

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	38.157	38.250	2.598	93	3.399	9,75%	3.399	9,75%			
2	Tabungan	2.090.518	2.090.518	1.992.918	1.985.358	11.486	(7.559)	(105.159)	-5,03%	(105.159)	-5,03%			
3	Deposito	630.174	630.174	635.944	635.638	(17.887)	(306)	5.464	0,87%	5.464	0,87%			
	Total	2.755.543	2.755.543	2.667.018	2.659.246	(3.804)	(7.772)	(96.296)	-3,49%	(96.296)	-3,49%			
	CASA	2.125.368	2.125.368	2.031.074	2.023.608	14.084	(7.466)	(101.760)	-4,79%	(101.760)	-4,79%			
	(%) CASA	77,13%	77,13%	76,16%	76,10%									
	FDR	128,82%	128,82%	133,83%	134,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Jan'26)	Growth (1-17 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	42.106	44.094		1.989	1.616	3,80%	1.616	3,80%			
2	Giro ISE	3.651	3.651	4.322	5.494		1.171	1.842	50,46%	1.842	50,46%			
3	Tabungan ISE	34.609	34.609	33.565	34.382		817	(227)	-0,65%	(227)	-0,65%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.844	3.500	200	-3.300	1.207	-643	-643	843			
	Linkage	110.286	110.286	110.285	-	-	-	-	(495)	-1	-1	1		
	Non-Linkage	134.201	134.201	133.559	3.500	200	-3.300	1.702	-642	-642	842			
	• Local Champion	134.201	134.201	133.559	3.500	200	-3.300	1.702	-642	-642	842			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	447.262	8.511	2.220	-6.291	5.959	-3.539	-3.539	5.759			
	KUR	425.845	425.845	422.410	8.111	2.120	-5.991	5.371	-3.435	-3.435	5.555			
	Non KUR	24.956	24.956	24.852	400	100	-300	589	-104	-104	204			
3	PWG	435.901	435.901	462.207	55.171	76.243	21.072	13.018	26.306	26.306	49.937			
	Cilem	243.033	243.033	260.511	18.737	23.969	5.231	14.840	17.478	17.478	6.491			
	Gadai	192.868	192.868	201.696	36.434	52.274	15.841	(1.823)	8.829	8.829	43.446			
4	CFG	2.418.549	2.418.549	2.415.861	34.004	19.480	-14.524	31.585	-2.688	-2.688	22.168			
	CF 1	474.272	474.272	474.106	4.104	1.675	-2.430	5.578	-166	-166	1.841			
	Total Griya	385.817	385.817	384.900	523	-	-523	0	-917	-917	917			
	• Total Non Program	58.361	58.361	58.200	220	-	-220	-810	-161	-161	161			
	• Program	327.456	327.456	326.700	303	-	-303	-4.522	-756	-756	756			
	Oto	88.455	88.455	89.206	3.582	1.675	-1.907	5.578	751	751	924			
	CF 2	1.944.277	1.944.277	1.941.755	29.900	17.805	-12.095	26.008	-2.522	-2.522	20.327			
	Mitraguna & Others	1.462.141	1.462.141	1.463.547	27.226	16.493	-10.733	24.867	1.406	1.406	15.087			
	Pensiun	482.136	482.136	478.208	2.674	1.312	-1.362	1.140	-3.928	-3.928	5.240			
	Total Pembiayaan	3.549.737	3.549.737	3.569.174	101.186	98.143	-3.043	51.769	19.436	19.436	78.707			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	MtM	Net (UG) & DG			Target Jan'26	
		31-Dec-25	30-Nov-25	31-Dec-25				MtD	YtD	MtM		
1	SME	86	460	86	2.124	0,04%	0,87%	2.038	2.038	1.665		
	Linkage	-	-	-	-	0,00%	0,00%	-	-	-		
	Local Champion	86	460	86	2.124	0,06%	1,59%	2.038	2.038	1.665		
	Value Chain	-	-	-	-	0,00%	0,00%	-	-	-		
2	MBG	5.695	5.695	5.695	34.314	1,26%	1,26%	7,67%	28.619	28.619	28.619	
	KUR	4.911	4.911	4.911	31.421	1,15%	1,15%	7,44%	26.510	26.510	26.510	
	Non KUR	784	784	784	2.893	3,14%	3,14%	11,64%	2.109	2.109	2.109	
3	PWG	832	832	832	17.772	0,19%	0,19%	3,85%	16.940	16.940	16.940	
	Cilem	832	832	832	11.864	0,34%	0,34%	4,55%	11.032	11.032	11.032	
	Gadai	-	-	-	-	0,00%	0,00%	-	-	-		
4	CFG	58.523	70.806	58.523	112.936	2,42%	2,42%	4,67%	54.413	54.413	42.130	
	CF 1	41.039	45.314	41.039	69.736	8,65%	8,65%	14,71%	28.697	28.697	24.422	
	Total Griya	39.539	42.848	39.539	60.007	10,25%	10,25%	15,59%	20.468	20.468	17.159	
	Oto	1.500	2.467	1.500	9.729	1,70%	1,70%	10,91%	8.229	8.229	7.262	
	CF 2	17.484	25.491	17.484	43.200	0,90%	0,90%	2,22%	25.716	25.716	17.709	
	Mitraguna & Others	16.143	23.560	16.143	38.407	1,10%	1,10%	2,62%	22.264	22.264	14.847	
	Pensiun	1.341	1.931	1.341	3.481	0,28%	0,28%	1,00%	3.452	3.452	2.862	
	Total Pembiayaan	65.136	77.793	65.136	167.147	1,83%	1,83%	4,68%	102.011	102.011	89.354	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	MtM	Net (UG) & DG			Target Jan'26
		31-Dec-25	30-Nov-25	31-Dec-25				MtD	YtD	MtM	
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,43%	79	79	(291)
	Linkage	-	-	-	-	0,00%	0,00%	-	-	-	
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,52%	79	79	(291)
	Value Chain	-	-	-	-	0,00%	0,00%	-	-	-	
2	MBG	10.175	8.754	10.175	10.726	2,26%	2,26%	2,40%	550	550	1.972
	KUR	7.265	5.977	7.265	7.812	1,71%	1,71%	1,85%	546	546	1.835
	Non KUR	2.910	2.777	2.910	2.914	11,66%	11,66%	11,73%	4	4	137
3	PWG	8	184	8	8	0,00%	0,00%	0,00%	(0)	(0)	(176)
	Cilem	8	-	8	8	0,00%	0,00%	0,00%	(0)	(0)	8
	Gadai	-	184	-	-	0,00%	0,00%	-	-	-	(184)
4	CFG	128.976	132.225	128.976	131.669	5,33%	5,33%	5,45%	2.693	2.693	(556)
	CF 1	90.968									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-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	8.636	8.593	658	(44)	(466)	-5,14%	(466)	-5,14%			
3	Deposito	3.150	3.150	3.250	3.250	500	0	100	3,17%	100	3,17%			
	Total	12.208	12.208	11.886	11.843	1.158	(44)	(366)	-3,00%	(366)	-3,00%			
	CASA	9.058	9.058	8.636	8.593	658	(44)	(466)	-5,14%	(466)	-5,14%			
	(%) CASA	74,20%	74,20%	72,66%	72,56%									
	FDR	27,72%	27,72%	28,47%	28,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	147	147	56	56		0	(91)	-61,66%	(91)	-61,66%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	147	147	56	56		0	(91)	-61,66%	(91)	-61,66%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	3.384	100	50	-50	108	-0	-0	50			
	KUR	3.154	3.154	3.154	100	50	-50	113	-0	-0	50			
	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	3.384	100	50	-50	108	-0	-0	50			3.384

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-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	-	-	-	-		47	0,00%	0,00%		1,38%	47	47	47			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-				
	Non KUR	-	-	-	-		47	0,00%	0,00%		20,35%	47	47	47			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-		0,00%	0,00%	0,00%		0,00%	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-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	-	-	-	-		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-24	Dec-24	Dec-25	Dec-25	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)		

