

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec25)	Growth (1-25 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	38.608	37.871	(16.213)	(737)	3.020	8,67%	3.020	8,67%			
2	Tabungan	2.090.518	2.090.518	1.975.870	1.963.811	34.038	(12.059)	(126.706)	-6,06%	(126.706)	-6,06%			
3	Deposito	630.174	630.174	632.325	632.245	(64.341)	(80)	2.071	0,33%	2.071	0,33%			
	Total	2.755.543	2.755.543	2.646.803	2.633.927	(46.517)	(12.875)	(121.615)	-4,41%	(121.615)	-4,41%			
	CASA	2.125.368	2.125.368	2.014.478	2.001.682	17.824	(12.796)	(123.686)	-5,82%	(123.686)	-5,82%			
	FDR	128,82%	128,82%	135,72%	136,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec25)	Growth (1-24 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	42.479	42.479	44.426	44.669	243	2.190	5,16%	2.190	5,16%			
2	Giro ISE	3.651	3.651	5.548	6.065	517	2.414	66,10%	2.414	66,10%			
3	Tabungan ISE	34.609	34.609	34.659	34.385	(274)	(224)	-0,65%	(224)	-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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.067	3.500	1.593	-1.907	1.207	-1.420	-1.420	3.012	0	0,00%	
	Linkage	110.286	110.286	109.771	-	-	-	-	-495	-515	515			
	Non-Linkage	134.201	134.201	133.296	3.500	1.593	-1.907	1.702	-905	-905	2.498			
	• Local Champion	134.201	134.201	133.296	3.500	1.593	-1.907	1.702	-905	-905	2.498			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	444.386	14.896	5.325	-9.571	5.959	-6.415	-6.415	11.740	456.230	97,40%	(11.845)
	KUR	425.845	425.845	419.720	14.266	5.225	-9.041	5.371	-6.125	-6.125	11.350	428.394	97,98%	(8.675)
	Non KUR	24.956	24.956	24.666	630	100	-530	589	-290	-290	390	27.836	88,61%	(3.170)
3	PWG	435.901	435.901	484.009	77.736	123.361	45.626	13.018	48.108	48.108	75.253	450.379	107,47%	33.630
	Cilem	243.033	243.033	268.101	23.941	38.142	14.202	14.840	25.068	25.068	13.074	252.765	106,07%	15.336
	Gadai	192.868	192.868	215.908	53.795	85.219	31.424	31.424	23.040	23.040	62.179	197.614	109,26%	18.294
4	CFG	2.418.549	2.418.549	2.420.700	52.005	34.924	-17.081	31.585	2.151	2.151	32.773	2.433.514	99,47%	(12.814)
	CF 1	474.272	474.272	474.912	5.352	4.319	-1.033	5.578	640	640	3.679	477.023	99,56%	(2.110)
	Total Griya	385.817	385.817	384.664	683	1.215	533	0	-1.153	-1.153	2.368	386.124	99,62%	(1.460)
	• Total Non Program	58.361	58.361	58.638	220	1.215	995	-810	276	276	939			
	• Program	327.456	327.456	326.027	463	-	-463	-4.522	-1.429	-1.429	1.429			
	Oto	88.455	88.455	90.248	4.670	3.104	-1.566	5.578	1.793	1.793	1.311	90.898	99,28%	(650)
	CF 2	1.944.277	1.944.277	1.945.788	46.653	30.605	-16.048	26.008	1.510	1.510	29.094	1.956.491	99,45%	(10.703)
	Mitraguna & Others	1.462.141	1.462.141	1.467.109	42.661	27.408	-15.253	24.867	4.968	4.968	22.439	1.471.389	99,71%	(4.280)
	Pensiun	482.136	482.136	478.678	3.992	3.197	-795	1.140	-3.458	-3.458	6.655	485.102	98,68%	(6.423)
	Total Pembiayaan	3.549.737	3.549.737	3.592.162	148.136	165.203	17.066	51.769	42.425	42.425	122.778			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (25-Jan-26)	MtD (31-Dec-25)	% Relatif		Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25					MtD	YtD		%	Penc.	Gap
1	SME	86	460	86	39.904	0,04%	0,04%	16,42%	39.818	39.818	39.444			
	Linkage	-	-	-	39.904	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	39.904	0,06%	0,06%	29,94%	39.818	39.818	39.444			
	Value Chain	-	-	-	39.904	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	56.145	1,26%	1,26%	12,63%	50.450	50.450	50.450			
	KUR	4.911	4.911	4.911	50.748	1,15%	1,15%	12,09%	45.837	45.837	45.837			
	Non KUR	784	784	784	5.397	3,14%	3,14%	21,88%	4.613	4.613	4.613			
3	PWG	832	832	832	52.433	0,19%	0,19%	10,83%	51.600	51.600	51.600			
	Cilem	832	832	832	38.919	0,34%	0,34%	14,52%	38.087	38.087	38.087			
	Gadai	-	-	-	38.919	0,00%	0,00%	6,26%	13.513	13.513	13.513			
4	CFG	58.523	70.806	58.523	163.244	2,42%	2,42%	6,74%	104.721	104.721	92.438			
	CF 1	41.039	45.314	41.039	91.626	8,65%	8,65%	19,29%	50.587	50.587	46.311			
	Total Griya	39.539	42.848	39.539	80.986	10,25%	10,25%	21,05%	41.447	41.447	38.138			
	Oto	1.500	2.467	1.500	10.640	1,70%	1,70%	11,79%	9.140	9.140	8.173			
	CF 2	17.484	25.491	17.484	71.618	0,90%	0,90%	3,68%	54.134	54.134	46.127			
	Mitraguna & Others	16.143	23.560	16.143	65.542	1,10%	1,10%	4,47%	49.400	49.400	41.982			
	Pensiun	1.341	1.931	1.341	3.481	0,10%	0,10%	0,71%	(102)	(102)	343			
	Total Pembiayaan	171.830	174.204	171.830	178.662	4,84%	4,84%	4,97%	6.832	6.832	4.458			

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 (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-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	8.338	8.254	938	(84)	(804)	-8,88%	(804)	-8,88%			
3	Deposito	3.150	3.150	3.250	3.250	500	0	100	3,17%	100	3,17%			
	Total	12.208	12.208	11.588	11.504	1.438	(84)	(704)	-5,77%	(704)	-5,77%			
	CASA	9.058	9.058	8.338	8.254	938	(84)	(804)	-8,88%	(804)	-8,88%			
	(%) CASA	74,20%	74,20%	71,95%	71,75%									
	FDR	27,72%	27,72%	29,07%	29,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	147	147	57	57	0	0	(90)	-61,48%	(90)	-61,48%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	147	147	57	57	0	(90)	(90)	-61,48%	(90)	-61,48%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0	
2	MBG	3.384	3.384	3.368	100	75	-25	108	-16	-16	91	3.330	101,14%	38
	KUR	3.154	3.154	3.143	100	75	-25	113	-11	-11	86	3.263	96,32%	(120)
	Non KUR	230	230	226	-	-	0	-5	-4	-4	4	68	333,67%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	0
	Total Pembiayaan	3.384	3.384	3.368	100	75	-25	108	-16	-16	91			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	173	0,00%	0,00%	0,00%	5,13%	173	173	173			
	KUR	-	-	-	-	126	0,00%	0,00%	0,00%	4,01%	126	126	126			
	Non KUR	-	-	-	-	47	0,00%	0,00%	0,00%	20,76%	47	47	47			
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%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	5,13%	173	173	173			

Kualitas Pembiayaan (NPF)

