465	-465	611			
	Total Pembiayaan	553.306	553.306	553.233	6.152	8.723	2.571	7.751	-73	-73	8.797			
														553.233

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	-	-	-	135	135	0,00%	0,00%	0,16%	135	135	135			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	135	135	0,00%	0,00%	0,51%	135	135	135			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	403	334	1.580	1.580	0,92%	0,92%	4,40%	1.246	1.246	1.177			
	KUR	334	403	334	1.535	1.535	0,95%	0,95%	4,41%	1.201	1.201	1.131			
	Non KUR	-	-	-	45	45	0,00%	0,00%	4,14%	45	45	45			
3	PWG	114	-	114	1.131	1.131	0,20%	0,20%	1,86%	1.017	1.017	1.131			
	Cilem	114	-	114	573	573	0,41%	0,41%	1,96%	459	459	573			
	Gadai	-	-	-	558	558	0,00%	0,00%	1,77%	558	558	558			
4	CFG	29.400	30.678	29.400	38.401	38.401	7,86%	7,86%	10,32%	9.001	9.001	7.723			
	CF 1	27.082	28.543	27.082	34.918	34.918	11,59%	11,59%	14,98%	7.836	7.836	6.375			
	Total Griya	27.082	28.435	27.082	34.298	34.298	12,40%	12,40%	15,73%	7.216	7.216	5.863			
	Oto	-	108	-	620	620	0,00%	0,00%	4,12%	620	620	512			
	CF 2	2.319	2.135	2.319	3.483	3.483	1,65%	1,65%	2,50%	1.165	1.165	1.348			
	Mitraguna & Others	1.679	1.807	1.679	2.810	2.810	1,84%	1,84%	3,11%	1.131	1.131	1.003			
	Pensiun	421	742	421	319	319	1,30%	0,08%	0,65%	34	34	345			
	Total Pembiayaan	29.848	31.082	29.848	75.442	13,47%	13,47%	7,46%	905	905	(1.063)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	936	936	936	936	936	1,11%	1,11%	1,11%	(0)	(0)	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	936	936	936	936	936	3,47%	3,47%	3,51%	(0)	(0)	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.022	1.077	1.022	1.028	1.028	2,81%	2,81%	2,87%	6	6	(49)			
	KUR	924	979	924	930	930	2,62%	2,62%	2,67%	6	6	(49)			
	Non KUR	98	98	98	98	98	8,87%	8,87%	8,92%	-	-	-			
3	PWG	-	184	-	-	-	0,00%	0,00%	0,00%	-	-	(184)			
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	(184)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	116	121	1	5	(133)	-52,36%	(133)	-52,36%			
2	Tabungan	88.453	88.453	84.438	83.800	8.822	(638)	(4.653)	-5,26%	(4.653)	-5,26%			
3	Deposito	36.208	36.208	35.953	35.953	150	0	(255)	-0,70%	(255)	-0,70%			
	Total	124.915	124.915	120.507	119.874	8.973	(633)	(5.041)	-4,04%	(5.041)	-4,04%			
	CASA	88.707	88.707	84.554	83.921	8.823	(633)	(4.786)	-5,40%	(4.786)	-5,40%			
	(%) CASA	71,01%	71,01%	70,16%	70,01%									
	FDR	192,16%	192,16%	199,86%	200,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.680	1.680	1.324	1.333	9	(347)	-20,63%	(347)	-20,63%				
2	Giro ISE	247	247	89	89	0	(158)	-63,87%	(158)	-63,87%				
3	Tabungan ISE	1.433	1.433	1.235	1.244	9	(189)	-13,16%	(189)	-13,16%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	150	150	150	150	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	20.210	20.210	20.186	400	-	-400	480	-25	-25	25			
	KUR	18.679	18.679	18.654	400	-	-400	478	-25	-25	25			
	Non KUR	1.532	1.532	1.532	-	0	2	0	0	0	-			
3	PWG	30.051	30.051	31.960	1.290	4.447	3.157	197	1.910	1.910	2.537			
	Cilem	18.951	18.951	20.289	352	1.953	1.601	1.432	1.339	1.339	614			
	Gadai	11.100	11.100	11.671	938	2.494	1.556	-1.236	571	571	1.923			
4	CFG	189.769	189.769	188.695	1.308	344	-964	2.334	-1.074	-1.074	1.418			
	CF 1	4.196	4.196	4.189	-	0	-42	-7	-7	-7	7			
	Total Griya	1.940	1.940	1.936	-	0	0	-3	-3	-3	3			
4	• Total Non Program	1.940	1.940	1.936	-	0	-35	-3	-3	-3	3			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	0	-42	-4	-4	-4	4			
	CF 2	185.573	185.573	184.506	1.308	344	-964	2.376	-1.067	-1.067	1.411			
	Mitraguna & Others	120.848	120.848	120.158	666	344	-322	1.955	-690	-690	1.034			
	Pensiun	64.725	64.725	64.349	642	-	-642	421	-377	-377	377			
	Total Pembiayaan	240.030	240.030	240.842	2.998	4.791	1.793	3.010	811	811	3.979			
														240.842