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	5.165	5.219	1.220	54	783	17,66%	783	17,66%			
2	Tabungan	227.062	227.062	216.084	215.347	3.992	(736)	(11.715)	-5,16%	(11.715)	-5,16%			
3	Deposito	45.162	45.162	45.479	45.479	623	0	317	0,70%	317	0,70%			
	Total	276.659	276.659	266.727	266.045	5.835	(682)	(10.614)	-3,84%	(10.614)	-3,84%			
	CASA	231.497	231.497	221.248	220.566	5.212	(682)	(10.931)	-4,72%	(10.931)	-4,72%			
	(%) CASA	83,68%	83,68%	82,95%	82,91%									
	FDR	130,46%	130,46%	136,53%	136,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.884	6.884	7.738	7.813		75	929	13,49%	929	13,49%			
2	Giro ISE	534	534	1.268	1.305		37	771	144,44%	771	144,44%			
3	Tabungan ISE	3.350	3.350	3.470	3.508		38	158	4,71%	158	4,71%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	47.123	2.000	-	-2.000	335	-56	-56	56			
	Linkage	2.320	2.320	2.320	-	-	-	-	-163	0	0	(0)		
	Non-Linkage	44.859	44.859	44.802	2.000	-	-2.000	498	-57	-57	57			
	• Local Champion	44.859	44.859	44.802	2.000	-	-2.000	498	-57	-57	57			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	33.173	33.173	32.686	665	180	-485	93	-487	-487	667			
	KUR	31.378	31.378	30.912	465	180	-285	-78	-466	-466	646			
	Non KUR	1.795	1.795	1.774	200	-	-200	171	-21	-21	21			
3	PWG	59.051	59.051	62.827	10.148	18.173	8.024	-6.450	3.776	3.776	14.397			
	Cilem	20.033	20.033	22.095	1.711	2.494	783	1.457	2.062	2.062	432			
	Gadai	39.018	39.018	40.732	8.437	15.679	7.241	-7.907	1.713	1.713	13.965			
4	CFG	221.521	221.521	221.520	5.443	3.014	-2.429	5.234	-0	-0	3.015			
	CF 1	21.689	21.689	21.720	434	168	-266	124	31	31	137			
	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	10.190	214	168	-46	124	105	105	64			
	CF 2	199.831	199.831	199.800	5.009	2.846	-2.163	5.110	-31	-31	2.877			
	Mitraguna & Others	160.757	160.757	161.322	4.776	2.846	-1.930	5.026	566	566	2.280			
	Pensiun	39.075	39.075	38.478	233	-	-233	83	-597	-597	597			
	Total Pembiayaan	360.924	360.924	364.156	18.256	21.367	3.110	-788	3.232	3.232	18.135			
														364.156

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	357	-	1.986	● 0,00%	● 0,00%	● 0,00%	● 4,21%	1.986	1.986	1.628				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	-	357	-	1.986	● 0,00%	● 0,00%	● 0,00%	● 4,43%	1.986	1.986	1.628				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	863	1.249	863	4.123	● 2,60%	● 2,60%	● 2,60%	● 12,61%	3.260	3.260	2.874				
	KUR	780	1.249	780	3.752	● 2,49%	● 2,49%	● 2,49%	● 12,14%	2.972	2.972	2.503				
	Non KUR	83	-	83	371	● 4,63%	● 4,63%	● 4,63%	● 20,90%	288	288	371				
3	PWG	40	-	40	3.327	● 0,07%	● 0,07%	● 0,07%	● 5,30%	3.286	3.286	3.327				
	Cilem	40	-	40	1.985	● 0,20%	● 0,20%	● 0,20%	● 8,99%	1.945	1.945	1.985				
	Gadai	-	-	-	1.341	● 0,00%	● 0,00%	● 0,00%	● 3,29%	1.341	1.341	1.341				
4	CFG	1.148	2.021	1.148	5.609	● 0,52%	● 0,52%	● 0,52%	● 2,53%	4.460	4.460	3.588				
	CF 1	416	679	416	816	● 1,92%	● 1,92%	● 1,92%	● 3,76%	400	400	137				
	Total Griya	148	277	148	400	● 1,27%	● 1,27%	● 1,27%	● 3,47%	253	253	124				
	Oto	269	402	269	416	● 2,66%	● 2,66%	● 2,66%	● 4,08%	147	147	13				
	CF 2	732	1.342	732	4.793	● 0,37%	● 0,37%	● 0,37%	● 2,40%	4.060	4.060	3.451				
	Mitraguna & Others	588	1.199	588	4.018	● 0,66%	● 0,66%	● 0,66%	● 2,49%	3.430	3.430	2.819				
	Pensiun	144	143	144	774	● 0,40%	● 0,40%	● 0,40%	● 0,36%	630	630	631				
	Total Pembiayaan	2.756	3.046	2.756	2.802	● 0,76%	● 0,76%	● 0,76%	● 0,77%	47	47	(243)				

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)
1	Asset (Retail) T	311.873	311.873	380.584	580.584	68.711		2.84	3.09	3.07	(0,02)
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%		2.515	2.781	3.031	250



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	4.857	4.874	(7.286)	17	(2.016)	-29,26%	(2.016)	-29,26%			
2	Tabungan	313.451	313.451	300.124	298.996	(7.596)	(1.129)	(14.455)	-4,61%	(14.455)	-4,61%			
3	Deposito	148.988	148.988	148.670	148.670	(3.863)	0	(318)	-0,21%	(318)	-0,21%			
	Total	469.330	469.330	453.652	452.540	(18.746)	(1.112)	(16.790)	-3,58%	(16.790)	-3,58%			
	CASA	320.341	320.341	304.982	303.870	(14.883)	(1.112)	(16.471)	-5,14%	(16.471)	-5,14%			
	(%) CASA	68,26%	68,26%	67,23%	67,15%									
	FDR	93,29%	93,29%	96,73%	96,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	5.642	4.626	4.790		164	(853)	-15,11%	(853)	-15,11%			
2	Giro ISE	507	507	546	574		28	67	13,23%	67	13,23%			
3	Tabungan ISE	5.135	5.135	4.080	4.215		135	(920)	-17,91%	(920)	-17,91%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	260	260	260	260		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	30.749	935	100	-835	1.091	-305	-305	405			
	KUR	30.108	30.108	29.810	935	100	-835	1.107	-299	-299	399			
	Non KUR	946	946	940	-	-	0	-16	-6	-6	6			
3	PWG	49.603	49.603	51.626	5.179	6.347	1.167	1.317	2.023	2.023	4.323			
	Cilem	26.650	26.650	28.307	1.891	2.450	559	936	1.657	1.657	793			
	Gadai	22.954	22.954	23.320	3.288	3.896	608	382	366	366	3.530			
4	CFG	252.727	252.727	252.500	4.139	1.549	-2.590	2.336	-227	-227	1.775			
	CF 1	45.346	45.346	45.120	726	-	-726	804	-226	-226	226			
	Total Griya	28.863	28.863	28.799	160	-	-160	0	-64	-64	64			
4	• Total Non Program	13.322	13.322	13.305	-	-	0	-142	-17	-17	17			
	• Program	15.541	15.541	15.494	160	-	-160	244	-47	-47	47			
	Oto	16.483	16.483	16.321	566	-	-566	804	-162	-162	162			
	CF 2	207.381	207.381	207.380	3.413	1.549	-1.865	1.532	-1	-1	1.549			
	Mitraguna & Others	189.980	189.980	189.993	3.347	1.399	-1.949	1.679	13	13	1.386			
	Pensiun	17.401	17.401	17.388	66	150	84	-147	-13	-13	163			
	Total Pembiayaan	437.824	437.824	438.834	10.253	7.995	-2.258	4.468	1.010	1.010	6.985			
														438.834