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	5.517	5.415	110	(102)	980	22,08%	980	22,08%			
2	Tabungan	227.062	227.062	214.455	213.113	1.743	(1.341)	(13.948)	-6,14%	(13.948)	-6,14%			
3	Deposito	45.162	45.162	45.688	45.688	495	0	526	1,16%	526	1,16%			
	Total	276.659	276.659	265.659	264.216	2.348	(1.443)	(12.443)	-4,50%	(12.443)	-4,50%			
	CASA	231.497	231.497	219.971	218.528	1.853	(1.443)	(12.969)	-5,60%	(12.969)	-5,60%			
	(%) CASA	83,68%	83,68%	82,80%	82,71%									
	FDR	130,46%	130,46%	140,90%	141,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.884	6.884	7.267	7.367	100	483	7,01%	483	7,01%				
2	Giro ISE	534	534	1.452	1.473	21	939	175,96%	939	175,96%				
3	Tabungan ISE	3.350	3.350	2.815	2.894	79	(457)	-13,63%	(457)	-13,63%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	46.502	2.000	-	-2.000	335	-677	-677	677	0	0,00%	
	Linkage	2.320	2.320	2.155	-	-	-	-163	-165	-165	165			
	Non-Linkage	44.859	44.859	44.347	2.000	-	-2.000	498	-512	-512	512			
	• Local Champion	44.859	44.859	44.347	2.000	-	-2.000	498	-512	-512	512			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	33.173	33.173	32.256	895	215	-680	93	-918	-918	1.133	33.612	95,97%	(1.356)
	KUR	31.378	31.378	30.491	695	215	-480	-78	-888	-888	1.103	31.589	96,52%	(1.098)
	Non KUR	1.795	1.795	1.765	200	-	-200	171	-30	-30	30	2.023	87,25%	(258)
3	PWG	59.051	59.051	72.419	14.373	31.561	17.188	-6.450	13.368	13.368	18.193	60.636	119,43%	11.783
	Cilem	20.033	20.033	22.917	2.111	3.824	1.713	1.457	2.884	2.884	939	20.986	109,20%	1.932
	Gadai	39.018	39.018	49.502	12.262	27.737	15.475	-7.907	10.484	10.484	17.253	39.651	124,85%	9.851
4	CFG	221.521	221.521	223.135	6.949	5.468	-1.481	5.234	1.614	1.614	3.853	223.286	99,93%	(150)
	CF 1	21.689	21.689	21.947	434	483	49	124	258	258	225	22.014	99,70%	(67)
	Total Griya	11.604	11.604	11.759	220	315	95	0	154	154	161	11.640	101,01%	118
	• Total Non Program	11.485	11.485	11.639	220	315	95	-40	154	154	161			
	• Program	119	119	119	-	-	0	-1	0	0	-			
	Oto	10.085	10.085	10.189	214	168	-46	124	104	104	64	10.373	98,22%	(185)
	CF 2	199.831	199.831	201.188	6.515	4.985	-1.530	5.110	1.357	1.357	3.628	201.272	99,96%	(84)
	Mitraguna & Others	160.757	160.757	162.635	6.092	4.869	-1.223	5.026	1.878	1.878	2.991	161.847	100,49%	787
	Pensiun	39.075	39.075	38.553	423	116	-307	83	-521	-521	637	39.425	97,79%	(871)
	Total Pembiayaan	360.924	360.924	374.312	24.217	37.243	13.027	-788	13.388	13.388	23.856			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	357	-	25.543	0	0,00%	0,00%	54,93%	25.543	25.543	25.186		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	357	-	25.543	0	0,00%	0,00%	57,60%	25.543	25.543	25.186		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	863	1.249	863	6.826	2.603	2,60%	2,60%	21,16%	5.963	5.963	5.577		
	KUR	780	1.249	780	6.297	2.493	2,49%	2,49%	20,65%	5.516	5.516	5.047		
	Non KUR	83	-	83	529	4,63%	4,63%	4,63%	30,00%	446	446	529		
3	PWG	40	-	40	7.927	0,07%	0,07%	0,07%	10,95%	7.887	7.887	7.927		
	Cilem	40	-	40	3.901	0,20%	0,20%	0,20%	17,02%	3.861	3.861	3.901		
	Gadai	-	-	-	4.026	0,00%	0,00%	0,00%	8,13%	4.026	4.026	4.026		
4	CFG	1.148	2.021	1.148	6.672	0,52%	0,52%	0,52%	2,99%	5.524	5.524	4.651		
	CF 1	416	679	416	1.374	1,92%	1,92%	1,92%	6,26%	958	958	695		
	Total Griya	148	277	148	516	1,27%	1,27%	1,27%	4,38%	368	368	239		
	Oto	269	402	269	858	2,66%	2,66%	2,66%	8,42%	590	590	456		
	CF 2	732	1.342	732	5.298	0,37%	0,37%	0,37%	2,63%	4.566	4.566	3.956		
	Mitraguna & Others	588	1.199	588	4.553	0,37%	0,37%	0,37%	2,80%	3.965	3.965	3.354		
	Pensiun	144	143	144	745	0,37%	0,37%	0,37%	1,93%	601	601	602		
	Total Pembiayaan	2.756	3.046	2.756	3.184	0,76%	0,76%	0,76%	0,85%	428	428	138		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	311.873	311.873	380.584	68.711		PHR	2,84	3,09	3,07	(0,02)	0,23
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%	CIF Payroll	2.515	2.781	3.031	250	516



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	4.800	4.586	(7.637)	(215)	(2.304)	-33,44%	(2.304)	-33,44%			
2	Tabungan	313.451	313.451	293.071	291.760	729	(1.312)	(21.691)	-6,92%	(21.691)	-6,92%			
3	Deposito	148.988	148.988	147.300	147.298	(54.988)	(2)	(1.690)	-1,13%	(1.690)	-1,13%			
	Total	469.330	469.330	445.172	443.643	(61.896)	(1.528)	(25.686)	-5,47%	(25.686)	-5,47%			
	CASA	320.341	320.341	297.872	296.345	(6.908)	(1.526)	(23.996)	-7,49%	(23.996)	-7,49%			
	(%) CASA	68,26%	68,26%	66,91%	66,80%									
	FDR	93,29%	93,29%	98,97%	99,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	5.642	4.834	4.677	(158)	(966)	-17,12%	(966)	-17,12%				
2	Giro ISE	507	507	628	655	27	147	29,07%	147	29,07%				
3	Tabungan ISE	5.135	5.135	4.206	4.022	(185)	(1.113)	-21,68%	(1.113)	-21,68%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.440	104.440	104.111	-	1.093	1.093	-276	-329	-329	1.421	0	0,00%	
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207			
	Non-Linkage	61.910	61.910	61.789	-	1.093	1.093	-76	-121	-121	1.214			
	• Local Champion	61.910	61.910	61.789	-	1.093	1.093	-76	-121	-121	1.214			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	31.054	31.054	30.643	1.435	365	-1.070	1.091	-411	-411	776	31.689	96,70%	(1.046)
	KUR	30.108	30.108	29.709	1.435	365	-1.070	1.107	-400	-400	765	30.305	98,03%	(596)
	Non KUR	946	946	935	-	-	0	-16	-11	-11	11	1.384	67,52%	(450)
3	PWG	49.603	49.603	52.933	7.559	10.491	2.932	1.317	3.330	3.330	7.161	51.005	103,78%	1.928
	Cilem	26.650	26.650	29.490	2.125	4.372	2.247	936	2.840	2.840	1.532	27.529	107,12%	1.961
	Gadai	22.954	22.954	23.443	5.434	6.119	686	382	490	490	5.630	23.476	99,86%	(33)
4	CFG	252.727	252.727	252.920	5.728	3.425	-2.304	2.336	193	193	3.231	254.708	99,30%	(1.787)
	CF 1	45.346	45.346	45.318	1.248	341	-907	804	-28	-28	368	45.727	99,11%	(409)
	Total Griya	28.863	28.863	28.714	320	-	-320	0	-149	-149	149	28.920	99,29%	(206)
4	• Total Non Program	13.322	13.322	13.234	-	-	0	-142	-88	-88	88			
	• Program	15.541	15.541	15.481	320	-	-320	244	-61	-61	61			
	Oto	16.483	16.483	16.604	928	341	-587	804	121	121	220	16.807	98,79%	(203)
	CF 2	207.381	207.381	207.602	4.480	3.084	-1.396	1.532	221	221	2.863	208.981	99,34%	(1.379)
	Mitraguna & Others	189.980	189.980	190.214	4.414	2.934	-1.480	1.679	234	234	2.699	191.187	99,49%	(972)
	Pensiun	17.401	17.401	17.388	66	150	84	-147	-13	-13	163	17.794	97,72%	(406)
	Total Pembiayaan	437.824	437.824	440.608	14.722	15.374	652	4.468	2.784	2.784	12.590			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	12.559	0,00%	0,00%	12,06%	12.559	12.559	12.559			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	12.559	0,00%	0,00%	20,33%	12.559	12.559	12.559			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	289	-	2.822	1.77%	1.77%	1.77%	1.79%	2.822	2.822	2.533			
	KUR	-	289	-	2.822	0,00%	0,00%	0,00%	9,50%	2.822	2.822	2.533			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	30	-	4.443	0,00%	0,00%	0,00%	8,39%	4.443	4.443	4.413			
	Cilem	-	-	-	2.726	0,00%	0,00%	0,00%	9,24%	2.726	2.726	2.726			
	Gadai	-	30	-	1.717	0,00%	0,00%	0,00%	7,33%	1.717	1.717	1.687			
4	CFG	2.393	4.038	2.393	14.646	0,95%	0,95%	0,95%	5,79%	12.254	12.254	10.609			
	CF 1	2.080	3.429	2.080	9.001	4,59%	4,59%	4,59%	19,86%	6.921	6.921	5.572			
	Total Griya	1.599	2.482	1.599	7.352	5,54%	5,54%	5,54%	25,61%	5.754	5.754	4.871			
	Oto	481	947	481	1.649	2,92%	2,92%	2,92%	9,93%	1.168	1.168	702			
	CF 2	313	609	313	5.645	0,15%	0,15%	0,15%	2,72%	5.333	5.333	5.036			
	Mitraguna & Others	313	609	313	5.235	0,16%	0,16%	0,16%	2,75%	4.922	4.922	4.626			
	Pensiun	-	-	-	411	0,00%	0,00%	0,00%	2,36%	411	411	411			
	Total Pembiayaan	36.101	35.881	36.101	36.365	8,25%	8,25%	8,25%	264	264	484				

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)
1	Asset (Retail) T	437.801	437.801	469.385	31.584			2.44	2.71	2.73	0,03
2	Contribution Margin	9.961	9.961	23.495	13.534	-135,9%		6.739	6.200	6.307	107