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	898	3.010	898	962	4,44%	4,44%	4,44%	4,76%	64	64	(2.049)				
	KUR	812	2.773	812	876	4,35%	4,35%	4,35%	4,69%	64	64	(1.897)				
	Non KUR	86	238	86	86	5,61%	5,61%	5,61%	5,61%	-	-	(152)				
3	PWG	4	14	4	108	0,01%	0,01%	0,01%	0,34%	104	104	94				
	Cilem	4	-	4	85	0,02%	0,02%	0,02%	0,42%	81	81	85				
	Gadai	-	14	-	23	0,00%	0,00%	0,00%	0,20%	23	23	9				
4	CFG	686	2.688	686	3.309	0,36%	0,36%	0,36%	1,75%	2.624	2.624	621				
	CF 1	232	-	232	312	5,52%	5,52%	5,52%	7,44%	80	80	312				
	Total Griya	232	-	232	312	11,94%	11,94%	11,94%	16,10%	80	80	312				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	454	2.688	454	2.997	0,24%	0,24%	0,24%	1,62%	2.543	2.543	309				
	Mitraguna & Others	454	2.587	454	2.599	0,38%	0,38%	0,38%	2,16%	2.145	2.145	12				
	Pensiun	-	101	-	399	0,00%	0,00%	0,00%	0,62%	399	399	298				
	Total Pembiayaan	2.703	2.249	2.703	2.703	1,13%	1,13%	1,13%	1,12%	-	-	454				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	321	334	321	321	1,59%	1,59%	1,59%	-	-	(14)						
	KUR	321	334	321	321	1,72%	1,72%	1,72%	-	-	(14)						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	2.383	1.915	2.383	2.383	1,26%	1,26%	1,26%	-	-	468						
	CF 1	-	-	-	-	0,00%	0										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	94	94	353	353	15	0	260	277,01%	260	277,01%			
2	Tabungan	151.062	151.062	141.204	141.889	(7.576)	685	(9.173)	-6,07%	(9.173)	-6,07%			
3	Deposito	51.112	51.112	52.302	52.302	(47)	0	1.190	2,33%	1.190	2,33%			
	Total	202.268	202.268	193.860	194.544	(7.608)	685	(7.723)	-3,82%	(7.723)	-3,82%			
	CASA	151.156	151.156	141.558	142.242	(7.561)	685	(8.913)	-5,90%	(8.913)	-5,90%			
	(%) CASA	74,73%	74,73%	73,02%	73,12%									
	FDR	83,37%	83,37%	87,16%	86,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	740	745	5	28	3,85%	28	3,85%				
2	Giro ISE	3	3	2	2	0	(1)	-30,61%	(1)	-30,61%				
3	Tabungan ISE	715	715	738	743	5	28	3,99%	28	3,99%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	196	196	196	196	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	4	4	4	-	-	0	-2	0	0	(0)			
	• Local Champion	4	4	4	-	-	0	-2	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.761	20.761	20.759	-	100	100	336	-3	-3	103			
	KUR	19.437	19.437	19.342	-	0	222	-96	-96	-96	96			
	Non KUR	1.324	1.324	1.417	-	100	100	114	93	93	7			
3	PWG	8.593	8.593	8.851	238	444	206	7	258	258	185			
	Cilem	8.593	8.593	8.851	238	444	206	7	258	258	185			
	Gadai	-	-	-	-	0	0	0	0	0	-			
4	CFG	139.281	139.281	139.346	1.115	1.263	148	1.379	65	65	1.198			
	CF 1	4.307	4.307	4.252	-	0	664	54	-54	-54	54			
	Total Griya	1.286	1.286	1.282	-	0	0	-4	-4	-4	4			
4	• Total Non Program	996	996	993	-	0	0	-17	-3	-3	3			
	• Program	291	291	289	-	0	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.970	-	0	664	-50	-50	-50	50			
	CF 2	134.974	134.974	135.094	1.115	1.263	148	715	120	120	1.143			
	Mitraguna & Others	96.118	96.118	96.589	1.115	1.263	148	1.083	471	471	792			
	Pensiun	38.856	38.856	38.505	-	0	-368	-351	-351	-351	351			
	Total Pembiayaan	168.639	168.639	168.961	1.353	1.807	454	1.720	321	321	1.485			
														168.961

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	4	6	4	4	100,00%	100,00%	100,00%	0,00%	0,00%	0	0	(2)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	4	6	4	4	100,00%	100,00%	100,00%	100,00%	100,00%	0	0	(2)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	126	129	126	2.159	0,61%	0,61%	0,40%	2,033	2,033	2,030						
	KUR	-	-	-	2.033	0,00%	0,00%	10,51%	2.033	2,033	2,033						
	Non KUR	126	129	126	126	9,52%	9,52%	8,90%	-	-	-			(3)			
3	PWG	80	-	80	117	0,93%	0,93%	1,33%	38	38	117						
	Cilem	80	-	80	117	0,93%	0,93%	1,33%	38	38	117						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.453	1.203	1.453	4.831	1,04%	1,04%	3,47%	3.377	3.377	3.628						
	CF 1	230	147	230	778	5,33%	5,33%	18,29%	548	548	631						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	230	147	230	778	7,60%	7,60%	26,18%	548	548	631						
	CF 2	1.224	1.056	1.224	4.053	0,91%	0,91%	3,00%	2.829	2.829	2.997						
	Mitraguna & Others	1.216	1.056	1.216	4.045	1,27%	1,27%	4,19%	2.829	2.829	2.989						
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	-	-	8						
	Total Pembiayaan	1.056	1.064	1.056	1.056	0,63%	0,63%	0,62%	(0)	(0)	(8)						

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Dec-25		
1	Asset (Retail) T	172.540	172.540	202.268	29.728		
2	Contribution Margin	9.606	9.606	12.923	3.317	-34,5%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,92	3,24	3,28	0,04	0,36
CIF Payroll	1.179	1.533	1.577	44	398



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	383	378	3	(5)	(38)	-9,24%	(38)	-9,24%			
2	Tabungan	97.675	97.675	91.482	92.257	906	775	(5.418)	-5,55%	(5.418)	-5,55%			
3	Deposito	14.680	14.680	14.684	14.681	32	(3)	1	0,01%	1	0,01%			
	Total	112.772	112.772	106.550	107.317	941	767	(5.455)	-4,84%	(5.455)	-4,84%			
	CASA	98.092	98.092	91.865	92.635	909	770	(5.457)	-5,56%	(5.457)	-5,56%			
	(%) CASA	86,98%	86,98%	86,22%	86,32%									
	FDR	170,13%	170,13%	180,16%	178,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.758	2.758	2.777	2.779		2	21	0,75%	21	0,75%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.739	1.739	1.758	1.760		2	21	1,19%	21	1,19%			
4	Deposito ISE	1.019	1.019	1.019	1.019		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	158	158	158	158		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87	87	87	-	-	0	-14	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	87	87	87	-	-	0	-14	0	0	(0)			
	• Local Champion	87	87	87	-	-	0	-14	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	58.239	58.239	58.216	760	480	-280	1.639	-23	-23	503			
	KUR	55.531	55.531	55.530	760	480	-280	1.710	-1	-1	481			
	Non KUR	2.707	2.707	2.686	-	-	0	-71	-22	-22	22			
3	PWG	47.599	47.599	49.076	4.189	6.932	2.743	3.442	1.477	1.477	5.455			
	Cilem	22.908	22.908	24.096	1.060	1.805	744	2.325	1.188	1.188	617			
	Gadai	24.691	24.691	24.980	3.128	5.127	1.999	1.116	289	289	4.838			
4	CFG	85.930	85.930	84.578	936	234	-702	1.835	-1.352	-1.352	1.586			
	CF 1	2.608	2.608	2.589	-	-	0	584	-19	-19	19			
	Total Griya	744	744	744	-	-	0	0	0	0	-			
4	• Total Non Program	744	744	744	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.845	-	-	0	584	-19	-19	19			
	CF 2	83.322	83.322	81.988	936	234	-702	1.252	-1.334	-1.334	1.568			
	Mitraguna & Others	53.484	53.484	52.777	936	234	-702	1.302	-707	-707	941			
	Pensiun	29.838	29.838	29.212	-	-	0	-51	-626	-626	626			
	Total Pembiayaan	191.855	191.855	191.957	5.885	7.646	1.761	6.901	102	102	7.544			
														191.957