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-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	-	2.099	0	0,00%	0,00%	0,00%	6,83%	2.099	2.099	1.811		
	KUR	-	289	-	2.099	0	0,00%	0,00%	0,00%	7,04%	2.099	2.099	1.811		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	30	-	1.810	0	0,00%	0,00%	0,00%	3,51%	1.810	1.810	1.780		
	Cilem	-	-	-	1.167	0	0,00%	0,00%	0,00%	4,12%	1.167	1.167	1.167		
	Gadai	-	30	-	643	0	0,00%	0,00%	0,00%	2,76%	643	643	613		
4	CFG	2.393	4.038	2.393	7.745	0	0,95%	0,95%	0,95%	3,07%	5.353	5.353	3.708		
	CF 1	2.080	3.429	2.080	6.017	0	4,59%	4,59%	4,59%	13,34%	3.938	3.938	2.589		
	Total Griya	1.599	2.482	1.599	4.729	0	5,54%	5,54%	5,54%	16,42%	3.130	3.130	2.248		
	Oto	481	947	481	1.288	0	2,92%	2,92%	2,92%	7,89%	807	807	341		
	CF 2	313	609	313	1.728	0	0,15%	0,15%	0,15%	0,83%	1.415	1.415	1.119		
	Mitraguna & Others	313	609	313	1.636	0	0,16%	0,16%	0,16%	0,86%	1.324	1.324	1.027		
	Pensiun	92	92	92	92	0	0,02%	0,02%	0,02%	0,53%	91	91	91		
	Total Pembiayaan	2.393	4.357	2.393	11.655	0	0,55%	0,55%	0,55%	2,66%	9.262	9.262	7.298		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	30.790	30.807	30.790	30.790	0	29,48%	29,48%	29,48%	29,62%	(0)	(0)	(17)		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	30.790	30.807	30.790	30.790	0	49,73%	49,73%	49,73%	50,12%	(0)	(0)	(17)		
2	MBG	550	271	550	550	0	1,77%	1,77%	1,79%	1,79%	-	-	-	279	
	KUR	279	-	279	279	0	0,93%	0,93%	0,94%	0,94%	-	-	-	279	
	Non KUR	271	271	271	271	0	28,67%	28,67%	28,67%	28,85%	-	-	-		
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	5.371	5.372	(456)	1	444	9,01%	444	9,01%			
2	Tabungan	288.520	288.520	281.210	280.196	1.663	(1.014)	(8.324)	-2,88%	(8.324)	-2,88%			
3	Deposito	89.021	89.021	87.756	87.756	2.203	0	(1.265)	-1,42%	(1.265)	-1,42%			
	Total	382.468	382.468	374.337	373.323	3.410	(1.013)	(9.145)	-2,39%	(9.145)	-2,39%			
	CASA	293.447	293.447	286.581	285.568	1.207	(1.013)	(7.880)	-2,69%	(7.880)	-2,69%			
	(%) CASA	76,72%	76,72%	76,56%	76,49%									
	FDR	144,67%	144,67%	147,83%	148,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.510	2.510	2.047	2.126		79	(383)	-15,27%	(383)	-15,27%			
2	Giro ISE	11	11	10	15		5	4	34,48%	4	34,48%			
3	Tabungan ISE	2.498	2.498	2.037	2.111		74	(387)	-15,49%	(387)	-15,49%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.397	1.500	-	-1.500	1.256	-304	-304	304			
	Linkage	57.718	57.718	57.718	-	-	-	-60	-0	-0	0			
	Non-Linkage	26.983	26.983	26.679	1.500	-	-1.500	1.316	-304	-304	304			
	• Local Champion	26.983	26.983	26.679	1.500	-	-1.500	1.316	-304	-304	304			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.407	36.407	35.720	1.050	30	-1.020	514	-688	-688	718			
	KUR	35.304	35.304	34.625	1.050	30	-1.020	531	-679	-679	709			
	Non KUR	1.103	1.103	1.095	-	-	0	-17	-8	-8	8			
3	PWG	58.194	58.194	61.062	7.496	9.382	1.886	3.398	2.869	2.869	6.513			
	Cilem	27.495	27.495	29.416	2.072	2.965	894	1.660	1.921	1.921	1.045			
	Gadai	30.699	30.699	31.646	5.424	6.416	992	1.739	948	948	5.469			
4	CFG	374.004	374.004	372.208	2.169	516	-1.653	2.583	-1.796	-1.796	2.312			
	CF 1	233.675	233.675	233.006	1.038	-	-1.038	1.398	-670	-670	670			
	Total Griya	218.464	218.464	217.972	-	-	0	0	-492	-492	492			
1	• Total Non Program	4.702	4.702	4.695	-	-	-	-52	-7	-7	7			
	• Program	213.762	213.762	213.277	-	-	0	-2.575	-485	-485	485			
	Oto	15.211	15.211	15.033	1.038	-	-1.038	1.398	-178	-178	178			
	CF 2	140.329	140.329	139.202	1.131	516	-615	1.186	-1.127	-1.127	1.643			
	Mitraguna & Others	91.034	91.034	90.373	1.007	370	-637	519	-661	-661	1.031			
	Pensiun	49.295	49.295	48.829	124	146	22	667	-465	-465	611			
	Total Pembiayaan	553.306	553.306	553.387	12.215	9.928	-2.287	7.751	80	80	9.847			
														553.387

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	-	-	-	135	135	0,00%	0,00%	0,16%	135	135	135			
	Linkage	-	-	-	-	135	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	135	135	0,00%	0,00%	0,51%	135	135	135			
	Value Chain	-	-	-	-	135	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	403	334	2.239	2.239	0,92%	0,92%	6,27%	1.905	1.905	1.836			
	KUR	334	403	334	2.194	2.194	0,95%	0,95%	6,34%	1.860	1.860	1.790			
	Non KUR	-	-	-	45	45	0,00%	0,00%	4,15%	45	45	45			
3	PWG	114	-	114	2.591	2.591	0,20%	0,20%	4,24%	2.477	2.477	2.591			
	Cilem	114	-	114	1.294	1.294	0,41%	0,41%	4,40%	1.181	1.181	1.294			
	Gadai	-	-	-	1.296	1.296	0,00%	0,00%	4,10%	1.296	1.296	1.296			
4	CFG	29.400	30.678	29.400	42.707	42.707	7,86%	7,86%	11,47%	13.307	13.307	12.029			
	CF 1	27.082	28.543	27.082	39.452	39.452	11,59%	11,59%	16,93%	12.370	12.370	10.908			
	Total Griya	27.082	28.435	27.082	38.083	38.083	12,40%	12,40%	17,47%	11.001	11.001	9.648			
	Oto	-	108	-	1.369	1.369	0,00%	0,00%	9,10%	1.369	1.369	1.260			
	CF 2	2.319	2.135	2.319	3.255	3.255	1,65%	1,65%	2,34%	937	937	1.121			
	Mitraguna & Others	1.679	1.807	1.679	2.552	2.552	1,84%	1,84%	2,82%	873	873	745			
	Pensiun	421	742	421	319	319	1,30%	1,30%	1,44%	64	64	375			
	Total Pembiayaan	74.536	76.505	74.536	76.187	13,47%	13,47%	13,77%	1.650	1.650	(318)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	936	936	936	936	936	1,11%	1,11%	1,11%	(0)	(0)	-			
	Linkage	-	-	-	-	936	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	936	936	936	936	936	3,47%	3,47%	3,51%	(0)	(0)	-			
	Value Chain	-	-	-	-	936	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.022	1.077	1.022	1.027	1.027	2,81%	2,81%	2,88%	5	5	(50)			
	KUR	924	979	924	929	929	2,62%	2,62%	2,68%	5	5	(50)			
	Non KUR	98	98	98	98	98	8,87%	8,87%	8,94%	-	-	-			
3	PWG	-	184	-	-	184	0,00%	0,00%	0,00%	-	-	(184)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	126	126	15	0	(128)	-50,34%	(128)	-50,34%			
2	Tabungan	88.453	88.453	80.387	79.653	6.754	(734)	(8.800)	-9,95%	(8.800)	-9,95%			
3	Deposito	36.208	36.208	35.703	35.703	200	0	(505)	-1,39%	(505)	-1,39%			
	Total	124.915	124.915	116.216	115.482	6.970	(734)	(9.433)	-7,55%	(9.433)	-7,55%			
	CASA	88.707	88.707	80.513	79.779	6.770	(734)	(8.928)	-10,06%	(8.928)	-10,06%			
	(%) CASA	71,01%	71,01%	69,28%	69,08%									
	FDR	192,16%	192,16%	207,60%	208,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.680	1.680	1.302	1.324	22	(356)	-21,18%	(356)	-21,18%				
2	Giro ISE	247	247	113	118	5	(129)	-52,29%	(129)	-52,29%				
3	Tabungan ISE	1.433	1.433	1.189	1.206	17	(226)	-15,81%	(226)	-15,81%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	20.185	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	1.531	-	-	0	2	-0	-0	0			
3	PWG	30.051	30.051	32.163	2.322	5.343	3.021	197	2.113	2.113	3.230			
	Cilem	18.951	18.951	20.449	1.033	2.174	1.141	1.432	1.498	1.498	677			
	Gadai	11.100	11.100	11.715	1.289	3.168	1.880	-1.236	615	615	2.553			
4	CFG	189.769	189.769	188.910	1.876	560	-1.316	2.334	-859	-859	1.419			
	CF 1	4.196	4.196	4.189	-	-	0	-42	-7	-7	7			
	Total Griya	1.940	1.940	1.936	-	-	0	0	-3	-3	3			
4	• Total Non Program	1.940	1.940	1.936	-	-	0	-35	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	-	0	-42	-4	-4	4			
	CF 2	185.573	185.573	184.721	1.876	560	-1.316	2.376	-852	-852	1.412			
	Mitraguna & Others	120.848	120.848	120.372	1.234	560	-674	1.955	-475	-475	1.035			
	Pensiun	64.725	64.725	64.349	642	-	-642	421	-377	-377	377			
	Total Pembiayaan	240.030	240.030	241.259	4.598	5.903	1.305	3.010	1.229	1.229	4.674			
														241.259