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	6.093	6.110	(708)	17	1.183	24,00%	1.183	24,00%			
2	Tabungan	288.520	288.520	282.599	281.485	145	(1.114)	(7.035)	-2,44%	(7.035)	-2,44%			
3	Deposito	89.021	89.021	84.204	84.204	2.670	0	(4.817)	-5,41%	(4.817)	-5,41%			
	Total	382.468	382.468	372.896	371.799	2.107	(1.097)	(10.669)	-2,79%	(10.669)	-2,79%			
	CASA	293.447	293.447	288.692	287.595	(564)	(1.097)	(5.853)	-1,99%	(5.853)	-1,99%			
(%)	CASA	76,72%	76,72%	77,42%	77,35%									
FDR		144,67%	144,67%	148,61%	149,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.510	2.510	2.239	2.174	(65)	(336)	-13,37%	(336)	-13,37%				
2	Giro ISE	11	11	15	10	(5)	(1)	-9,39%	(1)	-9,39%				
3	Tabungan ISE	2.498	2.498	2.223	2.164	(60)	(334)	-13,39%	(334)	-13,39%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.178	1.500	300	-1.200	1.256	-523	-523	823	0	0,00%	
	Linkage	57.718	57.718	57.650	-	-	-	-60	-68	-68	68			
	Non-Linkage	26.983	26.983	26.528	1.500	300	-1.200	1.316	-455	-455	755			
• Local Champion	26.983	26.983	26.528	1.500	300	-1.200	1.316	-455	-455	-455	755			
• Value Chain	-	-	-	-	-	-	0	0	0	0	-			
2	MBG	36.407	36.407	35.786	1.750	580	-1.170	514	-621	-621	1.201	36.093	99,15%	(307)
	KUR	35.304	35.304	34.696	1.750	580	-1.170	531	-608	-608	1.188	35.448	97,88%	(752)
	Non KUR	1.103	1.103	1.090	-	-	0	-17	-13	-13	13	645	168,94%	
3	PWG	58.194	58.194	62.205	11.051	13.874	2.823	3.398	4.011	4.011	9.863	59.706	104,19%	2.500
	Cilem	27.495	27.495	29.599	2.568	4.051	1.484	1.660	2.104	2.104	1.948	28.469	103,97%	1.130
	Gadai	30.699	30.699	32.606	8.483	9.823	1.339	1.739	1.908	1.908	7.915	31.237	104,38%	1.369
4	CFG	374.004	374.004	371.993	3.704	1.477	-2.227	2.583	-2.011	-2.011	3.488	375.153	99,16%	(3160)
	CF 1	233.675	233.675	232.551	1.288	172	-1.115	1.398	-1.124	-1.124	1.297	233.886	99,43%	(1.336)
	Total Griya	218.464	218.464	217.439	-	-	0	0	-1.025	-1.025	1.025	218.487	99,52%	(1.048)
• Total Non Program	4.702	4.702	4.655	-	-	-	0	-52	-47	-47	47			
• Program	213.762	213.762	212.784	-	-	-	0	-2.575	-978	-978	978			
Oto	15.211	15.211	15.112	1.288	172	-1.115	1.398	-100	-100	-100	272	15.399	98,13%	(287)
CF 2	140.329	140.329	139.442	2.416	1.305	-1.111	1.186	-887	-887	-887	2.192	141.267	98,71%	(1.825)
Mitraguna & Others	91.034	91.034	90.612	1.836	805	-1.031	519	-422	-422	-422	1.227	91.745	98,77%	(1.132)
Pensiun	49.295	49.295	48.830	580	500	-80	667	-465	-465	-465	965	49.523	98,60%	(693)
Total Pembiayaan	553.306	553.306	554.162	18.005	16.231	-1.774	7.751	856	856	856	15.375			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.798	0	0,00%	0	0,00%	2,14%	1.798	1.798	1.798		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	1.798	0	0,00%	0	0,00%	6,78%	1.798	1.798	1.798		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-		
2	MBG	334	403	334	3.841	0	0,92%	0	0,92%	10,73%	3.507	3.507	3.438		
	KUR	334	403	334	3.702	0	0,95%	0	0,95%	10,67%	3.368	3.368	3.298		
	Non KUR	-	-	-	139	0	0,00%	0	0,00%	12,79%	139	139	139		
3	PWG	114	-	114	5.627	0	0,20%	0	0,20%	9,05%	5.513	5.513	5.627		
	Cilem	114	-	114	3.414	0	0,41%	0	0,41%	11,53%	3.300	3.300	3.414		
	Gadai	-	-	-	2.213	0	0,00%	0	0,00%	6,79%	2.213	2.213	2.213		
4	CFG	29.400	30.678	29.400	60.997	0	7,86%	0	7,86%	16,40%	31.596	31.596	30.318		
	CF 1	27.082	28.543	27.082	55.236	0	11,59%	0	11,59%	23,75%	28.154	28.154	26.692		
	Total Griya	27.082	28.435	27.082	52.266	0	12,40%	0	12,40%	24,04%	25.184	25.184	23.831		
Oto	-	108	-	2.970	0	0,00%	0	0,00%	19,65%	2.970	2.970	2.861			
CF 2	2.319	2.135	2.319	5.761	0	1,65%	0	1,65%	4,13%	3.442	3.442	3.626			
Mitraguna & Others	1.679	1.807	1.679	4.880	0	1,84%	0	1,84%	5,39%	3.201	3.201	3.073			
Pensiun	421	742	421	319	0	0,08%	0	0,08%	1,80%	242	242	553			
Total Pembiayaan	74.536	76.505	74.536	77.555	0	13,47%	0	13,47%	14,00%	3.019	3.019	1.051			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	936	936	936	936	0	1,11%	0	1,11%	(0)	(0)	-	-		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-	-	-		
	Non-Linkage	936	936	936	936	0	3,47%	0	3,47%	(0)	(0)	-	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-	-	-		
2	MBG	1.022	1.077	1.022	1.015	0	2,81%	0	2,84%	(8)	(8)	(62)			
	KUR	924	979	924	917	0	2,62%	0	2,62%	(8)	(8)	(62)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	127	127	73	0	(127)	-49,91%	(127)	-49,91%			
2	Tabungan	88.453	88.453	76.008	75.998	7.870	(10)	(12.454)	-14,08%	(12.454)	-14,08%			
3	Deposito	36.208	36.208	36.503	36.503	50	0	295	0,81%	295	0,81%			
	Total	124.915	124.915	112.639	112.629	7.993	(10)	(12.286)	-9,84%	(12.286)	-9,84%			
	CASA	88.707	88.707	76.136	76.126	7.943	(10)	(12.581)	-14,18%	(12.581)	-14,18%			
	(%) CASA	71,01%	71,01%	67,59%	67,59%									
	FDR	192,16%	192,16%	216,51%	216,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.680	1.680	1.465	1.505	40	(175)	-10,41%	(175)	-10,41%				
2	Giro ISE	247	247	118	118	0	(129)	-52,29%	(129)	-52,29%				
3	Tabungan ISE	1.433	1.433	1.347	1.387	40	(45)	-3,17%	(45)	-3,17%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	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	20.147	700	-	-700	480	-64	-64	64	20.126	100,10%	21
	KUR	18.679	18.679	18.621	700	-	-700	478	-58	-58	58	18.789	99,10%	(169)
	Non KUR	1.532	1.532	1.526	-	0	2	-5	-5	-5	5	1.337	114,19%	
3	PWG	30.051	30.051	34.329	3.710	8.640	4.929	197	4.278	4.278	4.362	31.214	109,98%	3.114
	Cilem	18.951	18.951	22.218	1.631	4.341	2.710	1.432	3.267	3.267	1.074	19.647	113,09%	2.571
	Gadai	11.100	11.100	12.110	2.079	4.298	2.219	-1.236	1.011	1.011	3.288	11.567	104,70%	543
4	CFG	189.769	189.769	189.394	3.478	1.936	-1.542	2.334	-375	-375	2.311	190.450	99,45%	(1.056)
	CF 1	4.196	4.196	4.186	-	0	0	-42	-10	-10	10	4.322	96,87%	(135)
	Total Griya	1.940	1.940	1.933	-	0	0	-6	-6	-6	6	1.953	98,97%	(20)
4	• Total Non Program	1.940	1.940	1.933	-	0	0	-35	-6	-6	6			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	0	0	-42	-4	-4	4	2.368	95,15%	(115)
	CF 2	185.573	185.573	185.208	3.478	1.936	-1.542	2.376	-365	-365	2.301	186.128	99,51%	(921)
	Mitraguna & Others	120.848	120.848	120.666	2.284	1.550	-734	1.955	-182	-182	1.732	121.268	99,50%	(602)
	Pensiun	64.725	64.725	64.542	1.194	386	-808	421	-183	-183	569	64.860	99,51%	(318)
	Total Pembiayaan	240.030	240.030	243.870	7.888	10.576	2.687	3.010	3.839	3.839	6.736			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	898	3.010	898	167	4,44%	4,44%	4,44%	0,83%	(731)	(731)	(2.843)		
	KUR	812	2.773	812	81	4,35%	4,35%	4,35%	0,43%	(731)	(731)	(2.692)		
	Non KUR	86	238	86	86	5,61%	5,61%	5,61%	0,53%	-	-	(152)		
3	PWG	4	14	4	1.102	0,01%	0,01%	0,01%	3,21%	1.098	1.098	1.088		
	Cilem	4	-	4	560	0,02%	0,02%	0,02%	2,52%	556	556	560		
	Gadai	-	14	-	542	0,00%	0,00%	0,00%	4,47%	542	542	528		
4	CFG	686	2.688	686	3.801	0,36%	0,36%	0,36%	2,01%	3.115	3.115	1.113		
	CF 1	232	-	232	474	5,52%	5,52%	5,52%	11,31%	242	242	474		
	Total Griya	232	-	232	474	11,94%	11,94%	11,94%	24,49%	242	242	474		
	Oto	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
	CF 2	454	2.688	454	3.327	0,24%	0,24%	0,24%	1,80%	2.873	2.873	639		
	Mitraguna & Others	454	2.587	454	2.504	0,38%	0,38%	0,38%	2,07%	2.050	2.050	(83)		
	Pensiun	-	101	-	824	0,00%	0,00%	0,00%	1,28%	824	824	722		
	Total Pembiayaan	2.703	2.249	2.703	2.690	1,13%	1,13%	1,13%	1,10%	(13)	(13)	441		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	222.249	222.249	258.199	35.950		3,28	3,45	3,47	0,02	0,20
2	Contribution Margin	10.360	10.360	6.930	(3.430)	33,1%	1.104	1.469	1.579	110	475