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	606	936	606	3.683	1.04%	1.04%	6,33%	3.077	3.077	2.747						
	KUR	433	766	433	3.428	0,78%	0,78%	6,17%	2.995	2.995	2.663						
	Non KUR	173	170	173	255	6,38%	6,38%	9,49%	82	82	85						
3	PWG	-	-	-	-	1.955	0,00%	0,00%	3,98%	1.955	1.955	1.955					
	Cilem	-	-	-	-	1.693	0,00%	0,00%	7,03%	1.693	1.693	1.693					
	Gadai	-	-	-	-	262	0,00%	0,00%	1,05%	262	262	262					
4	CFG	106	149	106	1.492	0,12%	0,12%	1,76%	1.386	1.386	1.343						
	CF 1	-	-	-	-	20	0,00%	0,00%	0,76%	20	20	20					
	Total Griya	-	-	-	-	20	0,00%	0,00%	2,66%	20	20	20					
	Oto	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-				
	CF 2	106	149	106	1.472	0,13%	0,13%	1,80%	1.367	1.367	1.323						
	Mitraguna & Others	106	104	106	877	0,20%	0,20%	1,66%	771	771	773						
	Pensiun	-	45	-	44	0,00%	0,00%	0,20%	596	596	550						
	Total Pembiayaan	1.403	1.233	1.403	1.595	0,73%	0,73%	0,83%	192	192	362						

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	159.806	159.806	197.483	37.677		2,57	2,86	2,91
2	Contribution Margin	9.504	9.504	10.407	903	-9,5%	1.458	1.501	1.541



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	6.756	6.746	(7.737)	(10)	1.394	26,04%	1.394	26,04%			
2	Tabungan	125.874	125.874	122.676	122.383	(1.342)	(292)	(3.491)	-2,77%	(3.491)	-2,77%			
3	Deposito	62.952	62.952	63.245	63.245	1.465	0	293	0,46%	293	0,46%			
	Total	194.179	194.179	192.677	192.374	(7.613)	(303)	(1.805)	-0,93%	(1.805)	-0,93%			
	CASA	131.226	131.226	129.432	129.129	(9.079)	(303)	(2.097)	-1,60%	(2.097)	-1,60%			
	(%) CASA	67,58%	67,58%	67,18%	67,12%									
	FDR	122,40%	122,40%	122,84%	123,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	3.731	3.740		9	73	1,99%	73	1,99%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	3.467	3.467	3.531	3.540		9	73	2,10%	73	2,10%			
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%			
5	CIF ISE	241	241	241	241		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	92	92	90	-	-	0	-17	-2	-2	2			
	Linkage	36	36	36	-	-	-	-	-0	-0	-0	0		
	Non-Linkage	56	56	55	-	-	0	-17	-1	-1	1			
	• Local Champion	56	56	55	-	-	0	-17	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.601	20.601	20.206	-	-	0	-763	-395	-395	395			
	KUR	18.833	18.833	18.454	-	-	0	-703	-379	-379	379			
	Non KUR	1.768	1.768	1.752	-	-	0	-60	-16	-16	16			
3	PWG	9.696	9.696	9.876	106	378	271	25	179	179	198			
	Cilem	9.696	9.696	9.876	106	378	271	25	179	179	198			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	207.292	207.292	206.512	1.158	585	-572	-631	-780	-780	1.365			
	CF 1	7.655	7.655	7.811	143	205	63	-104	156	156	49			
	Total Griya	4.479	4.479	4.457	143	-	-143	0	-22	-22	22			
4	• Total Non Program	3.547	3.547	3.526	-	-	0	-46	-21	-21	21			
	• Program	932	932	931	143	-	-143	154	-1	-1	1			
	Oto	3.176	3.176	3.354	-	205	205	-104	178	178	28			
	CF 2	199.636	199.636	198.701	1.015	380	-635	-527	-936	-936	1.316			
	Mitraguna & Others	168.594	168.594	168.235	1.015	380	-635	-724	-359	-359	739			
	Pensiun	31.042	31.042	30.466	-	-	0	198	-576	-576	576			
	Total Pembiayaan	237.681	237.681	236.684	1.264	963	-301	-1.387	-997	-997	1.960			
														236.684