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	1.008	4,44%	4,44%	4,44%	4,99%	110	110	(2.003)				
	KUR	812	2.773	812	876	4,35%	4,35%	4,35%	4,69%	64	64	(1.897)				
	Non KUR	86	238	86	132	5,61%	5,61%	5,61%	8,62%	46	46	(106)				
3	PWG	4	14	4	422	0,01%	0,01%	0,01%	1,31%	418	418	408				
	Cilem	4	-	4	140	0,02%	0,02%	0,02%	0,68%	136	136	140				
	Gadai	-	14	-	282	0,00%	0,00%	0,00%	2,41%	282	282	268				
4	CFG	686	2.688	686	3.641	0,36%	0,36%	0,36%	1,93%	2.955	2.955	952				
	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	3.329	0,24%	0,24%	0,24%	1,80%	2.875	2.875	641				
	Mitraguna & Others	454	2.587	454	2.505	0,38%	0,38%	0,38%	2,08%	2.051	2.051	(82)				
	Pensiun	-	101	-	824	0,00%	0,00%	0,00%	1,28%	824	824	722				
	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	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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																

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	691	714	23	(3)	-0,42%	(3)	-0,42%			
2	Giro ISE	3	3	2	3	1	(0)	-9,66%	(0)	-9,66%			
3	Tabungan ISE	715	715	689	712	23	(3)	-0,38%	(3)	-0,38%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	0	(0)		
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	4	4	4	-	-	0	-2	0	0	0	(0)		
	• Local Champion	4	4	4	-	-	0	-2	0	0	0	(0)		
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-		
2	MBG	20.761	20.761	20.719	-	100	100	336	-42	-42	142			
	KUR	19.437	19.437	19.304	-	-	0	222	-133	-133	133			
	Non KUR	1.324	1.324	1.415	-	100	100	114	91	91	9			
3	PWG	8.593	8.593	8.873	350	481	132	7	280	280	201			
	Cilem	8.593	8.593	8.873	350	481	132	7	280	280	201			
	Gadai	-	-	-	-	-	0	0	0	0	0	-		
4	CFG	139.281	139.281	139.684	2.080	1.609	-471	1.379	403	403	1.206			
	CF 1	4.307	4.307	4.247	295	-	-295	664	-60	-60	60			
	Total Griya	1.286	1.286	1.282	-	-	0	0	-4	-4	4			
1	• Total Non Program	996	996	993	-	-	0	-17	-3	-3	3			
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.965	295	-	-295	664	-56	-56	56			
	CF 2	134.974	134.974	135.437	1.785	1.609	-176	715	463	463	1.146			
	Mitraguna & Others	96.118	96.118	96.932	1.785	1.609	-176	1.083	814	814	795			
	Pensiun	38.856	38.856	38.505	-	-	0	-368	-351	-351	351			
	Total Pembiayaan	168.639	168.639	169.281	2.430	2.190	-239	1.720	641	641	1.549			169.281

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	126	129	126	2.628	0,61%	0,61%	12,68%	2.502	2.502	2.499			
	KUR	-	-	-	2.502	0,00%	0,00%	12,96%	2.502	2.502	2.502			
	Non KUR	126	129	126	126	9,52%	9,52%	8,91%	-	-	(3)			
3	PWG	80	-	80	166	0,93%	0,93%	1,87%	86	86	166			
	Cilem	80	-	80	166	0,93%	0,93%	1,87%	86	86	166			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.453	1.203	1.453	4.042	1,04%	1,04%	2,89%	2.589	2.589	2.839			
	CF 1	230	147	230	566	5,33%	5,33%	13,33%	336	336	419			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	230	147	230	566	7,60%	7,60%	19,09%	336	336	419			
	CF 2	1.224	1.056	1.224	3.476	0,91%	0,91%	2,57%	2.252	2.252	2.420			
	Mitraguna & Others	1.216	1.056	1.216	3.469	1,27%	1,27%	3,58%	2.252	2.252	2.412			
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	-	-	8			
	Total Pembiayaan	1.663	1.338	1.663	6.840	0,99%	0,99%	4,04%	5.177	5.177	5.502			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-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	45	53	45	45	0,22%	0,22%	0,22%	(0)	(0)	(8)			
	KUR	45	53	45	45	0,23%	0,23%	0,23%	(0)	(0)	(8)			
	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	1.011	1.012	1.011	1.432	0,73%	0,73%	1,03%	422	422	421			
	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	1.011	1.012	1.011	1.432	0,75%	0,75%	1,06%	422	422	421			
	Mitraguna & Others	707	707	707	1.129	0,74%	0,74%	1,16%	422	422	422			
	Pensiun	303	304	303	303	0,18%	0,18%	0,79%	-	-	(1)			
	Total Pembiayaan	1.056	1.064	1.056	1.477	0,63%	0,63%	0,87%	422	422	413			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	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 (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	368	368	21	0	(48)	-11,59%	(48)	-11,59%			
2	Tabungan	97.675	97.675	92.566	91.974	2.330	(592)	(5.702)	-5,84%	(5.702)	-5,84%			
3	Deposito	14.680	14.680	14.681	14.681	12	0	1	0,01%	1	0,01%			
	Total	112.772	112.772	107.615	107.023	2.363	(592)	(5.749)	-5,10%	(5.749)	-5,10%			
	CASA	98.092	98.092	92.934	92.342	2.350	(592)	(5.750)	-5,86%	(5.750)	-5,86%			
	(%) CASA	86,98%	86,98%	86,36%	86,28%									
	FDR	170,13%	170,13%	178,93%	179,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.758	2.758	2.773	2.759		(14)	1	0,05%	1	0,05%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.739	1.739	1.755	1.741		(14)	1	0,08%	1	0,08%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	58.093	1.710	480	-1.230	1.639	-145	-145	625			
	KUR	55.531	55.531	55.414	1.710	480	-1.230	1.710	-118	-118	598			
	Non KUR	2.707	2.707	2.680	-	-	0	-71	-28	-28	28			
3	PWG	47.599	47.599	49.234	6.268	8.022	1.754	3.442	1.634	1.634	6.388			
	Cilem	22.908	22.908	24.066	2.083	2.128	44	2.325	1.158	1.158	970			
	Gadai	24.691	24.691	25.168	4.185	5.895	1.710	1.116	477	477	5.418			
4	CFG	85.930	85.930	85.142	1.436	824	-612	1.835	-788	-788	1.612			
	CF 1	2.608	2.608	2.582	-	-	0	584	-27	-27	27			
	Total Griya	744	744	744	-	-	0	0	0	0	0			
1	• Total Non Program	744	744	744	-	-	0	-5	0	0	0			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	1.864	1.864	1.837	-	-	0	584	-27	-27	27			
	CF 2	83.322	83.322	82.560	1.436	824	-612	1.252	-762	-762	1.586			
	Mitraguna & Others	53.484	53.484	53.348	1.436	824	-612	1.302	-136	-136	960			
	Pensiun	29.838	29.838	29.212	-	-	0	-51	-626	-626	626			
	Total Pembiayaan	191.855	191.855	192.556	9.414	9.326	-88	6.901	701	701	8.626			
														192.556

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26					
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
2	MBG	606	936	606	4.472	1.04%	1.04%	7,70%	3.866	3.866	3.536								
	KUR	433	766	433	4.217	0,78%	0,78%	7,61%	3.783	3.783	3.451								
	Non KUR	173	170	173	255	6,38%	6,38%	9,51%	82	82	85								
3	PWG	-	-	-	-	2.656	0,00%	0,00%	5,39%	2.656	2.656	2.656							
	Cilem	-	-	-	-	2.311	0,00%	0,00%	9,60%	2.311	2.311	2.311							
	Gadai	-	-	-	-	345	0,00%	0,00%	1,37%	345	345	345							
4	CFG	106	149	106	1.778	0,12%	0,12%	0,20%	1.673	1.673	1.629								
	CF 1	-	-	-	-	20	0,00%	0,00%	0,77%	20	20	20							
	Total Griya	-	-	-	-	20	0,00%	0,00%	2,66%	20	20	20							
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-							
	CF 2	106	149	106	1.759	0,13%	0,13%	0,20%	1.653	1.653	1.610								
	Mitraguna & Others	106	104	106	1.163	0,20%	0,20%	0,20%	1.057	1.057	1.059								
	Pensiun	-	45	-	44	0,00%	0,00%	0,02%	0,15%	-	-	44							
	Total Pembiayaan	1.403	1.233	1.403	1.557	0,73%	0,73%	0,81%	154	154	323								

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,57	2,86	2,91	0,05	0,34
CIF Payroll	1.458	1.501	1.541	40	83