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	94	94	94	94	15	0	0	0,07%	0	0,07%			
2	Tabungan	151.062	151.062	146.554	145.437	(3.641)	(1.117)	(5.625)	-3,72%	(5.625)	-3,72%			
3	Deposito	51.112	51.112	52.134	52.033	(134)	(100)	921	1,80%	921	1,80%			
	Total	202.268	202.268	198.782	197.564	(3.760)	(1.218)	(4.704)	-2,33%	(4.704)	-2,33%			
	CASA	151.156	151.156	146.648	145.531	(3.626)	(1.117)	(5.625)	-3,72%	(5.625)	-3,72%			
	(%) CASA	74,73%	74,73%	73,77%	73,66%									
	FDR	83,37%	83,37%	84,88%	85,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	679	687	9	(30)	-4,18%	(30)	-4,18%				
2	Giro ISE	3	3	3	3	1	0	7,80%	0	7,80%				
3	Tabungan ISE	715	715	676	684	8	(30)	-4,22%	(30)	-4,22%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)			
	Linkage	-	-	-	-	-	-	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	20.333	650	250	-400	336	-428	-428	678	20.884	97,36%	(550)
	KUR	19.437	19.437	18.934	500	150	-350	222	-504	-504	654	19.576	96,72%	(642)
	Non KUR	1.324	1.324	1.400	150	100	-50	114	76	76	24	1.308	107,02%	
3	PWG	8.593	8.593	9.023	415	905	491	7	430	430	476	8.959	100,71%	63
	Cilem	8.593	8.593	9.023	415	905	491	7	430	430	476	8.959	100,71%	63
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	139.281	139.281	139.356	2.533	2.009	-524	1.379	75	75	1.934	140.177	99,41%	(821)
	CF 1	4.307	4.307	4.229	295	-	-295	664	77	77	77	4.471	94,59%	(242)
	Total Griya	1.286	1.286	1.268	-	-	0	0	-19	-19	19	1.305	97,15%	(37)
	• Total Non Program	996	996	979	-	-	0	-17	-17	-17	17			
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.962	295	-	-295	664	-58	-58	58	3.166	93,53%	(205)
	CF 2	134.974	134.974	135.127	2.238	2.009	-229	715	152	152	1.857	135.706	99,57%	(579)
	Mitraguna & Others	96.118	96.118	96.881	2.238	2.009	-229	1.083	763	763	1.246	96.672	100,22%	209
	Pensiun	38.856	38.856	38.246	-	-	0	-368	-611	-611	611	39.034	97,98%	(788)
	Total Pembiayaan	168.639	168.639	168.716	3.598	3.164	-433	1.720	77	77	3.087			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	4	6	4	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	4	6	4	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	126	129	126	3.185	3.185	0,61%	0,61%	15,66%	3.059	3.059	3.056			
	KUR	-	-	-	2.865	2.865	0,00%	0,00%	15,13%	2.865	2.865	2.865			
	Non KUR	126	129	126	320	320	9,52%	9,52%	22,88%	194	194	192			
3	PWG	80	-	80	955	955	0,93%	0,93%	10,59%	875	875	955			
	Cilem	80	-	80	955	955	0,93%	0,93%	10,59%	875	875	955			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.453	1.203	1.453	3.748	3.748	1,04%	1,04%	2,69%	2.294	2.294	2.544			
	CF 1	230	147	230	661	661	5,33%	5,33%	15,62%	431	431	514			
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	230	147	230	661	661	7,60%	7,60%	22,31%	431	431	514			
	CF 2	1.224	1.056	1.224	3.087	3.087	0,91%	0,91%	2,28%	1.863	1.863	2.031			
	Mitraguna & Others	1.216	1.056	1.216	3.079	3.079	1,27%	1,27%	3,18%	1.863	1.863	2.023			
	Pensiun	8	-	8	8	8	0,02%	0,02%	0,02%	-	-	8			
	Total Pembiayaan	1.056	1.064	1.056	1.477	1.477	0,63%	0,63%	0,88%	422	422	413			

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
1	Asset (Retail) T	172.540	172.540	202.268	202.268	29.728		PHR	2,92	3,24
2	Contribution Margin	9.606	9.606	12.923	12.923	3.317	-34,5%	CIF Payroll	1.179	1.533



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	400	401	(11)	1	(15)	-3,71%	(15)	-3,71%			
2	Tabungan	97.675	97.675	89.983	88.939	995	(1.044)	(8.736)	-8,94%	(8.736)	-8,94%			
3	Deposito	14.680	14.680	14.742	14.742	(118)	0	61	0,42%	61	0,42%			
	Total	112.772	112.772	105.125	104.082	867	(1.044)	(8.691)	-7,71%	(8.691)	-7,71%			
	CASA	98.092	98.092	90.384	89.340	985	(1.044)	(8.752)	-8,92%	(8.752)	-8,92%			
	(%) CASA	86,98%	86,98%	85,98%	85,84%									
	FDR	170,13%	170,13%	185,27%	187,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.758	2.758	2.726	2.725		(1)	(33)	-1,20%	(33)	-1,20%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.739	1.739	1.707	1.706		(1)	(33)	-1,90%	(33)	-1,90%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87	87	73	-	-	0	-14	-14	-14	14			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	87	87	73	-	-	0	-14	-14	-14	14			
	• Local Champion	87	87	73	-	-	0	-14	-14	-14	14			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	58.239	58.239	57.552	2.885	780	-2.105	1.639	-687	-687	1.467	59.279	97,09%	(1.727)
	KUR	55.531	55.531	54.896	2.885	780	-2.105	1.710	-636	-636	1.416	55.742	98,48%	(847)
	Non KUR	2.707	2.707	2.656	-	-	0	-71	-51	-51	51	3.536	75,11%	(880)
3	PWG	47.599	47.599	51.207	9.455	13.298	3.843	3.442	3.607	3.607	9.691	48.892	104,74%	2.315
	Cilem	22.908	22.908	24.914	2.618	3.133	515	2.325	2.006	2.006	1.127	23.678	105,22%	1.236
	Gadai	24.691	24.691	26.293	6.838	10.165	3.327	1.116	1.602	1.602	8.563	25.214	104,28%	1.079
4	CFG	85.930	85.930	85.938	1.696	1.953	257	1.835	8	8	1.945	86.736	99,08%	(798)
	CF 1	2.608	2.608	2.578	-	-	0	584	-31	-31	31	2.740	94,09%	(162)
	Total Griya	744	744	740	-	-	0	0	-4	-4	4	744	99,47%	(4)
	• Total Non Program	744	744	740	-	-	0	0	-5	-4	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.837	-	-	0	584	-27	-27	27	1.995	92,09%	(158)
	CF 2	83.322	83.322	83.361	1.696	1.953	257	1.252	39	39	1.914	83.997	99,24%	(636)
	Mitraguna & Others	53.484	53.484	54.071	1.696	1.559	-137	1.302	587	587	972	54.000	100,13%	72
	Pensiun	29.838	29.838	29.289	-	394	394	-51	-549	-549	943	29.997	97,64%	(708)
	Total Pembiayaan	191.855	191.855	194.770	14.036	16.031	1.995	6.901	2.914	2.914	13.117			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	10.030	1.04%	1.04%	17,43%	9.424	9.424	9.094								
	KUR	433	766	433	9.228	0,78%	0,78%	16,81%	8.794	8.794	8.462								
	Non KUR	173	170	173	802	6,38%	6,38%	30,21%	630	630	632								
3	PWG	-	-	-	-	2.720	0,00%	0,00%	5,31%	2.720	2.720	2.720							
	Cilem	-	-	-	-	2.418	0,00%	0,00%	9,71%	2.418	2.418	2.418							
	Gadai	-	-	-	-	302	0,00%	0,00%	1,15%	302	302	302							
4	CFG	106	149	106	1.322	0,12%	0,12%	1,54%	1.217	1.217	1.174								
	CF 1	-	-	-	-	45	0,00%	0,00%	1,73%	45	45	45							
	Total Griya	-	-	-	-	20	0,00%	0,00%	2,67%	20	20	20							
	Oto	-	-	-	-	25	0,00%	0,00%	1,35%	25	25	25							
	CF 2	106	149	106	1.278	0,13%	0,13%	1,53%	1.172	1.172	1.129								
	Mitraguna & Others	106	104	106	985	0,20%	0,20%	1,82%	879	879	881								
	Pensiun	44	-	44	44	0,02%	0,02%	0,15%	293	293	248								
	Total Pembiayaan	1.403	1.233	1.403	1.636	0,73%	0,73%	0,84%	233	233	402								