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	7	22	7	7	7	7,61%	7,43%	(0)	(0)	(15)					
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-					
	Local Champion	7	22	7	7	7	12,50%	12,27%	(0)	(0)	(15)					
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-					
2	MBG	210	979	210	914	914	1,02%	1,02%	4,52%	704	704	(65)				
	KUR	210	699	210	811	811	1,11%	1,11%	4,39%	601	601	112				
	Non KUR	-	280	-	103	103	0,00%	0,00%	5,88%	103	103	(177)				
3	PWG	305	-	305	448	448	3,15%	3,15%	4,54%	143	143	448				
	Cilem	305	-	305	448	448	3,15%	3,15%	4,54%	143	143	448				
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-					
4	CFG	7.556	9.774	7.556	9.958	9.958	3,64%	3,64%	4,82%	2.402	2.402	184				
	CF 1	-	176	-	144	144	0,00%	0,00%	1,84%	144	144	(32)				
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-					
	Oto	-	176	-	144	144	0,00%	0,00%	4,29%	144	144	(32)				
	CF 2	7.556	9.598	7.556	9.814	9.814	3,78%	3,78%	4,94%	2.258	2.258	216				
	Mitraguna & Others	7.556	9.403	7.556	9.102	9.102	4,48%	4,48%	5,41%	1.547	1.547	(301)				
	Pensiun	-	195	-	712	712	0,00%	0,00%	2,13%	712	712	516				
	Total Pembiayaan	18.028	19.188	18.028	17.355	7,58%	7,58%	7,33%	(672)	(672)	(1.833)					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	263.262	263.262	244.577	(18.685)			PHR	2,59	2,78	2,81	0,03	0,23
2	Contribution Margin	9.342	9.342	2.697	(6.645)	71,1%		CIF Payroll	3.319	2.702	2.747	45	(572)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	6.854	6.827	(28)	(27)	1.430	26,49%	1.430	26,49%			
2	Tabungan	175.430	175.430	170.916	170.341	1.019	(575)	(5.089)	-2,90%	(5.089)	-2,90%			
3	Deposito	25.945	25.945	28.422	28.422	(10.702)	0	2.477	9,55%	2.477	9,55%			
	Total	206.772	206.772	206.192	205.590	(9.710)	(602)	(1.182)	-0,57%	(1.182)	-0,57%			
	CASA	180.827	180.827	177.770	177.168	991	(602)	(3.659)	-2,02%	(3.659)	-2,02%			
	(%) CASA	87,45%	87,45%	86,22%	86,18%									
	FDR	141,82%	141,82%	143,91%	144,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	5.007	5.062	54	(971)	-16,09%	(971)	-16,09%				
2	Giro ISE	881	881	402	402	0	(479)	-54,38%	(479)	-54,38%				
3	Tabungan ISE	5.151	5.151	4.605	4.660	54	(492)	-9,54%	(492)	-9,54%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	209	209	209	209	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	48.506	48.506	48.094	450	-	-450	527	-412	-412	412			
	KUR	44.262	44.262	43.866	450	-	-450	29	-396	-396	396			
	Non KUR	4.244	4.244	4.228	-	-	0	498	-16	-16	16			
3	PWG	53.683	53.683	57.952	7.626	7.569	-58	4.557	4.270	4.270	3.299			
	Cilem	33.355	33.355	35.731	3.803	2.437	-1.366	3.763	2.375	2.375	61			
	Gadai	20.327	20.327	22.222	3.824	5.132	1.308	794	1.895	1.895	3.237			
4	CFG	191.046	191.046	190.693	1.093	1.147	55	3.086	-353	-353	1.500			
	CF 1	16.837	16.837	17.175	557	452	-104	1.264	338	338	115			
	Total Griya	5.321	5.321	5.319	-	-	0	0	-2	-2	2			
4	• Total Non Program	5.169	5.169	5.167	-	-	0	-55	-2	-2	2			
	• Program	152	152	152	-	-	0	-1	0	0	-			
	Oto	11.516	11.516	11.856	557	452	-104	1.264	339	339	113			
	CF 2	174.209	174.209	173.518	536	695	159	1.823	-691	-691	1.386			
	Mitraguna & Others	116.257	116.257	116.098	426	615	189	1.588	-158	-158	773			
	Pensiun	57.952	57.952	57.420	110	80	-30	235	-532	-532	612			
	Total Pembiayaan	293.234	293.234	296.740	9.169	8.716	-453	8.171	3.505	3.505	5.211	296.740		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	97	234	97	4.235	0,20%	0,20%	8,81%	4.138	4.138	4.001					
	KUR	26	162	26	3.618	0,06%	0,06%	8,25%	3.592	3.592	3.456					
	Non KUR	70	72	70	617	1,66%	1,66%	14,60%	547	547	545					
3	PWG	-	-	-	1.100	0,00%	0,00%	1,90%	1.100	1.100	1.100					
	Cilem	-	-	-	901	0,00%	0,00%	2,52%	901	901	901					
	Gadai	-	-	-	198	0,00%	0,00%	0,89%	198	198	198					
4	CFG	1.057	1.127	1.057	3.235	0,55%	0,55%	1,70%	2.178	2.178	2.107					
	CF 1	141	242	141	1.678	0,84%	0,84%	9,77%	1.537	1.537	1.436					
	Total Griya	-	211	-	887	0,00%	0,00%	16,68%	887	887	887					
	Oto	141	31	141	791	1,23%	1,23%	6,67%	650	650	760					
	CF 2	915	885	915	1.556	0,53%	0,53%	0,90%	641	641	671					
	Mitraguna & Others	463	356	463	1.104	0,40%	0,40%	0,95%	641	641	748					
	Pensiun	452	530	452	452	0,78%	0,78%	0,79%	-	-	(77)					
	Total Pembiayaan	2.074	1.947	2.074	2.099	0,71%	0,71%	0,71%	25	25	152					

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	242.722	242.722	299.480	56.758		2,68	2,81	2,83
2	Contribution Margin	12.126	12.126	18.890	6.764	-55,8%	2.008	2.136	2.199



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	500	502	(90)	3	(171)	-25,37%	(171)	-25,37%			
2	Tabungan	106.598	106.598	101.987	102.359	(710)	372	(4.239)	-3,98%	(4.239)	-3,98%			
3	Deposito	18.449	18.449	18.449	17.949	(2.214)	(501)	(500)	-2,71%	(500)	-2,71%			
	Total	125.720	125.720	120.936	120.810	(3.013)	(126)	(4.910)	-3,91%	(4.910)	-3,91%			
	CASA	107.271	107.271	102.487	102.862	(799)	375	(4.410)	-4,11%	(4.410)	-4,11%			
	(%) CASA	85,33%	85,33%	84,74%	85,14%									
	FDR	122,16%	122,16%	127,34%	127,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.362	2.362	2.203	2.105		(98)	(257)	-10,88%	(257)	-10,88%			
2	Giro ISE	556	556	394	287		(107)	(269)	-48,34%	(269)	-48,34%			
3	Tabungan ISE	1.807	1.807	1.809	1.818		9	12	0,64%	12	0,64%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	100	100	100	100		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	0	-		
	Linkage	-	-	-	-	-	-	-	0	0	0	0	0	-
	Non-Linkage	-	-	-	-	-	0	0	0	0	0	0	0	-
	• Local Champion	-	-	-	-	-	0	0	0	0	0	0	0	-
	• Value Chain	-	-	-	-	-	0	0	0	0	0	0	0	-
2	MBG	24.401	24.401	24.526	100	300	200	366	125	125	175			
	KUR	23.326	23.326	23.462	100	300	200	284	137	137	163			
	Non KUR	1.075	1.075	1.064	-	-	0	82	-11	-11	11			
3	PWG	7.069	7.069	8.120	297	1.185	888	619	1.052	1.052	133			
	Cilem	7.069	7.069	8.120	297	1.185	888	619	1.052	1.052	133			
	Gadai	-	-	-	-	-	0	0	0	0	0	-		
4	CFG	122.110	122.110	121.354	1.089	175	-914	2.496	-756	-756	931			
	CF 1	20.802	20.802	20.698	-	-	0	205	-105	-105	105			
	Total Griya	13.857	13.857	13.848	-	-	0	0	-8	-8	8			
4	• Total Non Program	680	680	680	-	-	0	-10	0	0	0	-		
	• Program	13.176	13.176	13.168	-	-	0	-1.849	-8	-8	8			
	Oto	6.946	6.946	6.850	-	-	0	205	-96	-96	96			
	CF 2	101.308	101.308	100.656	1.089	175	-914	2.291	-652	-652	827			
	Mitraguna & Others	83.288	83.288	82.778	887	175	-712	2.403	-510	-510	685			
	Pensiun	18.020	18.020	17.879	202	-	-202	-112	-141	-141	141			
	Total Pembiayaan	153.580	153.580	154.001	1.486	1.660	174	3.481	421	421	1.239			
														154.001