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	7.212	7.219	6.188	7	1.866	34,87%	1.866	34,87%			
2	Tabungan	125.874	125.874	122.268	121.884	(2.136)	(385)	(3.991)	-3,17%	(3.991)	-3,17%			
3	Deposito	62.952	62.952	63.295	63.295	995	0	343	0,54%	343	0,54%			
	Total	194.179	194.179	192.775	192.397	5.047	(378)	(1.781)	-0,92%	(1.781)	-0,92%			
	CASA	131.226	131.226	129.480	129.102	4.052	(378)	(2.124)	-1,62%	(2.124)	-1,62%			
	(%) CASA	67,58%	67,58%	67,17%	67,10%									
	FDR	122,40%	122,40%	123,09%	123,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	3.711	3.899	188	232	6,33%	232	6,33%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	3.467	3.467	3.511	3.699	188	232	6,69%	232	6,69%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	20.121	-	-	0	-763	-480	-480	480			
	KUR	18.833	18.833	18.376	-	-	0	-703	-456	-456	456			
	Non KUR	1.768	1.768	1.745	-	-	0	-60	-24	-24	24			
3	PWG	9.696	9.696	9.873	366	390	24	25	177	177	213			
	Cilem	9.696	9.696	9.873	366	390	24	25	177	177	213			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	207.292	207.292	207.200	2.118	1.275	-842	-631	-91	-91	1.366			
	CF 1	7.655	7.655	7.810	143	205	63	-104	155	155	50			
	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	930	143	-	-143	154	-2	-2	2			
	Oto	3.176	3.176	3.354	-	205	205	-104	178	178	28			
	CF 2	199.636	199.636	199.390	1.975	1.070	-905	-527	-246	-246	1.316			
	Mitraguna & Others	168.594	168.594	168.924	1.975	1.070	-905	-724	330	330	740			
	Pensiun	31.042	31.042	30.466	-	-	0	198	-576	-576	576			
	Total Pembiayaan	237.681	237.681	237.285	2.484	1.665	-818	-1.387	-396	-396	2.061			
														237.285

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	7	22	7	-	7	7,61%	7,61%	0,00%	0,00%	(7)	(7)	(22)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	7	22	7	-	7	12,50%	12,50%	0,00%	0,00%	(7)	(7)	(22)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	210	979	210	882	882	1,02%	1,02%	4,38%	4,38%	672	672	(97)				
	KUR	210	699	210	849	849	1,11%	1,11%	4,62%	4,62%	639	639	150				
	Non KUR	-	280	-	33	33	0,00%	0,00%	1,90%	1,90%	33	33	(247)				
3	PWG	305	-	305	466	466	3,15%	3,15%	4,72%	4,72%	161	161	466				
	Cilem	305	-	305	466	466	3,15%	3,15%	4,72%	4,72%	161	161	466				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	7.556	9.774	7.556	10.478	10.478	3,64%	3,64%	5,06%	5,06%	2.923	2.923	705				
	CF 1	-	176	-	488	488	0,00%	0,00%	6,25%	6,25%	488	488	312				
	Total Griya	-	-	-	165	165	0,00%	0,00%	3,69%	3,69%	165	165	165				
	Oto	-	176	-	323	323	0,00%	0,00%	9,64%	9,64%	323	323	148				
	CF 2	7.556	9.598	7.556	9.990	9.990	3,78%	3,78%	5,01%	5,01%	2.435	2.435	392				
	Mitraguna & Others	7.556	9.403	7.556	15.903	15.903	8,20%	8,20%	9,03%	9,03%	1.723	1.723	(124)				
	Pensiun	649	521	649	649	649	0,27%	0,27%	2,13%	2,13%	-	-	128				
	Total Pembiayaan	18.028	19.188	18.028	17.362	7,58%	7,58%	7,32%	(666)	(666)	(1.826)						

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	263.262	263.262	244.577	(18.685)		2,59	2,78	2,81
2	Contribution Margin	9.342	9.342	2.697	(6.645)	71,1%	3.319	2.702	2.747

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,78	2,81	0,03	0,23
CIF Payroll	3.319	2.702	2.747	45	(572)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	7.939	7.943	(712)	5	2.547	47,19%	2.547	47,19%			
2	Tabungan	175.430	175.430	169.442	169.056	28	(386)	(6.375)	-3,63%	(6.375)	-3,63%			
3	Deposito	25.945	25.945	28.422	28.422	(10.802)	0	2.477	9,55%	2.477	9,55%			
	Total	206.772	206.772	205.802	205.421	(11.485)	(381)	(1.351)	-0,65%	(1.351)	-0,65%			
	CASA	180.827	180.827	177.380	176.999	(683)	(381)	(3.828)	-2,12%	(3.828)	-2,12%			
	(%) CASA	87,45%	87,45%	86,19%	86,16%									
	FDR	141,82%	141,82%	144,99%	145,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	6.709	8.113		1.405	2.081	34,49%	2.081	34,49%			
2	Giro ISE	881	881	1.308	2.385		1.078	1.504	170,62%	1.504	170,62%			
3	Tabungan ISE	5.151	5.151	5.401	5.728		327	577	11,20%	577	11,20%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	47.919	650	-	-650	527	-587	-587	587			
	KUR	44.262	44.262	43.695	650	-	-650	29	-567	-567	567			
	Non KUR	4.244	4.244	4.224	-	-	0	498	-20	-20	20			
3	PWG	53.683	53.683	58.542	8.812	8.885	73	4.557	4.859	4.859	4.026			
	Cilem	33.355	33.355	36.264	4.468	2.990	-1.478	3.763	2.909	2.909	81			
	Gadai	20.327	20.327	22.277	4.344	5.895	1.551	794	1.950	1.950	3.945			
4	CFG	191.046	191.046	191.937	2.022	2.404	382	3.086	890	890	1.514			
	CF 1	16.837	16.837	17.447	910	729	-181	1.264	610	610	119			
	Total Griya	5.321	5.321	5.316	-	-	0	0	-5	-5	5			
1	• Total Non Program	5.169	5.169	5.163	-	-	0	-55	-5	-5	5			
	• Program	152	152	152	-	-	0	-1	0	0	-			
	Oto	11.516	11.516	12.132	910	729	-181	1.264	615	615	114			
	CF 2	174.209	174.209	174.489	1.112	1.675	563	1.823	281	281	1.394			
	Mitraguna & Others	116.257	116.257	117.070	698	1.595	897	1.588	813	813	782			
	Pensiun	57.952	57.952	57.420	414	80	-334	235	-532	-532	612			
	Total Pembiayaan	293.234	293.234	298.397	11.485	11.289	-196	8.171	5.162	5.162	6.127			
														298.397

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	5.408	0,20%	0,20%	11,29%	5.311	5.311	5.174					
	KUR	26	162	26	4.456	0,06%	0,06%	10,20%	4.430	4.430	4.294					
	Non KUR	70	72	70	952	1,66%	1,66%	22,54%	882	882	880					
3	PWG	-	-	-	1.910	0,00%	0,00%	3,26%	1.910	1.910	1.910					
	Cilem	-	-	-	1.391	0,00%	0,00%	3,84%	1.391	1.391	1.391					
	Gadai	-	-	-	520	0,00%	0,00%	2,33%	520	520	520					
4	CFG	1.057	1.127	1.057	4.297	0,55%	0,55%	2,24%	3.240	3.240	3.170					
	CF 1	141	242	141	2.755	0,84%	0,84%	15,79%	2.614	2.614	2.513					
	Total Griya	-	211	-	887	0,00%	0,00%	16,69%	887	887	677					
	Oto	141	31	141	1.868	1,23%	1,23%	15,40%	1.726	1.726	1.837					
	CF 2	915	885	915	1.542	0,53%	0,53%	0,88%	626	626	656					
	Mitraguna & Others	463	356	463	994	0,40%	0,40%	0,85%	531	531	638					
	Pensiun	452	530	452	548	0,78%	0,78%	0,95%	96	96	18					
	Total Pembiayaan	2.074	1.947	2.074	2.231	0,71%	0,71%	0,75%	157	157	284					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	401	479	401	426	0,83%	0,83%	0,87%	25	25	(53)					
	KUR	354	429	354	379	0,80%	0,80%	0,87%	25	25	(50)					
	Non KUR	46	50	46	46	1,10%	1,10%	1,10%	-	-	(3)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.673	1.468													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	504	504	84	0	(169)	-25,11%	(169)	-25,11%			
2	Tabungan	106.598	106.598	101.827	101.830	1.813	3	(4.768)	-4,47%	(4.768)	-4,47%			
3	Deposito	18.449	18.449	17.949	17.649	(1.786)	(300)	(800)	-4,34%	(800)	-4,34%			
	Total	125.720	125.720	120.279	119.983	111	(297)	(5.738)	-4,56%	(5.738)	-4,56%			
	CASA	107.271	107.271	102.331	102.334	1.897	3	(4.937)	-4,60%	(4.937)	-4,60%			
	(%) CASA	85,33%	85,33%	85,08%	85,29%									
	FDR	122,16%	122,16%	128,34%	128,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Jan'26)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.362	2.362	2.194	2.183	(11)	(180)	-7,61%	(180)	-7,61%				
2	Giro ISE	556	556	368	368	0	(188)	-33,81%	(188)	-33,81%				
3	Tabungan ISE	1.807	1.807	1.826	1.815	(11)	8	0,45%	8	0,45%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	24.401	24.401	24.470	400	300	-100	366	69	69	231			
	KUR	23.326	23.326	23.409	300	300	0	284	83	83	217			
	Non KUR	1.075	1.075	1.062	100	-	-100	82	-13	-13	13			
3	PWG	7.069	7.069	8.259	519	1.344	825	619	1.191	1.191	153			
	Cilem	7.069	7.069	8.259	519	1.344	825	619	1.191	1.191	153			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	122.110	122.110	121.635	1.834	475	-1.359	2.496	-475	-475	950			
	CF 1	20.802	20.802	20.683	-	-	0	205	-120	-120	120			
	Total Griya	13.857	13.857	13.840	-	-	0	0	-16	-16	16			
4	• Total Non Program	680	680	674	-	-	0	-10	-7	-7	7			
	• Program	13.176	13.176	13.167	-	-	0	-1.849	-10	-10	10			
	Oto	6.946	6.946	6.842	-	-	0	205	-103	-103	103			
	CF 2	101.308	101.308	100.952	1.834	475	-1.359	2.291	-356	-356	831			
	Mitraguna & Others	83.288	83.288	83.073	1.632	475	-1.157	2.403	-214	-214	689			
	Pensiun	18.020	18.020	17.879	202	-	-202	-112	-141	-141	141			
	Total Pembiayaan	153.580	153.580	154.364	2.753	2.119	-634	3.481	785	785	1.334			
														154.364