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	
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 (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	9.311	9.324	(8.708)	13	3.972	74,21%	3.972	74,21%			
2	Tabungan	125.874	125.874	122.231	120.915	1.595	(1.317)	(4.960)	-3,94%	(4.960)	-3,94%			
3	Deposito	62.952	62.952	63.268	63.268	926	0	315	0,50%	315	0,50%			
	Total	194.179	194.179	194.810	193.506	(6.188)	(1.304)	(672)	-0,35%	(672)	-0,35%			
	CASA	131.226	131.226	131.542	130.239	(7.114)	(1.304)	(988)	-0,75%	(988)	-0,75%			
	(%) CASA	67,58%	67,58%	67,52%	67,30%									
	FDR	122,40%	122,40%	121,37%	122,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	4.102	3.802	(300)	135	3,68%	135	3,68%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	3.467	3.467	3.902	3.602	(300)	135	3,90%	135	3,90%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	92	92	89	-	-	0	-17	-3	-3	3			
	Linkage	36	36	35	-	-	-	-	-0	-1	-1	1		
	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	19.904	-	-	0	-763	-697	-697	697	21.686	91,78%	(1.782)
	KUR	18.833	18.833	18.184	-	-	0	-703	-649	-649	649	18.996	95,72%	(812)
	Non KUR	1.768	1.768	1.720	-	-	0	-60	-48	-48	48	2.690	63,96%	(969)
3	PWG	9.696	9.696	10.115	475	819	345	25	419	419	400	10.402	97,25%	(286)
	Cilem	9.696	9.696	10.115	475	819	345	25	419	419	400	10.209	99,08%	(94)
	Gadai	-	-	-	-	-	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	206.323	2.678	1.435	-1.242	-631	-968	-968	2.403	208.366	99,02%	(2.042)
	CF 1	7.655	7.655	7.770	143	205	63	-104	115	115	91	7.865	98,79%	(95)
	Total Griya	4.479	4.479	4.431	143	-	-143	0	-48	-48	48	4.513	98,18%	(82)
4	• Total Non Program	3.547	3.547	3.501	-	-	0	-46	-46	-46	46			
	• Program	932	932	930	143	-	-143	154	-2	-2	2			
	Oto	3.176	3.176	3.338	-	205	205	-104	162	162	43	3.352	99,60%	(14)
	CF 2	199.636	199.636	198.554	2.535	1.230	-1.305	-527	-1.083	-1.083	2.313	200.501	99,03%	(1.947)
	Mitraguna & Others	168.594	168.594	168.088	2.535	1.230	-1.305	-724	-506	-506	1.736	169.245	99,32%	(1.157)
	Pensiun	31.042	31.042	30.466	-	-	0	198	-576	-576	576	31.255	97,47%	(790)
	Total Pembiayaan	237.681	237.681	236.432	3.152	2.255	-898	-1.387	-1.249	-1.249	3.503			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	7	22	7	-	7	7,61%	7,61%	0,00%	0,00%	(7)	(7)	(22)			
	Linkage	-	-	-	-	-	0,00%	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	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	210	979	210	1.148	1.029	1,02%	1,02%	5,77%	938	938	169				
	KUR	210	699	210	899	1.111	1,11%	1,11%	4,94%	689	689	200				
	Non KUR	-	280	-	249	0,00%	0,00%	0,00%	14,50%	249	249	(30)				
3	PWG	305	-	305	966	3,15%	3,15%	3,15%	9,55%	661	661	966				
	Cilem	305	-	305	966	3,15%	3,15%	3,15%	9,55%	661	661	966				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	7.556	9.774	7.556	17.490	3,64%	3,64%	3,64%	8,48%	9.934	9.934	7.716				
	CF 1	-	176	-	553	0,00%	0,00%	0,00%	7,12%	553	553	377				
	Total Griya	-	-	-	165	0,00%	0,00%	0,00%	3,72%	165	165	165				
	Oto	-	176	-	388	0,00%	0,00%	0,00%	11,64%	388	388	213				
	CF 2	7.556	9.598	7.556	16.936	3,78%	3,78%	3,78%	8,53%	9.381	9.381	7.338				
	Mitraguna & Others	7.556	9.403	7.556	15.712	4,48%	4,48%	4,48%	9,65%	8.669	8.669	6.822				
	Pensiun	649	521	649	649	0,27%	0,27%	0,27%	2,13%	712	712	516				
	Total Pembiayaan	18.028	19.188	18.028	18.175	7,58%	7,58%	7,58%	7,69%	147	147	(1.014)				

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	263.262	263.262	244.577	244.577	(18.685)		2.59	2.78	2.81	0,03
2	Contribution Margin	9.342	9.342	2.697	2.697	(6.645)	71,1%	3.319	2.702	2.747	45

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	7.137	6.687	(463)	(450)	1.290	23,90%	1.290	23,90%			
2	Tabungan	175.430	175.430	169.301	167.962	(1.555)	(1.339)	(7.468)	-4,26%	(7.468)	-4,26%			
3	Deposito	25.945	25.945	27.884	27.884	(10.902)	0	1.939	7,47%	1.939	7,47%			
	Total	206.772	206.772	204.322	202.533	(12.920)	(1.790)	(4.239)	-2,05%	(4.239)	-2,05%			
	CASA	180.827	180.827	176.439	174.649	(2.018)	(1.790)	(6.178)	-3,42%	(6.178)	-3,42%			
	(%) CASA	87,45%	87,45%	86,35%	86,23%									
	FDR	141,82%	141,82%	146,97%	148,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	8.590	9.038		448	3.005	49,82%	3.005	49,82%			
2	Giro ISE	881	881	2.117	2.497		380	1.615	183,27%	1.615	183,27%			
3	Tabungan ISE	5.151	5.151	6.473	6.541		68	1.390	26,98%	1.390	26,98%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	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	47.616	1.480	480	-1.000	527	-890	-890	1.370	48.371	98,44%	(755)
	KUR	44.262	44.262	43.421	1.400	480	-920	29	-841	-841	1.321	44.533	97,50%	(1.112)
	Non KUR	4.244	4.244	4.195	80	-	-80	498	-49	-49	49	3.838	109,30%	
3	PWG	53.683	53.683	59.549	10.703	13.022	2.319	4.557	5.867	5.867	7.156	55.231	107,82%	4.318
	Cilem	33.355	33.355	35.972	5.410	4.195	-1.216	3.763	2.617	2.617	1.578	34.381	104,63%	1.591
	Gadai	20.327	20.327	23.577	5.292	8.827	3.535	794	3.250	3.250	5.578	20.850	113,08%	2.727
4	CFG	191.046	191.046	193.124	3.765	4.513	748	3.086	2.077	2.077	2.436	192.347	100,40%	777
	CF 1	16.837	16.837	17.770	1.243	1.148	-95	1.264	932	932	216	17.099	103,92%	671
	Total Griya	5.321	5.321	5.276	-	-	0	0	-45	-45	45	5.369	98,26%	(93)
1	• Total Non Program	5.169	5.169	5.124	-	-	0	0	-55	-45	45			
	• Program	152	152	152	-	-	0	-1	0	0	-			
	Oto	11.516	11.516	12.493	1.243	1.148	-95	1.264	977	977	171	11.729	106,51%	764
	CF 2	174.209	174.209	175.354	2.522	3.365	843	1.823	1.145	1.145	2.220	175.248	100,06%	106
	Mitraguna & Others	116.257	116.257	117.299	2.108	2.650	542	1.588	1.042	1.042	1.608	117.038	100,22%	262
	Pensiun	57.952	57.952	58.055	414	715	301	235	103	103	612	58.211	99,73%	(156)
	Total Pembiayaan	293.234	293.234	300.289	15.948	18.015	2.068	8.171	7.054	7.054	10.961			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
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	97	234	97	9.129	0,20%	0,20%	19,17%	9.032	9.032	8.895			
	KUR	26	162	26	7.521	0,06%	0,06%	17,32%	7.495	7.495	7.359			
	Non KUR	70	72	70	1.608	1,66%	1,66%	38,32%	1.537	1.537	1.536			
3	PWG	-	-	-	14.415	0,00%	0,00%	24,21%	14.415	14.415	14.415			
	Cilem	-	-	-	12.482	0,00%	0,00%	34,70%	12.482	12.482	12.482			
	Gadai	-	-	-	1.933	0,00%	0,00%	8,20%	1.933	1.933	1.933			
4	CFG	1.057	1.127	1.057	10.364	0,55%	0,55%	5,37%	9.307	9.307	9.237			
	CF 1	141	242	141	2.793	0,84%	0,84%	15,72%	2.652	2.652	2.552			
	Total Griya	-	211	-	1.096	0,00%	0,00%	20,77%	1.096	1.096	885			
	Oto	141	31	141	1.698	1,23%	1,23%	13,59%	1.556	1.556	1.666			
	CF 2	915	885	915	7.571	0,53%	0,53%	4,32%	6.655	6.655	6.685			
	Mitraguna & Others	463	356	463	6.596	0,40%	0,40%	5,62%	6.133	6.133	6.240			
	Pensiun	452	530	452	975	0,78%	0,78%	1,68%	522	522	445			
	Total Pembiayaan	1.153	1.361	1.153	33.908	0,39%	0,39%	11,29%	32.754	32.754	32.547			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	Dec-24	Dec-24	Dec-25		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	401	479	401	425	0,83%	0,83%	0,87%	24	24	(54)			
	KUR	354	429	354	379	0,80%	0,80%	0,87%	25	25	(50)			
	Non KUR	46	50	46	45	1,10%	1,10%	1,08%	(1)	(1)	(4)			
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	CFG	1.673	1.468	1.673	1.837	0,88%	0,88%							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	816	815	146	(0)	142	21,16%	142	21,16%			
2	Tabungan	106.598	106.598	100.546	100.034	3.208	(512)	(6.564)	-6,16%	(6.564)	-6,16%			
3	Deposito	18.449	18.449	18.165	18.165	8.214	0	(284)	-1,54%	(284)	-1,54%			
	Total	125.720	125.720	119.527	119.014	11.569	(513)	(6.706)	-5,33%	(6.706)	-5,33%			
	CASA	107.271	107.271	101.362	100.849	3.354	(513)	(6.422)	-5,99%	(6.422)	-5,99%			
	(%) CASA	85,33%	85,33%	84,80%	84,74%									
	FDR	122,16%	122,16%	129,42%	129,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.362	2.362	2.088	2.084		(4)	(279)	-11,79%	(279)	-11,79%			
2	Giro ISE	556	556	422	422		0	(133)	-24,01%	(133)	-24,01%			
3	Tabungan ISE	1.807	1.807	1.666	1.662		(4)	(145)	-8,03%	(145)	-8,03%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	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	24.597	500	700	200	366	196	196	504	23.605	104,20%	992
	KUR	23.326	23.326	23.540	400	700	300	284	215	215	485	23.476	100,27%	
	Non KUR	1.075	1.075	1.057	100	-	-100	82	-18	-18	18	129	819,20%	
3	PWG	7.069	7.069	8.521	752	1.792	1.040	619	1.453	1.453	340	7.508	113,49%	1.013
	Cilem	7.069	7.069	8.521	752	1.792	1.040	619	1.453	1.453	340	7.508	113,49%	1.013
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	122.110	122.110	121.579	1.834	935	-899	2.496	-532	-532	1.467	122.891	98,93%	(1.312)
	CF 1	20.802	20.802	20.616	-	-	0	205	-186	-186	186	20.946	98,43%	(330)
	Total Griya	13.857	13.857	13.798	-	-	0	0	-59	-59	59	13.873	99,46%	(75)
	• Total Non Program	680	680	670	-	-	0	-10	-10	-10	10			
	• Program	13.176	13.176	13.128	-	-	0	-1.849	-48	-48	48			
	Oto	6.946	6.946	6.818	-	-	0	205	-128	-128	128	7.073	96,39%	(255)
	CF 2	101.308	101.308	100.963	1.834	935	-899	2.291	-345	-345	1.280	101.945	99,04%	(983)
	Mitraguna & Others	83.288	83.288	83.122	1.632	935	-697	2.403	-166	-166	1.101	83.770	99,23%	(648)
	Pensiun	18.020	18.020	17.841	202	-	-202	-112	-179	-179	179	18.175	98,16%	(334)
	Total Pembiayaan	153.580	153.580	154.697	3.086	3.427	341	3.481	1.117	1.117	2.310			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	177	534	177	1.280	0,73%	0,73%	5,20%	1.103	1.103	746						
	KUR	177	534	177	1.280	0,76%	0,76%	5,44%	1.103	1.103	746						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	8,09%	8,09%	689	689	689				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	8,09%	8,09%	689	689	689				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	1.798	2.399	1.798	6.519	1,47%	1,47%	5,36%	4.722	4.722	4.120						
	CF 1	1.798	1.780	1.798	3.331	8,64%	8,64%	16,16%	1.533	1.533	1.551						
	Total Griya	1.716	1.567	1.716	2.586	12,39%	12,39%	18,74%	870	870	1.019						
	Oto	82	213	82	745	1,18%	1,18%	10,93%	663	663	532						
	CF 2	-	619	-	3.188	0,00%	0,00%	3,16%	3.188	3.188	2.570						
	Mitraguna & Others	-	619	-	3.188	0,00%	0,00%	3,84%	3.188	3.188	2.570						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	4.504	5.951	4.504	4.572	2,93%	2,93%	5,49%	67	67	(1.380)						