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	MtD (1-14 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	534	177	421	0,73%	0,73%	1,72%	244	244	(113)			
	KUR	177	534	177	421	0,76%	0,76%	1,80%	244	244	(113)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	183	183	183			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	183	183	183			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.798	2.399	1.798	4.444	1,47%	1,47%	3,66%	2.646	2.646	2.045			
	CF 1	1.798	1.780	1.798	2.651	8,64%	8,64%	12,81%	854	854	871			
	Total Griya	1.716	1.567	1.716	2.036	12,39%	12,39%	14,71%	320	320	469			
	Oto	82	213	82	615	1,18%	1,18%	1,18%	533	533	402			
	CF 2	-	619	-	1.792	0,00%	0,00%	0,00%	1.792	1.792	1.173			
	Mitraguna & Others	-	619	-	1.792	0,00%	0,00%	0,00%	1.792	1.792	1.173			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.504	5.951	4.504	4.188	2,93%	2,93%	3,28%	3.073	3.073	2.115			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	MtD (1-14 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	814	651	814	814	3,34%	3,34%	3,32%	-	-	163			
	KUR	814	651	814	814	3,49%	3,49%	3,47%	-	-	163			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.691	5.300	3.691	3.375	3,02%	3,02%	2,78%	(316)	(316)	(1.926)			
	CF 1	3.202	4.994	3.202	3.069	15,39%	15,39%	14,83%	(133)	(133)	(1.925)			
	Total Griya	3.202	4.994	3.202	3.069	23,11%	23,11%	22,16%	(133)	(133)	(1.925)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	499	306	489	306	0,48%	0,48%	0,30%	(183)	(183)	(1)			
	Mitraguna & Others	499</td												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	85	85	7	0	(24)	-22,14%	(24)	-22,14%			
2	Tabungan	111.188	111.188	110.545	109.953	6.973	(591)	(1.234)	-1,11%	(1.234)	-1,11%			
3	Deposito	13.966	13.966	14.502	14.302	3	(200)	336	2,41%	336	2,41%			
	Total	125.262	125.262	125.132	124.340	6.983	(791)	(922)	-0,74%	(922)	-0,74%			
	CASA	111.296	111.296	110.629	110.038	6.980	(591)	(1.258)	-1,13%	(1.258)	-1,13%			
	(%) CASA	88,85%	88,85%	88,41%	88,50%									
	FDR	121,50%	121,50%	121,91%	122,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.828	1.828	0	47	2,62%	47	2,62%				
2	Giro ISE	7	7	7	7	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.774	1.774	1.821	1.821	0	47	2,63%	47	2,63%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	48	48	48	-	-	0	-2	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	48	48	48	-	-	0	-2	0	0	(0)			
	• Local Champion	48	48	48	-	-	0	-2	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.707	15.707	15.616	201	-	-201	168	-91	-91	91			
	KUR	14.283	14.283	14.195	201	-	-201	210	-88	-88	88			
	Non KUR	1.424	1.424	1.421	-	-	0	-41	-3	-3	3			
3	PWG	18.204	18.204	18.804	1.003	2.204	1.200	169	600	600	1.604			
	Cilem	11.651	11.651	11.848	433	734	301	133	197	197	538			
	Gadai	6.553	6.553	6.956	570	1.469	899	36	404	404	1.066			
4	CFG	118.237	118.237	118.083	862	2.130	1.268	1.692	-154	-154	2.284			
	CF 1	1.930	1.930	1.926	142	-	-142	103	-4	-4	4			
4	Total Non Program	242	242	242	-	-	0	0	0	0	-			
	Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.684	142	-	-142	103	-4	-4	4			
	CF 2	116.306	116.306	116.157	720	2.130	1.410	1.589	-149	-149	2.279			
	Mitraguna & Others	99.158	99.158	99.181	720	2.130	1.410	1.767	23	23	2.107			
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173			
	Total Pembiayaan	152.195	152.195	152.551	2.066	4.334	2.268	2.028	356	356	3.978			
														152.551

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	647	965	647	1.184	4,12%	4,12%	4,12%	7,58%	537	537	219				
	KUR	598	923	598	1.135	4,19%	4,19%	4,19%	7,99%	537	537	212				
	Non KUR	49	43	49	49	3,44%	3,44%	3,44%	3,44%	-	-	6				
3	PWG	-	-	-	-	280	0,00%	0,00%	0,00%	1,49%	280	280	280			
	Cilem	-	-	-	-	280	0,00%	0,00%	0,00%	2,36%	280	280	280			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	651	1.148	651	2.934	0,55%	0,55%	0,55%	2,48%	2.283	2.283	1.786				
	CF 1	-	-	-	-	135	0,00%	0,00%	0,00%	7,02%	135	135	135			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	135	0,00%	0,00%	0,00%	8,03%	135	135	135			
	CF 2	651	1.148	651	2.799	0,56%	0,56%	0,56%	2,41%	2.147	2.147	1.651				
	Mitraguna & Others	651	1.148	651	2.715	0,66%	0,66%	0,66%	2,74%	2.064	2.064	1.567				
	Pensiun	-	-	-	-	83	0,00%	0,00%	0,00%	0,49%	83	83	83			
	Total Pembiayaan	2.472	2.221	2.472	2.573	1,62%	1,62%	1,62%	1,69%	101	101	351				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	147.619	147.619	159.136	11.517		3,13	3,29	3,31
2	Contribution Margin	7.943	7.943	7.807	(136)	1,7%	1.367	1.522	1.553