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	585	0,73%	0,73%	0,73%	2,39%	408	408	51			
	KUR	177	534	177	585	0,76%	0,76%	0,76%	2,50%	408	408	51			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	149	0,00%	0,00%	0,00%	1,81%	149	149	149			
	Cilem	-	-	-	149	0,00%	0,00%	0,00%	1,81%	149	149	149			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.798	2.399	1.798	3.098	1,47%	1,47%	1,47%	2,55%	1.300	1.300	699			
	CF 1	1.798	1.780	1.798	2.232	8,64%	8,64%	8,64%	10,79%	435	435	452			
	Total Griya	1.716	1.567	1.716	1.318	12,39%	12,39%	12,39%	9,52%	(398)	(398)	(249)			
	Oto	82	213	82	915	1,18%	1,18%	1,18%	13,37%	833	833	701			
	CF 2	-	619	-	865	0,00%	0,00%	0,00%	0,86%	865	865	246			
	Mitraguna & Others	-	619	-	865	0,00%	0,00%	0,00%	1,04%	865	865	246			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	4.504	5.951	4.504	4.566	2,93%	2,93%	2,93%	2,48%	62	62	(1.385)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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%	3,34%	3,33%	-	-	163			
	KUR	814	651	814	814	3,49%	3,49%	3,49%	3,48%	-	-	163			
	Non KUR	-	-	-	-	0,00%	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	3.752	3,02%	3,02%	3,02%	3,08%	62	62	(1.548)			
	CF 1	3.202	4.994	3.202	3.447	15,39%	15,39%	15,39%	16,66%	245	245	(1.547)			
	Total Griya	3.202	4.994	3.202	3.447	23,11%	23,11%	23,11%	24,90%	245	245	(1.547)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-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	108.698	108.239	4.667	(458)	(2.948)	-2,65%	(2.948)	-2,65%			
3	Deposito	13.966	13.966	14.302	14.302	(5.185)	0	336	2,41%	336	2,41%			
	Total	125.262	125.262	123.085	122.626	(511)	(458)	(2.636)	-2,10%	(2.636)	-2,10%			
	CASA	111.296	111.296	108.782	108.324	4.674	(458)	(2.972)	-2,67%	(2.972)	-2,67%			
	(%) CASA	88,85%	88,85%	88,38%	88,34%									
	FDR	121,50%	121,50%	124,63%	125,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.511	1.513		2	(268)	-15,04%	(268)	-15,04%			
2	Giro ISE	7	7	7	7		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.774	1.774	1.504	1.506		2	(268)	-15,11%	(268)	-15,11%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	15.541	301	-	-301	168	-166	-166	166			
	KUR	14.283	14.283	14.120	301	-	-301	210	-162	-162	162			
	Non KUR	1.424	1.424	1.421	-	-	0	-41	-3	-3	3			
3	PWG	18.204	18.204	18.985	2.032	2.541	510	169	782	782	1.760			
	Cilem	11.651	11.651	11.913	647	847	200	133	262	262	585			
	Gadai	6.553	6.553	7.072	1.385	1.694	310	36	519	519	1.175			
4	CFG	118.237	118.237	118.831	1.036	2.917	1.881	1.692	595	595	2.322			
	CF 1	1.930	1.930	1.924	142	-	-142	103	-6	-6	6			
	Total Griya	242	242	242	-	-	0	0	0	0	-			
4	• Total Non Program	242	242	242	-	-	0	-1	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6			
	CF 2	116.306	116.306	116.907	894	2.917	2.023	1.589	601	601	2.316			
	Mitraguna & Others	99.158	99.158	99.931	894	2.917	2.023	1.767	773	773	2.144			
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173			
	Total Pembiayaan	152.195	152.195	153.406	3.368	5.458	2.090	2.028	1.211	1.211	4.248			
														153.406

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0	-	-				
2	MBG	647	965	647	1.209	4.12%	4.12%	7,78%	562	562	244				
	KUR	598	923	598	1.097	4,19%	4,19%	7,77%	499	499	174				
	Non KUR	49	43	49	112	3,44%	3,44%	7,90%	63	63	70				
3	PWG	-	-	-	-	352	0,00%	0,00%	1,85%	352	352	352			
	Cilem	-	-	-	-	339	0,00%	0,00%	2,85%	339	339	339			
	Gadai	-	-	-	-	12	0,00%	0,00%	0,18%	12	12	12			
4	CFG	651	1.148	651	3.173	0,55%	0,55%	1,10%	2.522	2.522	2.025				
	CF 1	-	-	-	-	0	0,00%	0,00%	0	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0	-	-				
	CF 2	651	1.148	651	3.173	0,56%	0,56%	2,71%	2.522	2.522	2.025				
	Mitraguna & Others	651	1.148	651	3.090	0,66%	0,66%	3,09%	2.439	2.439	1.942				
	Pensiun	-	-	-	-	83	0,00%	0,00%	0,49%	83	83	83			
	Total Pembiayaan	2.472	2.221	2.472	2.760	1,62%	1,62%	1,80%	288	288	538				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0	-	-			
2	MBG	1.158	1.037	1.158	1.449	7,37%	7,37%	9,33%	291	291	412			
	KUR	1.063	942	1.063	1.354	7,44%	7,44%	9,59%	291	291	412			
	Non KUR	95	95	95	95	6,67%	6,67%	6,68%	-	-	(0)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0	-	-			
4	CFG	1.314	1.184	1.314	1.310	1,11%	1,11%	1,10%	(3)	(3)	126			
	CF 1	-	-	-	-	0	0,00%	0,00%	0	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0	-	-			
	CF 2	1.314	1.184	1.314	1.310	1,13%	1,13%	1,12%	(3)	(3)	126			
	Mitraguna & Others	1.294	1.165	1.294	1.291	1,31%	1,31%	1,29%	(3)	(3)	126			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	863	874	340	11	(28)	-3,07%	(28)	-3,07%			
2	Tabungan	81.982	81.982	74.205	73.582	(257)	(624)	(8.400)	-10,25%	(8.400)	-10,25%			
3	Deposito	55.640	55.640	58.386	58.379	(404)	(7)	2.739	4,92%	2.739	4,92%			
	Total	138.523	138.523	133.454	132.834	(321)	(620)	(5.689)	-4,11%	(5.689)	-4,11%			
	CASA	82.883	82.883	75.068	74.455	83	(613)	(8.428)	-10,17%	(8.428)	-10,17%			
	(%) CASA	59,83%	59,83%	56,25%	56,05%									
	FDR	175,41%	175,41%	182,90%	183,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	2.021	1.921		(100)	(434)	-18,43%	(434)	-18,43%			
2	Giro ISE	595	595	438	454		16	(141)	-23,69%	(141)	-23,69%			
3	Tabungan ISE	1.760	1.760	1.583	1.467		(116)	(293)	-16,66%	(293)	-16,66%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	18-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	29.517	250	300	50	-684	-129	-129	429				
	KUR	26.153	26.153	26.062	250	300	50	-583	-91	-91	391				
	Non KUR	3.492	3.492	3.455	-	-	0	-101	-38	-38	38				
3	PWG	10.047	10.047	10.444	635	680	45	44	397	397	283				
	Cilem	10.047	10.047	10.444	635	680	45	44	397	397	283				
	Gadai	-	-	-	-	-	0	0	0	0	-				
4	CFG	195.436	195.436	196.061	3.663	1.391	-2.272	4.111	624	624	767				
	CF 1	104.818	104.818	104.590	398	145	-254	572	-227	-227	372				
	Total Griya	95.568	95.568	95.344	-	-	0	0	-224	-224	224				
4	• Total Non Program	12.086	12.086	12.072	-	-	0	-353	-14	-14	14				
	• Program	83.482	83.482	83.272	-	-	0	-493	-211	-211	211				
	Oto	9.249	9.249	9.246	398	145	-254	572	-3	-3	148				
	CF 2	90.619	90.619	91.470	3.265	1.246	-2.019	3.539	852	852	395				
	Mitraguna & Others	78.732	78.732	79.562	3.265	1.164	-2.101	3.605	830	830	334				
	Pensiun	11.887	11.887	11.908	-	82	82	-66	21	21	61				
	Total Pembiayaan	9.848	9.848	9.848	244.082	4.548	2.571	-1.977	3.400	1.092	1.092	1.479			244.082