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	119.588	119.588	157.901	38.313				
2	Contribution Margin	4.675	4.675	6.445	1.770	-37,9%			

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,99	3,20	3,24	0,04	0,26
CIF Payroll	748	808	841	33	93



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	86	86	20	0	(23)	-21,22%	(23)	-21,22%			
2	Tabungan	111.188	111.188	106.705	106.190	3.438	(516)	(4.998)	-4,50%	(4.998)	-4,50%			
3	Deposito	13.966	13.966	14.064	14.085	(4.467)	21	119	0,85%	119	0,85%			
	Total	125.262	125.262	120.855	120.360	(1.009)	(495)	(4.902)	-3,91%	(4.902)	-3,91%			
	CASA	111.296	111.296	106.791	106.275	3.458	(516)	(5.021)	-4,51%	(5.021)	-4,51%			
	(%) CASA	88,85%	88,85%	88,36%	88,30%									
	FDR	121,50%	121,50%	127,70%	128,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.473	1.482	9	(299)	-16,80%	(299)	-16,80%				
2	Giro ISE	7	7	7	7	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.774	1.774	1.465	1.475	9	(299)	-16,87%	(299)	-16,87%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	48	48	46	-	-	0	-2	-2	-2	2	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	48	48	46	-	-	0	-2	-2	-2	2			
	• Local Champion	48	48	46	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.707	15.707	15.397	701	100	-601	168	-309	-309	409	15.844	97,18%	(446)
	KUR	14.283	14.283	14.003	701	100	-601	210	-280	-280	380	14.417	97,13%	(414)
	Non KUR	1.424	1.424	1.395	-	-	0	-41	-29	-29	29	1.427	97,73%	(32)
3	PWG	18.204	18.204	19.571	2.844	4.089	1.246	169	1.368	1.368	2.722	19.102	102,46%	470
	Cilem	11.651	11.651	12.433	780	1.609	829	133	782	782	827	12.274	101,30%	159
	Gadai	6.553	6.553	7.138	2.064	2.480	417	36	585	585	1.895	6.828	104,55%	310
4	CFG	118.237	118.237	119.318	5.371	3.524	-1.846	1.692	1.081	1.081	2.443	119.080	100,20%	237
	CF 1	1.930	1.930	1.923	142	-	-142	103	-7	-7	7	2.068	93,00%	(145)
	Total Griya	242	242	241	-	-	0	0	-1	-1	1	242	99,45%	(1)
4	• Total Non Program	242	242	241	-	-	0	0	-1	-1	-			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6	1.825	92,14%	(143)
	CF 2	116.306	116.306	117.395	5.229	3.524	-1.705	1.589	1.089	1.089	2.436	117.013	100,33%	382
	Mitraguna & Others	99.158	99.158	100.419	5.229	3.524	-1.705	1.767	1.261	1.261	2.263	99.698	100,72%	729
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	Total Pembiayaan	152.195	152.195	154.333	8.915	7.714	-1.202	2.028	2.138	2.138	5.576			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	2.187	4.12%	4.12%	14,20%	1.540	1.540	1.222					
	KUR	598	923	598	1.856	4.19%	4.19%	13,25%	1.257	1.257	933					
	Non KUR	49	43	49	332	3,44%	3,44%	3,44%	283	283	289					
3	PWG	-	-	-	1.101	0,00%	0,00%	0,00%	1.101	1.101	1.101					
	Cilem	-	-	-	936	0,00%	0,00%	0,00%	733	733	936					
	Gadai	-	-	-	165	0,00%	0,00%	0,00%	165	165	165					
4	CFG	651	1.148	651	5.531	0,55%	0,55%	4,64%	4.880	4.880	4.383					
	CF 1	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Total Griya	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	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					
	Pensiun	20	20	20	20	0,01%	0,01%	0,12%	-	-	(0)					
	Total Pembiayaan	2.472	2.221	2.472	2.752	1,62%	1,62%	1,78%	280	280	531					

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	147.619	147.619	159.136	11.517				
2	Contribution Margin	7.943	7.943	7.807	(136)	1,7%			

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,13	3,29	3,31	0,02	0,18
CIF Payroll	1.367	1.522	1.553	31	186