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	828	869	356	41	(33)	-3,61%	(33)	-3,61%			
2	Tabungan	81.982	81.982	74.120	73.168	1	(951)	(8.813)	-10,75%	(8.813)	-10,75%			
3	Deposito	55.640	55.640	59.394	59.394	(179)	0	3.754	6,75%	3.754	6,75%			
	Total	138.523	138.523	134.342	133.431	178	(911)	(5.092)	-3,68%	(5.092)	-3,68%			
	CASA	82.883	82.883	74.948	74.037	357	(911)	(8.846)	-10,67%	(8.846)	-10,67%			
	(%) CASA	59,83%	59,83%	55,79%	55,49%									
	FDR	175,41%	175,41%	181,41%	182,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	2.062	2.065	4	(290)	-12,29%	(290)	-12,29%				
2	Giro ISE	595	595	457	457	0	(138)	-23,17%	(138)	-23,17%				
3	Tabungan ISE	1.760	1.760	1.605	1.608	3	(152)	-8,62%	(152)	-8,62%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	124	124	124	124	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	7.861	7.861	8.061	-	200	200	-72	200	200	0			
	Linkage	7.682	7.682	7.682	-	-	-	-72	-0	-0	0			
	Non-Linkage	179	179	379	-	200	200	-0	200	200	(0)			
	• Local Champion	179	179	379	-	200	200	-0	200	200	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	29.646	29.646	29.523	-	200	200	-684	-123	-123	323			
	KUR	26.153	26.153	26.060	-	200	200	-583	-94	-94	294			
	Non KUR	3.492	3.492	3.463	-	0	0	-101	-29	-29	29			
3	PWG	10.047	10.047	10.401	509	606	97	44	354	354	251			
	Cilem	10.047	10.047	10.401	509	606	97	44	354	354	251			
	Gadai	-	-	-	-	0	0	0	0	0	-			
4	CFG	195.436	195.436	195.728	2.287	989	-1.299	4.111	292	292	697			
	CF 1	104.818	104.818	104.650	377	145	-233	572	-168	-168	313			
	Total Griya	95.568	95.568	95.403	-	0	0	-353	-9	-9	9			
	• Total Non Program	12.086	12.086	12.077	-	-	-	0	-166	-166	166			
	• Program	83.482	83.482	83.326	-	-	-	0	-493	-156	156			
	Oto	9.249	9.249	9.247	377	145	-233	572	-2	-2	147			
	CF 2	90.619	90.619	91.078	1.910	844	-1.066	3.539	460	460	384			
	Mitraguna & Others	78.732	78.732	79.170	1.910	762	-1.148	3.605	438	438	324			
	Pensiun	11.887	11.887	11.908	-	82	82	-66	21	21	61			
	Total Pembiayaan	242.990	242.990	243.713	2.797	1.995	-802	3.400	723	723	1.271	243.713		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	317	1.176	317	2.177	1.07%	1.07%	7,37%	1.860	1.860	1.001					
	KUR	247	740	247	1.813	0,94%	0,94%	6,96%	1.566	1.566	1.073					
	Non KUR	70	436	70	364	2,01%	2,01%	10,50%	294	294	(72)					
3	PWG	47	-	47	590	0,46%	0,46%	0,46%	544	544	590					
	Cilem	47	-	47	590	0,46%	0,46%	0,46%	544	544	590					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	9.485	11.055	9.485	15.694	4,85%	4,85%	8,02%	6.209	6.209	4.638					
	CF 1	8.838	10.093	8.838	12.682	8,43%	8,43%	12,12%	3.844	3.844	2.589					
	Total Griya	8.677	9.787	8.677	11.837	9,08%	9,08%	12,41%	3.160	3.160	2.050					
	Oto	162	306	162	845	1,75%	1,75%	9,14%	683	683	539					
	CF 2	646	962	646	3.011	0,71%	0,71%	3,31%	2.365	2.365	2.049					
	Mitraguna & Others	646	657	646	3.011	0,82%	0,82%	3,80%	2.365	2.365	2.049					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	9.848	12.231	9.848	18.461	4,05%	4,05%	7,57%	8.613	8.613	6.230					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	179	179	179	179	2,28%	2,28%	2,22%	0	0	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	47,25%	0	0	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	1.290	839	1.290	1.290	4,35%	4,35%	4,37%	-	-	451					
	KUR	433	98	433	433	1,66%	1,66%	1,66%	-	-	335					
	Non KUR	857	740	857	857	24,53%	24,53%	24,74%	-	-	117					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	16.245	16.126	16.245	16.409	8,31%	8,31%	8,38%	163							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	8.205	3.269	1.518	(4.936)	208	6,80%	208	6,80%			
2	Tabungan	105.671	105.671	99.943	100.065	425	121	(5.606)	-5,31%	(5.606)	-5,31%			
3	Deposito	29.734	29.734	30.438	30.438	(1.253)	0	705	2,37%	705	2,37%			
	Total	138.466	138.466	138.587	133.772	689	(4.814)	(4.694)	-3,39%	(4.694)	-3,39%			
	CASA	108.732	108.732	108.149	103.334	1.942	(4.815)	(5.398)	-4,96%	(5.398)	-4,96%			
	(%) CASA	78,53%	78,53%	78,04%	77,25%									
	FDR	128,52%	128,52%	129,43%	134,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.529	1.542		13	299	24,02%	299	24,02%			
2	Giro ISE	237	237	285	257		(28)	20	8,56%	20	8,56%			
3	Tabungan ISE	1.007	1.007	1.244	1.285		42	278	27,65%	278	27,65%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	118	118	118	118		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	39.605	39.605	39.339	550	-	(550)	2.453	-266	-266	266			
	KUR	38.687	38.687	38.428	550	-	(550)	2.481	-260	-260	260			
	Non KUR	918	918	911	-	-	0	(28)	-7	-7	7			
3	PWG	29.236	29.236	30.776	3.188	4.397	1.208	2.215	1.540	1.540	2.856			
	Cilem	15.774	15.774	16.721	1.120	1.273	153	1.361	947	947	326			
	Gadai	13.462	13.462	14.055	2.069	3.124	1.055	854	594	594	2.530			
4	CFG	109.113	109.113	109.256	2.484	1.943	(541)	2.808	143	143	1.801			
	CF 1	2.731	2.731	3.151	18	428	409	(36)	420	420	8			
	Total Griya	247	247	247	-	-	0	0	0	0	-			
4	• Total Non Program	247	247	247	-	-	0	(9)	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.903	18	428	409	(36)	420	420	8			
	CF 2	106.382	106.382	106.105	2.466	1.516	(950)	2.844	(277)	(277)	1.793			
	Mitraguna & Others	66.881	66.881	66.079	2.286	662	(1.624)	2.663	(802)	(802)	1.464			
	Pensiun	39.502	39.502	40.026	180	854	674	181	525	525	329			
	Total Pembiayaan	177.954	177.954	179.371	6.223	6.340	117	7.475	1.417	1.417	4.923			
														179.371