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	3.106	1.07%	1.07%	1.07%	10,52%	2.790	2.790	1.931				
	KUR	247	740	247	2.655	0,94%	0,94%	0,94%	10,19%	2.408	2.408	1.915				
	Non KUR	70	436	70	451	2,01%	2,01%	2,01%	13,06%	381	381	15				
3	PWG	47	-	47	606	0,46%	0,46%	0,46%	5,80%	559	559	606				
	Cilem	47	-	47	606	0,46%	0,46%	0,46%	5,80%	559	559	606				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	9.485	11.055	9.485	19.247	4,85%	4,85%	4,85%	9,82%	9.763	9.763	8.192				
	CF 1	8.838	10.093	8.838	16.236	8,43%	8,43%	8,43%	15,52%	7.397	7.397	6.142				
	Total Griya	8.677	9.787	8.677	13.990	9,08%	9,08%	9,08%	14,67%	5.314	5.314	4.203				
	Oto	162	306	162	2.245	1,75%	1,75%	1,75%	24,28%	2.084	2.084	1.939				
	CF 2	646	962	646	3.011	0,71%	0,71%	0,71%	3,29%	2.365	2.365	2.049				
	Mitraguna & Others	646	657	657	657	0,82%	0,82%	0,82%	3,78%	2.365	2.365	2.049				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	9.848	12.231	9.848	22.959	4,05%	4,05%	4,05%	9,41%	13.111	13.111	10.728				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	1.288	4,35%	4,35%	4,36%	(1)	(1)	450					
	KUR	433	98	433	432	1,66%	1,66%	1,66%	(1)	(1)	333					
	Non KUR	857	740	857	857	24,53%	24,53%	24,80%	-	-	117					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	3.273	3.272	2.680	(1)	211	6,89%	211	6,89%			
2	Tabungan	105.671	105.671	97.717	97.126	1.396	(591)	(8.545)	-8,09%	(8.545)	-8,09%			
3	Deposito	29.734	29.734	30.438	30.438	287	0	705	2,37%	705	2,37%			
	Total	138.466	138.466	131.428	130.837	4.363	(592)	(7.629)	-5,51%	(7.629)	-5,51%			
	CASA	108.732	108.732	100.990	100.399	4.076	(592)	(8.334)	-7,66%	(8.334)	-7,66%			
	(%) CASA	78,53%	78,53%	76,84%	76,74%									
	FDR	128,52%	128,52%	136,91%	137,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.524	1.636		113	393	31,59%	393	31,59%			
2	Giro ISE	237	237	254	256		1	19	8,04%	19	8,04%			
3	Tabungan ISE	1.007	1.007	1.269	1.381		111	374	37,13%	374	37,13%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	39.347	1.050	200	-850	2.453	-259	-259	459			
	KUR	38.687	38.687	38.440	1.050	200	-850	2.481	-248	-248	448			
	Non KUR	918	918	907	-	-	0	-28	-11	-11	11			
3	PWG	29.236	29.236	31.331	4.460	5.147	687	2.215	2.095	2.095	3.053			
	Cilem	15.774	15.774	17.085	1.385	1.693	308	1.361	1.310	1.310	383			
	Gadai	13.462	13.462	14.246	3.075	3.454	379	854	784	784	2.670			
4	CFG	109.113	109.113	109.256	3.113	1.943	-1.170	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	3.095	1.516	-1.579	2.844	-277	-277	1.793			
	Mitraguna & Others	66.881	66.881	66.079	2.685	662	-2.023	2.663	-802	-802	1.464			
	Pensiun	39.502	39.502	40.026	410	854	444	181	525	525	329			
	Total Pembiayaan	177.954	177.954	179.933	8.623	7.291	-1.333	7.475	1.979	1.979	5.312			
														179.933

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	2.073	0,09%	0,09%	5,27%	2.037	2.037	2.038					
	KUR	-	-	-	1.888	0,00%	0,00%	4,91%	1.888	1.888	1.888					
	Non KUR	35	35	35	185	3,85%	3,85%	20,37%	149	149	150					
3	PWG	46	-	46	1.531	0,16%	0,16%	4,89%	1.485	1.485	1.531					
	Cilem	46	-	46	713	0,29%	0,29%	4,17%	667	667	713					
	Gadai	-	-	-	818	0,00%	0,00%	5,74%	818	818	818					
4	CFG	439	816	439	2.164	0,40%	0,40%	1,98%	1.725	1.725	1.349					
	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	2.028	0,28%	0,28%	1,91%	1.725	1.725	1.348					
	Mitraguna & Others	303	579	303	2.028	0,45%	0,45%	3,07%	1.725	1.725	1.450					
	Pensiun	-	102	-	-	0,00%	0,00%	-	-	-	(102)					
	Total Pembiayaan	521	850	521	5.768	0,29%	0,29%	3,21%	5.248	5.248	4.918					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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%	9,95%	-	-	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,									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	586	586	250	0	(97)	-14,25%	(97)	-14,25%			
2	Tabungan	54.374	54.374	52.139	52.076	(77)	(63)	(2.298)	-4,23%	(2.298)	-4,23%			
3	Deposito	6.884	6.884	6.586	6.586	(147)	0	(298)	-4,32%	(298)	-4,32%			
	Total	61.941	61.941	59.310	59.248	25	(63)	(2.693)	-4,35%	(2.693)	-4,35%			
	CASA	55.057	55.057	52.724	52.662	173	(63)	(2.396)	-4,35%	(2.396)	-4,35%			
	(%) CASA	88,89%	88,89%	88,90%	88,88%									
	FDR	212,62%	212,62%	221,59%	221,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.260	1.253		(8)	20	1,63%	20	1,63%			
2	Giro ISE	72	72	8	8		0	(64)	-89,50%	(64)	-89,50%			
3	Tabungan ISE	1.161	1.161	1.253	1.245		(8)	84	7,25%	84	7,25%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	31.421	800	430	-370	188	-45	-45	475			
	KUR	30.638	30.638	30.598	700	430	-270	104	-40	-40	470			
	Non KUR	828	828	822	100	-	-100	84	-6	-6	6			
3	PWG	6.118	6.118	6.353	198	378	180	101	235	235	143			
	Cilem	6.118	6.118	6.353	198	378	180	101	235	235	143			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	94.116	94.116	93.654	1.737	599	-1.138	1.425	-462	-462	1.061			
	CF 1	3.501	3.501	3.485	-	-	0	-16	-16	-16	16			
	Total Griya	2.495	2.495	2.483	-	-	0	0	-11	-11	11			
4	• Total Non Program	2.495	2.495	2.483	-	-	0	-30	-11	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.007	1.007	1.002	-	-	0	-16	-5	-5	5			
	CF 2	90.614	90.614	90.168	1.737	599	-1.138	1.440	-446	-446	1.045			
	Mitraguna & Others	78.267	78.267	77.916	1.454	599	-855	1.185	-351	-351	950			
	Pensiun	12.347	12.347	12.252	283	-	-283	255	-95	-95	95			
	Total Pembiayaan	131.699	131.699	131.427	2.735	1.407	-1.328	1.714	-272	-272	1.679			
														131.427