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	1.015	1.015	366	0	114	12,65%	114	12,65%			
2	Tabungan	81.982	81.982	72.592	71.891	5.885	(702)	(10.091)	-12,31%	(10.091)	-12,31%			
3	Deposito	55.640	55.640	58.379	58.380	(4.409)	1	2.740	4,93%	2.740	4,93%			
	Total	138.523	138.523	131.987	131.286	1.841	(701)	(7.237)	-5,22%	(7.237)	-5,22%			
	CASA	82.883	82.883	73.608	72.906	6.250	(702)	(9.977)	-12,04%	(9.977)	-12,04%			
	(%) CASA	59,83%	59,83%	55,77%	55,53%									
	FDR	175,41%	175,41%	185,45%	186,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	2.107	2.274	167	(81)	7	-3,43%	(81)	-3,43%			
2	Giro ISE	595	595	514	602	89	7	1,26%	7	1,26%				
3	Tabungan ISE	1.760	1.760	1.593	1.672	78	(88)	-5,02%	(88)	-5,02%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	7.861	7.861	7.988	-	200	200	-72	127	127	73		0	0,00%
	Linkage	7.682	7.682	7.609	-	-	-	-72	-73	-73	73			
	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	28.921	250	300	50	-684	-724	-724	1.024	31.041	93,17%	(2.119)
	KUR	26.153	26.153	25.479	250	300	50	-583	-675	-675	975	26.314	96,83%	(835)
	Non KUR	3.492	3.492	3.443	-	-	0	-101	-50	-50	50	4.727	72,83%	(1.284)
3	PWG	10.047	10.047	10.604	735	1.123	387	44	558	558	565	10.596	100,07%	8
	Cilem	10.047	10.047	10.604	735	1.123	387	44	558	558	565	10.596	100,07%	8
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	195.436	195.436	197.258	6.869	3.628	-3.241	4.111	1.822	1.822	1.806	196.726	100,27%	532
	CF 1	104.818	104.818	105.314	541	1.542	1.000	572	496	496	1.046	105.073	100,23%	241
	Total Griya	95.568	95.568	95.667	-	900	900	0	98	98	802	95.613	100,06%	54
	• Total Non Program	12.086	12.086	12.524	-	900	900	-353	438	438	462			
	• Program	83.482	83.482	83.143	-	-	0	-493	-339	-339	339			
	Oto	9.249	9.249	9.647	541	642	100	572	398	398	244	9.460	101,97%	187
	CF 2	90.619	90.619	91.945	6.328	2.086	-4.242	3.539	1.326	1.326	760	91.653	100,32%	292
	Mitraguna & Others	78.732	78.732	80.036	6.328	2.004	-4.324	3.605	1.305	1.305	700	79.510	100,66%	526
	Pensiun	11.887	11.887	11.908	-	82	82	-66	21	21	61	12.143	98,07%	(234)
	Total Pembiayaan	242.990	242.990	244.772	7.855	5.251	-2.604	3.400	1.782	1.782	3.468			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	MtD (1-25 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0	0,00%	-	-	-				
2	MBG	317	1.176	317	4.045	1.079	1.079	100%	13,99%	3.728	3.728	2.869			
	KUR	247	740	247	3.319	0,94%	0,94%	100%	13,03%	3.073	3.073	2.580			
	Non KUR	70	436	70	725	2,01%	2,01%	100%	21,07%	655	655	289			
3	PWG	47	-	47	2.118	0,46%	0,46%	100%	19,98%	2.072	2.072	2.118			
	Cilem	47	-	47	2.118	0,46%	0,46%	100%	19,98%	2.072	2.072	2.118			
	Gadai	-	-	-	-	0	0	0,00%	-	-	-				
4	CFG	9.485	11.055	9.485	22.790	4,85%	4,85%	100%	11,55%	13.306	13.306	11.735			
	CF 1	8.838	10.093	8.838	17.356	8,43%	8,43%	100%	16,48%	8.517	8.517	7.262			
	Total Griya	8.677	9.787	8.677	16.375	9,08%	9,08%	100%	17,12%	7.698	7.698	6.588			
	Oto	162	306	162	981	1,75%	1,75%	100%	10,17%	819	819	674			
	CF 2	646	962	646	5.434	0,71%	0,71%	100%	5,91%	4.788	4.788	4.472			
	Mitraguna & Others	646	657	646	5.434	0,82%	0,82%	100%	6,79%	4.788	4.788	4.472			
	Pensiun	-	-	-	-	0	0	0,00%	-	-	-				
	Total Pembiayaan	17.714	17.144	17.714	18.922	7,29%	7,29%	100%	7,73%	1.208	1.208	1.778			

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	219.091	219.091	247.903	28.812		1.63	2,00	2,02
2	Contribution Margin	1.145	1.145	2.570	1.425	-124,5%	1.757	2.148	2.198