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	35	35	35	1.424	0,09%	0,09%	3,62%	1.388	1.388	1.389					
	KUR	-	-	-	1.388	0,00%	0,00%	3,61%	1.388	1.388	1.388					
	Non KUR	35	35	35	35	3,85%	3,85%	3,88%	-	-	1					
3	PWG	46	-	46	661	0,16%	0,16%	2,15%	615	615	661					
	Cilem	46	-	46	448	0,29%	0,29%	2,68%	402	402	448					
	Gadai	-	-	-	213	0,00%	0,00%	1,52%	213	213	213					
4	CFG	439	816	439	1.985	0,40%	0,40%	1,82%	1.546	1.546	1.169					
	CF 1	136	135	136	136	4,99%	4,99%	4,33%	-	-	1					
	Total Griya	-	-	-	-	0,00%	0,00%	-	-	-	-					
	Oto	136	135	136	136	5,49%	5,49%	4,70%	-	-	1					
	CF 2	303	680	303	1.849	0,28%	0,28%	1,74%	1.546	1.546	1.168					
	Mitraguna & Others	303	579	303	1.849	0,45%	0,45%	2,80%	1.546	1.546	1.270					
	Pensiun	-	102	-	-	0,00%	0,00%	-	-	-	(102)					
	Total Pembiayaan	521	850	521	4.070	0,29%	0,29%	2,27%	3.549	3.549	3.220					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	144	144	144	144	0,36%	0,36%	0,37%	-	-	(0)						
	KUR	54	54	54	54	0,14%	0,14%	0,14%	-	-	(0)						
	Non KUR	90	90	90	90	9,83%	9,83%	9,90%	-	-	0						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	2.843	2.744	2.843	2.843	2,61%	2,61%	2,60%	-	-	98						
	CF 1	14	14	14	14	0,50%	0,50%	0,43%	-	-	-			</td			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	1.180	730	276	(449)	47	6,94%	47	6,94%			
2	Tabungan	54.374	54.374	52.368	52.417	(872)	49	(1.957)	-3,60%	(1.957)	-3,60%			
3	Deposito	6.884	6.884	6.586	6.586	2	0	(298)	-4,32%	(298)	-4,32%			
	Total	61.941	61.941	60.133	59.733	(594)	(400)	(2.208)	-3,56%	(2.208)	-3,56%			
	CASA	55.057	55.057	53.548	53.147	(596)	(400)	(1.910)	-3,47%	(1.910)	-3,47%			
	(%) CASA	88,89%	88,89%	89,05%	88,97%									
	FDR	212,62%	212,62%	217,89%	219,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.222	1.263		41	30	2,45%	30	2,45%			
2	Giro ISE	72	72	8	8		0	(64)	-89,50%	(64)	-89,50%			
3	Tabungan ISE	1.161	1.161	1.215	1.255		41	94	8,12%	94	8,12%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	31.466	31.466	31.536	-	430	430	188	70	70	360			
	KUR	30.638	30.638	30.711	-	430	430	104	73	73	357			
	Non KUR	828	828	824	-	0	84	-3	-3	-3	3			
3	PWG	6.118	6.118	6.342	110	354	244	101	224	224	130			
	Cilem	6.118	6.118	6.342	110	354	244	101	224	224	130			
	Gadai	-	-	-	-	0	0	0	0	0	-			
4	CFG	94.116	94.116	93.146	1.601	79	-1.522	1.425	-969	-969	1.048			
	CF 1	3.501	3.501	3.485	-	0	-16	-16	-16	-16	16			
	Total Griya	2.495	2.495	2.483	-	0	0	0	-11	-11	11			
4	• Total Non Program	2.495	2.495	2.483	-	0	-30	-11	-11	-11	11			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	1.007	1.007	1.002	-	0	-16	-5	-5	-5	5			
	CF 2	90.614	90.614	89.661	1.601	79	-1.522	1.440	-953	-953	1.032			
	Mitraguna & Others	78.267	78.267	77.408	1.318	79	-1.239	1.185	-858	-858	937			
	Pensiun	12.347	12.347	12.252	283	-	-283	255	-95	-95	95			
	Total Pembiayaan	131.699	131.699	131.024	1.711	863	-848	1.714	-675	-675	1.539			
														131.024

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	11	86	11	1.491	0,03%	0,03%	4,73%	1.480	1.480	1.404					
	KUR	-	72	-	1.387	0,00%	0,00%	4,52%	1.387	1.387	1.315					
	Non KUR	11	15	11	104	1,32%	1,32%	12,60%	93	93	89					
3	PWG	6	-	6	92	0,10%	0,10%	1,45%	86	86	92					
	Cilem	6	-	6	92	0,10%	0,10%	1,45%	86	86	92					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.125	1.795	1.125	2.818	1,19%	1,19%	3,03%	1.693	1.693	1.022					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	1.125	1.795	1.125	2.818	1,24%	1,24%	3,14%	1.693	1.693	1.022					
	Mitraguna & Others	1.125	1.795	1.125	2.818	1,44%	1,44%	3,64%	1.693	1.693	1.022					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	1.208	1.121	1.208	1.219	0,92%	0,92%	3,36%	11	11	97					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	117.396	117.396	136.061		18.665		3,28	3,77	3,70	(0,08)	0,42
2	Contribution Margin	5.086	5.086	5.525		439	-8,6%	407	608	664	56	257