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	2.530	0,03%	0,03%	8,05%	2.519	2.519	2.443					
	KUR	-	72	-	2.426	0,00%	0,00%	7,93%	2.426	2.426	2.354					
	Non KUR	11	15	11	104	1,32%	1,32%	12,64%	93	93	89					
3	PWG	6	-	6	124	0,10%	0,10%	1,95%	118	118	124					
	Cilem	6	-	6	124	0,10%	0,10%	1,95%	118	118	124					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.125	1.795	1.125	2.605	1,19%	1,19%	2,78%	1.480	1.480	810					
	CF 1	-	-	-	181	0,00%	0,00%	5,19%	181	181	181					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	181	0,00%	0,00%	18,04%	181	181	181					
	CF 2	1.125	1.795	1.125	2.424	1,24%	1,24%	2,69%	1.300	1.300	629					
	Mitraguna & Others	1.125	1.795	1.125	2.424	1,44%	1,44%	3,11%	1.300	1.300	629					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	1.141	1.882	1.141	5.259	0,87%	0,87%	4,00%	4.117	4.117	3.377					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	60	169	60	70	0,19%	0,19%	0,22%	11	11	(99)						
	KUR	-	110	-	-	0,00%	0,00%	0,00%	-	-	(110)						
	Non KUR	60	60	60	70	7,19%	7,19%	8,56%	11	11	11						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.148	952	1.148	1.354	1,22%	1,22%	1,45%	206	206	402						
	CF 1	320	320	320	320	9,15%	9,15%	9,19%	-	-	-						
	Total Griya	320	320	320	320	12,84%	12,										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.454	1.455	233	1	(203)	-12,23%	(203)	-12,23%			
2	Tabungan	126.686	126.686	120.132	119.866	2.520	(266)	(6.820)	-5,38%	(6.820)	-5,38%			
3	Deposito	26.269	26.269	26.740	26.740	(514)	1	471	1,79%	471	1,79%			
	Total	154.612	154.612	148.326	148.061	2.240	(265)	(6.551)	-4,24%	(6.551)	-4,24%			
	CASA	128.344	128.344	121.586	121.321	2.754	(266)	(7.023)	-5,47%	(7.023)	-5,47%			
	(%) CASA	83,01%	83,01%	81,97%	81,94%									
	FDR	119,46%	119,46%	126,56%	126,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	848	848	858	875	18	27	3,16%	27	3,16%				
2	Giro ISE	1	1	1	1	0	(0)	-1,10%	(0)	-1,10%				
3	Tabungan ISE	847	847	856	874	18	27	3,17%	27	3,17%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	75	75	75	-	-	0	-0	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	75	75	75	-	-	0	-0	0	0	(0)			
	• Local Champion	75	75	75	-	-	0	-0	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.903	17.903	17.689	200	50	-150	-276	-213	-213	263			
	KUR	17.410	17.410	17.213	200	50	-150	-253	-197	-197	247			
	Non KUR	493	493	477	-	-	0	-23	-16	-16	16			
3	PWG	48.758	48.758	52.634	6.386	9.130	2.744	3.377	3.876	3.876	5.254			
	Cilem	24.693	24.693	27.114	1.379	2.954	1.575	977	2.421	2.421	534			
	Gadai	24.065	24.065	25.521	5.007	6.176	1.169	2.400	1.456	1.456	4.721			
4	CFG	117.967	117.967	117.324	1.338	404	-934	897	-643	-643	1.047			
	CF 1	4.176	4.176	4.152	-	-	0	59	-24	-24	24			
	Total Griya	707	707	707	-	-	0	0	0	0	-			
4	• Total Non Program	707	707	707	-	-	0	-15	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.469	3.469	3.445	-	-	0	59	-24	-24	24			
	CF 2	113.791	113.791	113.172	1.338	404	-934	838	-620	-620	1.023			
	Mitraguna & Others	58.744	58.744	58.651	1.038	404	-634	815	-93	-93	496			
	Pensiun	55.048	55.048	54.521	300	-	-300	23	-527	-527	527			
	Total Pembiayaan	184.703	184.703	187.723	7.924	9.584	1.660	3.998	3.020	3.020	6.564			
														187.723

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	218	391	218	823	1.22%	1.22%	1.22%	4,65%	605	605	433				
	KUR	197	368	197	802	1,13%	1,13%	1,13%	4,66%	605	605	434				
	Non KUR	21	23	21	21	4,31%	4,31%	4,31%	4,45%	-	-	(1)				
3	PWG	191	78	191	1.662	0,39%	0,39%	0,39%	3,16%	1.471	1.471	1.584				
	Cilem	191	-	191	1.013	0,77%	0,77%	0,77%	3,74%	822	822	1.013				
	Gadai	-	78	-	649	0,00%	0,00%	0,00%	2,54%	649	649	571				
4	CFG	1.227	1.914	1.227	2.352	1,04%	1,04%	1,04%	2,00%	1.124	1.124	437				
	CF 1	86	90	86	525	2,06%	2,06%	2,06%	12,64%	439	439	435				
	Total Griya	86	90	86	103	12,17%	12,17%	12,17%	14,54%	17	17	13				
	Oto	-	-	-	422	0,00%	0,00%	0,00%	12,25%	422	422	422				
	CF 2	1.141	1.825	1.141	1.827	1,00%	1,00%	1,00%	1,61%	686	686	2				
	Mitraguna & Others	1.044	1.337	1.044	1.372	1,78%	1,78%	1,78%	2,34%	328	328	35				
	Pensiun	98	488	98	455	0,18%	0,18%	0,18%	0,83%	357	357	(33)				
	Total Pembiayaan	3.288	2.864	3.288	3.362	1,78%	1,78%	1,78%	1,79%	74	74	497				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	167.709	167.709	189.546	21.837			1.87	2,11	2,15	0,04
2	Contribution Margin	11.234	11.234	14.647	3.413	-30,4%		1.698	1.784	1.812	28

PHR & Payroll

Kinerja	Posisi				Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25	Growth (Mtd)		
PHR	1.87	2,11	2,15	0,04	0,28	
CIF Payroll	1.698	1.784	1.812	28	114	



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-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	26.129	26.045	1.766	(84)	(992)	-3,67%	(992)	-3,67%			
3	Deposito	2.015	2.015	1.985	1.985	(0)	0	(30)	-1,49%	(30)	-1,49%			
	Total	29.052	29.052	28.114	28.030	1.766	(84)	(1.022)	-3,52%	(1.022)	-3,52%			
	CASA	27.036	27.036	26.129	26.045	1.766	(84)	(992)	-3,67%	(992)	-3,67%			
	(%) CASA	93,06%	93,06%	92,94%	92,92%									
	FDR	67,94%	67,94%	70,07%	70,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.728	2.728	2.564	2.595		32	(133)	-4,86%	(133)	-4,86%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	2.728	2.728	2.564	2.595		32	(133)	-4,86%	(133)	-4,86%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	-		
	• Value Chain	-	-	-	-	-	0	0	0	0	0	-		
2	MBG	19.738	19.738	19.701	-	-	0	-281	-37	-37	37			
	KUR	18.662	18.662	18.625	-	-	0	-281	-37	-37	37			
	Non KUR	1.076	1.076	1.076	-	-	0	-0	-0	-0	0			
3	PWG	-	-	-	-	-	0	0	0	0	0	-		
	Cilem	-	-	-	-	-	0	0	0	0	0	-		
	Gadai	-	-	-	-	-	0	0	0	0	0	-		
4	CFG	-	-	-	-	-	0	0	0	0	0	-		
	CF 1	-	-	-	-	-	0	0	0	0	0	-		
	Total Griya	-	-	-	-	-	0	0	0	0	0	-		
4	• Total Non Program	-	-	-	-	-	0	0	0	0	0	-		
	• Program	-	-	-	-	-	0	0	0	0	0	-		
	Oto	-	-	-	-	-	0	0	0	0	0	-		
	CF 2	-	-	-	-	-	0	0	0	0	0	-		
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	0	-		
	Pensiun	-	-	-	-	-	0	0	0	0	0	-		
	Total Pembiayaan	19.738	19.738	19.701	-	-	0	-281	-37	-37	37			19.701

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-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	1.082	5,85%	5,85%	5,85%	5,49%	(73)	(73)	(3.274)				
	KUR	1.097	4.171	1.097	1.024	5,88%	5,88%	5,88%	5,50%	(73)	(73)	(3.147)				
	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	1.082	5,85%	5,85%	5,85%	5,49%	(73)	(73)	(3.274)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-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	1.117	5,07%	5,07%	5,07%	5,67%	117	117	216				
	KUR	570	467	570	687	3,06%	3,06%	3,06%	3,69%	117	117	219				
	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	1.117	5,07%	5,07%	5,07%	5,67%	117	117	216				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	396	396	299	288	(273)	(11)	(108)	-27,22%	(108)	-27,22%			
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%			
	Total	396	396	299	288	(273)	(11)	(108)	-27,22%	(108)	-27,22%			
	CASA	396	396	299	288	(273)	(11)	(108)	-27,22%	(108)	-27,22%			
	(%) 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 (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	-			
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	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	-	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%	-	-	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				31-Dec-25	18-Jan-26				%	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-24	Dec-24	Dec-25	Dec-25	Dec-25	Dec-25				

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