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	1.473	1.473	(3)	(1)	(1.589)	-51,89%	(1.589)	-51,89%			
2	Tabungan	105.671	105.671	94.662	94.092	5.610	(569)	(11.579)	-10,96%	(11.579)	-10,96%			
3	Deposito	29.734	29.734	31.635	31.635	(1.011)	0	1.902	6,40%	1.902	6,40%			
	Total	138.466	138.466	127.770	127.200	4.595	(570)	(11.266)	-8,14%	(11.266)	-8,14%			
	CASA	108.732	108.732	96.135	95.565	5.607	(570)	(13.167)	-12,11%	(13.167)	-12,11%			
	(%) CASA	78,53%	78,53%	75,24%	75,13%									
	FDR	128,52%	128,52%	142,29%	142,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.580	1.606	26	363	29,18%	363	29,18%				
2	Giro ISE	237	237	264	268	4	32	13,40%	32	13,40%				
3	Tabungan ISE	1.007	1.007	1.316	1.338	22	331	32,89%	331	32,89%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	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	39.491	2.050	900	-1.150	2.453	-114	-114	1.014	40.332	97,92%	(841)
	KUR	38.687	38.687	38.595	2.050	900	-1.150	2.481	-92	-92	992	38.823	99,41%	(228)
	Non KUR	918	918	896	-	-	0	-28	-22	-22	22	1.509	59,39%	(613)
3	PWG	29.236	29.236	33.007	6.366	9.486	3.120	2.215	3.771	3.771	5.715	30.400	108,58%	2.607
	Cilem	15.774	15.774	17.924	2.012	2.869	857	1.361	2.150	2.150	719	16.470	108,83%	1.454
	Gadai	13.462	13.462	15.083	4.354	6.617	2.263	854	1.621	1.621	4.996	13.929	108,28%	1.153
4	CFG	109.113	109.113	109.310	3.970	2.545	-1.425	2.808	197	197	2.349	110.176	99,21%	(866)
	CF 1	2.731	2.731	3.140	18	428	409	-36	409	409	18	2.904	108,14%	236
	Total Griya	247	247	238	-	-	0	0	-9	-9	9	247	96,39%	(9)
4	• Total Non Program	247	247	238	-	-	0	-9	-9	-9	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.902	18	428	409	-36	418	418	9	2.656	109,23%	245
	CF 2	106.382	106.382	106.170	3.952	2.118	-1.834	2.844	-213	-213	2.330	107.272	98,97%	(1.102)
	Mitraguna & Others	66.881	66.881	66.358	3.472	1.264	-2.208	2.663	-523	-523	1.787	67.561	98,22%	(1.203)
	Pensiun	39.502	39.502	39.812	480	854	374	181	310	310	544	39.711	100,25%	101
	Total Pembiayaan	177.954	177.954	181.808	12.387	12.931	544	7.475	3.853	3.853	9.078			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	35	35	35	4.727	0,09%	0,09%	0,09%	11,97%	4.692	4.692	4.693			
	KUR	-	-	-	4.462	0,00%	0,00%	0,00%	11,56%	4.462	4.462	4.462			
	Non KUR	35	35	35	265	3,85%	3,85%	3,85%	29,63%	230	230	231			
3	PWG	46	-	46	3.200	0,16%	0,16%	0,16%	9,70%	3.154	3.154	3.200			
	Cilem	46	-	46	2.015	0,29%	0,29%	0,29%	11,24%	1.969	1.969	2.015			
	Gadai	-	-	-	1.185	0,00%	0,00%	0,00%	7,86%	1.185	1.185	1.185			
4	CFG	439	816	439	2.068	0,40%	0,40%	0,40%	1,89%	1.629	1.629	1.253			
	CF 1	136	135	136	136	4,99%	4,99%	4,99%	4,34%	-	-	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	136	135	136	136	5,49%	5,49%	5,49%	4,70%	-	-	1			
	CF 2	303	680	303	1.932	0,28%	0,28%	0,28%	1,82%	1.629	1.629	1.252			
	Mitraguna & Others	303	579	303	1.932	0,45%	0,45%	0,45%	2,91%	1.629	1.629	1.353			
	Pensiun	-	102	-	-	0,00%	0,00%	0,00%	-	-	-	(102)			
	Total Pembiayaan	521	850	521	9.996	0,29%	0,29%	0,29%	5,50%	9.475	9.475	9.145			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	144	144	144	0,36%	0,36%	0,36%	10,07%	-	-	(0)			
	KUR	54	54	54	54	0,14%	0,14%	0,14%	10,07%	-	-	(0)			
	Non KUR	90	90	90	90	9,83%	9,83%	9,83%	10,07%	-	-	0			
3	PWG	-	-	-	25	0,00%	0,00%	0,00%	0,08%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,00%	0,14%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	2.843	2.744	2.843</td											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	436	436	217	0	(247)	-36,10%	(247)	-36,10%			
2	Tabungan	54.374	54.374	53.340	52.966	986	(374)	(1.408)	-2,59%	(1.408)	-2,59%			
3	Deposito	6.884	6.884	6.586	6.586	63	0	(298)	-4,32%	(298)	-4,32%			
	Total	61.941	61.941	60.362	59.989	1.265	(374)	(1.952)	-3,15%	(1.952)	-3,15%			
	CASA	55.057	55.057	53.776	53.402	1.202	(374)	(1.655)	-3,01%	(1.655)	-3,01%			
	(%) CASA	88,89%	88,89%	89,09%	89,02%									
	FDR	212,62%	212,62%	217,15%	218,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.205	1.202		(3)	(31)	-2,51%	(31)	-2,51%			
2	Giro ISE	72	72	8	8		0	(64)	-89,50%	(64)	-89,50%			
3	Tabungan ISE	1.161	1.161	1.198	1.194		(3)	33	2,85%	33	2,85%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	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	31.154	1.050	430	-620	188	-312	-312	742	31.497	98,91%	(343)
	KUR	30.638	30.638	30.337	950	430	-520	104	-301	-301	731	30.818	98,44%	(481)
	Non KUR	828	828	818	100	-	-100	84	-10	-10	10	680	120,25%	
3	PWG	6.118	6.118	6.576	277	713	436	101	458	458	256	6.521	100,84%	55
	Cilem	6.118	6.118	6.576	277	713	436	101	458	458	256	6.521	100,84%	55
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	94.116	94.116	93.346	1.892	857	-1.035	1.425	-769	-769	1.626	94.719	98,55%	(1.373)
	CF 1	3.501	3.501	3.464	-	-	0	-16	-37	-37	37	3.599	96,24%	(135)
	Total Griya	2.495	2.495	2.465	-	-	0	0	-30	-30	30	2.495	98,81%	(30)
4	• Total Non Program	2.495	2.495	2.465	-	-	0	0	-30	-30	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.007	1.007	1.000	-	-	0	-16	-7	-7	7	1.105	90,46%	(105)
	CF 2	90.614	90.614	89.882	1.892	857	-1.035	1.440	-732	-732	1.589	91.119	98,64%	(1.237)
	Mitraguna & Others	78.267	78.267	77.630	1.609	857	-752	1.185	-637	-637	1.494	78.653	98,70%	(1.023)
	Pensiun	12.347	12.347	12.252	283	-	-283	255	-95	-95	95	12.467	98,28%	(214)
	Total Pembiayaan	131.699	131.699	131.077	3.219	2.000	-1.219	1.714	-623	-623	2.623			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	11	86	11	3.905	70	0,03%	0,03%	12,53%	3.894	3.894	3.818						
	KUR	-	72	-	3.778	70	0,00%	0,00%	12,45%	3.778	3.778	3.707						
	Non KUR	11	15	11	127	70	1,32%	1,32%	15,49%	116	116	112						
3	PWG	6	-	6	981	70	0,10%	0,10%	14,91%	975	975	981						
	Cilem	6	-	6	981	70	0,10%	0,10%	14,91%	975	975	981						
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
4	CFG	1.125	1.795	1.125	3.631	70	1,19%	1,19%	3,89%	2.506	2.506	1.835						
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	CF 2	1.125	1.795	1.125	3.631	70	1,24%	1,24%	4,04%	2.506	2.506	1.835						
	Mitraguna & Others	1.125	1.795	1.125	3.631	70	1,44%	1,44%	4,68%	2.506	2.506	1.835						
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Total Pembiayaan	1.141	1.882	1.141	8.516	70	0,87%	0,87%	6,50%	7.375	7.375	6.635						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-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%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	60	169	60	70	70	0,19%	0,19%	0,23%	11	11	(99)					
	KUR	-	110	-	70	70	0,00%	0,00%	0,00%	-	-	(110)					
	Non KUR	60	60	60	70	70	7,19%	7,19%	8,61%	11	11	11					
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.302	1.302	370	0	(356)	-21,45%	(356)	-21,45%			
2	Tabungan	126.686	126.686	120.070	119.451	3.239	(619)	(7.235)	-5,71%	(7.235)	-5,71%			
3	Deposito	26.269	26.269	26.540	26.540	(1.028)	0	271	1,03%	271	1,03%			
	Total	154.612	154.612	147.911	147.292	2.581	(619)	(7.320)	-4,73%	(7.320)	-4,73%			
	CASA	128.344	128.344	121.372	120.753	3.609	(619)	(7.591)	-5,91%	(7.591)	-5,91%			
	(%) CASA	83,01%	83,01%	82,06%	81,98%									
	FDR	119,46%	119,46%	128,00%	128,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	848	848	807	800		(7)	(48)	-5,67%	(48)	-5,67%			
2	Giro ISE	1	1	1	1		0	(0)	-1,10%	(0)	-1,10%			
3	Tabungan ISE	847	847	806	799		(7)	(48)	-5,68%	(48)	-5,68%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	25-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	17.599	450	150	-300	-276	-304	-304	454	18.394	95,67%	(796)	
	KUR	17.410	17.410	17.125	450	150	-300	-253	-285	-285	435	17.550	97,58%	(425)	
	Non KUR	493	493	474	-	-	0	-23	-19	-19	19	844	56,12%	(371)	
3	PWG	48.758	48.758	53.949	9.020	13.547	4.527	3.377	5.191	5.191	8.356	50.206	107,46%	3.743	
	Cilem	24.693	24.693	27.794	2.031	4.395	2.364	977	3.100	3.100	1.295	25.536	108,84%	2.258	
	Gadai	24.065	24.065	26.156	6.989	9.152	2.163	2.400	2.091	2.091	7.061	24.670	106,02%	1.486	
4	CFG	117.967	117.967	117.705	1.538	1.218	-320	897	-262	-262	1.480	118.699	99,16%	(994)	
	CF 1	4.176	4.176	4.107	-	-	0	59	-69	-69	69	4.310	95,28%	(203)	
	Total Griya	707	707	695	-	-	0	0	-12	-12	12	722	96,27%	(27)	
	• Total Non Program	707	707	695	-	-	0	0	0	0	-				
	• Program	-	-	-	-	-	-	-	-	-	-				
	Oto	3.469	3.469	3.412	-	-	0	59	-57	-57	57	3.589	95,08%	(176)	
	CF 2	113.791	113.791	113.598	1.538	1.218	-320	838	-193	-193	1.411	114.389	99,31%	(791)	
	Mitraguna & Others	58.744	58.744	59.078	1.188	1.218	-	31	815	334	334	884	59.196	99,80%	(119)
	Pensiun	55.048	55.048	54.521	-	350	-	-350	23	-527	-527	527	55.193	98,78%	(672)
	Total Pembiayaan	184.703	184.703	189.328	11.008	14.915	3.907	3.998	4.625	4.625	10.290				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	75	75	75	-	100,00%	100,00%	0,00%	0,00%	(75)	(75)	(75)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	75	75	75	-	100,00%	100,00%	0,00%	0,00%	(75)	(75)	(75)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
2	MBG	218	391	218	1.690	1.229	1.229	9,60%	1.471	1.471	1.299			
	KUR	197	368	197	1.582	1.13%	1.13%	9,24%	1.385	1.385	1.214			
	Non KUR	21	23	21	108	3,41%	3,41%	4,31%	22,74%	86	86	85		
3	PWG	191	78	191	6.187	0,39%	0,39%	11,47%	5.996	5.996	6.109			
	Cilem	191	-	191	4.757	0,77%	0,77%	17,12%	4.567	4.567	4.757			
	Gadai	-	78	-	1.429	0,00%	0,00%	5,47%	1.429	1.429	1.352			
4	CFG	1.227	1.914	1.227	3.665	1,04%	1,04%	3,11%	2.437	2.437	1.751			
	CF 1	86	90	86	667	2,06%	2,06%	16,23%	581	581	577			
	Total Griya	86	90	86	137	12,17%	12,17%	19,71%	51	51	47			
	Oto	-	-	-	530	0,00%	0,00%	15,53%	530	530	530			
	CF 2	1.141	1.825	1.141	2.998	1,00%	1,00%	2,64%	1.857	1.857	1.174			
	Mitraguna & Others	1.044	1.337	1.044	1.853	1,78%	1,78%	3,14%	809	809	516			
	Pensiun	98	488	98	1.145	0,18%	0,18%	2,10%	1.048	1.048	658			
	Total Pembiayaan	3.288	2.864	3.288	3.388	1,78%	1,78%	1,79%	101	101	524			

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	167.709	167.709	189.546	21.837		PHR	1,87	2,11
2	Contribution Margin	11.234	11.234	14.647	3.413	-30,4%	CIF Payroll	1.698	1.784



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-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	25.187	25.104	3.200	(83)	(1.932)	-7,15%	(1.932)	-7,15%			
3	Deposito	2.015	2.015	1.985	1.985	(202)	0	(30)	-1,49%	(30)	-1,49%			
	Total	29.052	29.052	27.173	27.089	2.997	(83)	(1.962)	-6,75%	(1.962)	-6,75%			
	CASA	27.036	27.036	25.187	25.104	3.200	(83)	(1.932)	-7,15%	(1.932)	-7,15%			
	(%) CASA	93,06%	93,06%	92,69%	92,67%									
	FDR	67,94%	67,94%	72,21%	72,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.728	2.728	2.686	2.666		(20)	(62)	-2,26%	(62)	-2,26%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	2.728	2.728	2.686	2.666		(20)	(62)	-2,26%	(62)	-2,26%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	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	19.621	-	-	0	-281	-117	-117	117	20.447	95,96%	(826)
	KUR	18.662	18.662	18.548	-	-	0	-281	-113	-113	113	18.756	98,90%	(207)
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4	1.692	63,40%	(619)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	0
	Total Pembiayaan	19.738	19.738	19.621	-	-	0	-281	-117	-117	117			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	1.155	4.357	1.155	990		5,85%	5,85%	5,05%		(165)	(165)	(3.366)			
	KUR	1.097	4.171	1.097	932		5,88%	5,88%	5,02%		(165)	(165)	(3.240)			
	Non KUR	59	185	59	59		5,46%	5,46%	5,47%		-	-	(127)			
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	1.155	4.357	1.155	990		5,85%	5,85%	5,05%		(165)	(165)	(3.366)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	1.000	900	1.000	1.215		5,07%	5,07%	6,19%		215	215	315			
	KUR	570	467	570	789		3,06%	3,06%	4,25%		219	219	322			
	Non KUR	430	433	430	426		39,96%	39,96%	39,76%		(4)	(4)	(7)			
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	1.000	900	1.000	1.215		5,07%	5,07%	6,19%		215	215	315			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	396	396	225	221	(345)	(4)	(175)	-44,17%	(175)	-44,17%			
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%			
	Total	396	396	225	221	(345)	(4)	(175)	-44,17%	(175)	-44,17%			
	CASA	396	396	225	221	(345)	(4)	(175)	-44,17%	(175)	-44,17%			
	(%) 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 (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	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	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

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

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