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.469	1.476	433	7	(182)	-10,98%	(182)	-10,98%			
2	Tabungan	126.686	126.686	119.714	120.533	(531)	819	(6.153)	-4,86%	(6.153)	-4,86%			
3	Deposito	26.269	26.269	26.739	26.739	(115)	(0)	470	1,79%	470	1,79%			
	Total	154.612	154.612	147.922	148.748	(214)	826	(5.864)	-3,79%	(5.864)	-3,79%			
	CASA	128.344	128.344	121.183	122.009	(99)	826	(6.335)	-4,94%	(6.335)	-4,94%			
	(%) CASA	83,01%	83,01%	81,92%	82,02%									
	FDR	119,46%	119,46%	126,60%	125,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	848	848	832	833		1	(15)	-1,80%	(15)	-1,80%			
2	Giro ISE	1	1	1	1		0	(0)	-1,10%	(0)	-1,10%			
3	Tabungan ISE	847	847	830	832		1	(15)	-1,80%	(15)	-1,80%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	187	187	187	187		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	75	75	75	-	-	0	-0	0	0	0	(0)		
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	75	75	75	-	-	0	-0	0	0	0	(0)		
	• Local Champion	75	75	75	-	-	0	-0	0	0	0	(0)		
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-		
2	MBG	17.903	17.903	17.711	70	-	-70	-276	-191	-191	191			
	KUR	17.410	17.410	17.235	70	-	-70	-253	-175	-175	175			
	Non KUR	493	493	477	-	-	0	-23	-16	-16	16			
3	PWG	48.758	48.758	52.132	4.375	7.713	3.338	3.377	3.374	3.374	4.339			
	Cilem	24.693	24.693	26.777	1.031	2.556	1.525	977	2.083	2.083	473			
	Gadai	24.065	24.065	25.356	3.344	5.156	1.812	2.400	1.291	1.291	3.866			
4	CFG	117.967	117.967	117.350	1.263	404	-859	897	-617	-617	1.021			
	CF 1	4.176	4.176	4.155	-	-	0	59	-21	-21	21			
	Total Griya	707	707	707	-	-	0	0	0	0	0	-		
4	• Total Non Program	707	707	707	-	-	0	-15	0	0	0	-		
	• Program	-	-	-	-	-	0	0	0	0	0	-		
	Oto	3.469	3.469	3.448	-	-	0	59	-21	-21	21			
	CF 2	113.791	113.791	113.195	1.263	404	-859	838	-597	-597	1.000			
	Mitraguna & Others	58.744	58.744	58.674	963	404	-559	815	-70	-70	473			
	Pensiun	55.048	55.048	54.521	300	-	-300	23	-527	-527	527			
	Total Pembiayaan	184.703	184.703	187.269	5.707	8.116	2.409	3.998	2.566	2.566	5.550			
														187.269

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap	
1	SME	75	75	75	75	100,00%	100,00%	100,00%	0,00%	0,00%	0	0	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	75	75	75	75	100,00%	100,00%	100,00%	0,00%	0,00%	0	0	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	218	391	218	911	1.22%	1.22%	5,14%	692	692	520						
	KUR	197	368	197	890	1,13%	1,13%	5,16%	692	692	522						
	Non KUR	21	23	21	21	4,31%	4,31%	4,45%	-	-	(1)						
3	PWG	191	78	191	1.236	0,39%	0,39%	2,37%	1.045	1.045	1.158						
	Cilem	191	-	191	759	0,77%	0,77%	2,83%	568	568	759						
	Gadai	-	78	-	477	0,00%	0,00%	1,88%	477	477	399						
4	CFG	1.227	1.914	1.227	2.637	1,04%	1,04%	2,25%	1.409	1.409	722						
	CF 1	86	90	86	290	2,06%	2,06%	6,97%	204	204	200						
	Total Griya	86	90	86	103	12,17%	12,17%	14,54%	17	17	13						
	Oto	-	-	-	187	0,00%	0,00%	5,42%	187	187	187						
	CF 2	1.141	1.825	1.141	2.347	1,00%	1,00%	2,07%	1.205	1.205	522						
	Mitraguna & Others	1.044	1.337	1.044	1.641	1,78%	1,78%	2,80%	597	597	304						
	Pensiun	98	488	98	706	0,18%	0,18%	1,29%	608	608	218						
	Total Pembiayaan	3.288	2.864	3.288	3.287	1,78%	1,78%	1,76%	(1)	(1)	423						

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25	Dec-25			Posisi	Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	167.709	167.709	189.546	21.837			Kinerja	1.87	2,11	2,15	0,04	0,28
2	Contribution Margin	11.234	11.234	14.647	3.413	-30,4%		PHR	1.698	1.784	1.812	28	114



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	27.036	27.036	26.363	26.188	1.247	(175)	(848)	-3,14%	(848)	-3,14%			
3	Deposito	2.015	2.015	1.985	1.985	(0)	0	(30)	-1,49%	(30)	-1,49%			
	Total	29.052	29.052	28.349	28.174	1.247	(175)	(878)	-3,02%	(878)	-3,02%			
	CASA	27.036	27.036	26.363	26.188	1.247	(175)	(848)	-3,14%	(848)	-3,14%			
	(%) CASA	93,06%	93,06%	93,00%	92,95%									
	FDR	67,94%	67,94%	69,53%	69,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.728	2.728	2.458	2.465		7	(263)	-9,64%	(263)	-9,64%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	2.728	2.728	2.458	2.465		7	(263)	-9,64%	(263)	-9,64%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	23	23	23	23		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	19.738	19.738	19.712	-	-	0	-281	-26	-26	26			
	KUR	18.662	18.662	18.636	-	-	0	-281	-26	-26	26			
	Non KUR	1.076	1.076	1.076	-	-	0	-0	-0	-0	0			
3	PWG	-	-	-	-	-	0	0	0	0	-			
	Cilem	-	-	-	-	-	0	0	0	0	-			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	-	-	-	-	-	0	0	0	0	-			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	-	-	-	-	-	0	0	0	0	-			
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-			
	Pensiun	-	-	-	-	-	0	0	0	0	-			
	Total Pembiayaan	19.738	19.738	19.712	-	-	0	-281	-26	-26	26			19.712

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	1.155	4.357	1.155	1.163	5,85%	5,85%	5,85%	5,90%	7	7	(3.194)				
	KUR	1.097	4.171	1.097	1.104	5,88%	5,88%	5,88%	5,92%	7	7	(3.067)				
	Non KUR	59	185	59	59	5,46%	5,46%	5,46%	5,46%	-	-	(127)				
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Total Pembiayaan	1.155	4.357	1.155	1.163	5,85%	5,85%	5,85%	5,90%	7	7	(3.194)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	1.000	900	1.000	1.037	5,07%	5,07%	5,07%	5,26%	36	36	136				
	KUR	570	467	570	607	3,06%	3,06%	3,06%	3,26%	36	36	139				
	Non KUR	430	433	430	430	39,96%	39,96%	39,96%	39,96%	(0)	(0)	(3)				
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Total Pembiayaan	1.000	900	1.000	1.037	5,07%	5,07%	5,07%	5,26%	36	36	136				

Asset & Contribution Margin

|
<th rowspan="2
| |



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	396	396	352	333	(235)	(19)	(63)	-15,94%	(63)	-15,94%			
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%			
	Total	396	396	352	333	(235)	(19)	(63)	-15,94%	(63)	-15,94%			
	CASA	396	396	352	333	(235)	(19)	(63)	-15,94%	(63)	-15,94%			
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-			
	Cilem	-	-	-	-	-	0	0	0	0	-			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	-	-	-	-	-	0	0	0	0	-			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	-	-	-	-	-	0	0	0	0	-			
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-			
	Pensiun	-	-	-	-	-	0	0	0	0	-			
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			