



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	1.306.271	1.306.271	1.171.814	1.173.917	(40.700)	2.103	(132.354)	-10,13%	(132.354)	-10,13%			
2	Tabungan	5.489.217	5.489.217	5.301.174	5.284.046	(48.358)	(17.128)	(205.171)	-3,74%	(205.171)	-3,74%			
3	Deposito	1.616.443	1.616.443	1.646.208	1.646.029	(19.832)	(180)	29.585	1,83%	29.585	1,83%			
	Total	8.411.932	8.411.932	8.119.197	8.103.992	(108.889)	(15.205)	(307.940)	-3,66%	(307.940)	-3,66%			
	CASA	6.795.488	6.795.488	6.472.988	6.457.963	(89.058)	(15.025)	(337.525)	-4,97%	(337.525)	-4,97%			
	FDR	81,75%	81,75%	84,57%	84,72%									

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	378.652	378.652	399.417	397.261		(2.156)	18.609	4,91%	18.609	4,91%			
2	Giro ISE	119.292	119.292	129.164	130.303		1.139	11.011	9,23%	11.011	9,23%			
3	Tabungan ISE	228.526	228.526	239.419	236.124		(3.295)	7.598	3,32%	7.598	3,32%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		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	955.229	955.229	944.364	1.210	1.180	-30	-14.059	-10,865	-10,865	12.045			
	Linkage	715.312	715.312	715.312	-	-	-	-5.052	0	0	(0)			
	Non-Linkage	239.917	239.917	229.052	1.210	1.180	-30	-9.007	-10,865	-10,865	12.045			
	• Local Champion	175.414	175.414	165.309	-	1.000	1.000	-6.818	-10,105	-10,105	11.105			
	• Value Chain	64.503	64.503	63.743	1.210	180	(1.030)	-2.189	-760	-760	940			
2	MBG	1.065.809	1.065.809	1.054.562	27.640	6.640	-21.000	13.909	-11,247	-11,247	17.887			
	KUR	1.007.447	1.007.447	996.947	26.530	6.440	-20.090	13.938	-10,500	-10,500	16.940			
	Non KUR	58.362	58.362	57.614	1.110	200	-910	-29	-748	-748	948			
3	PWG	580.990	580.990	610.595	64.555	82.016	17.461	42.409	29.605	29.605	52.411			
	Cilem	401.351	401.351	425.616	35.479	32.859	-2.620	35.178	24.265	24.265	8.594			
	Gadai	179.639	179.639	184.979	29.076	49.156	20.080	7.231	5.340	5.340	43.816			
4	CFG	4.274.955	4.274.955	4.256.586	78.196	31.343	-46.853	58.138	-18.369	-18.369	49.712			
	CF 1	914.408	914.408	908.146	18.397	2.840	-15.557	8.567	-6.262	-6.262	9.103			
	Total Griya	605.660	605.660	602.388	10.443	902	-9.541	0	-3.271	-3.271	4.173			
	• Total Non Program	457.747	457.747	455.121	9.964	902	-9.062	5.519	-2.627	-2.627	3.529			
	• Program	147.912	147.912	147.268	478	-	-478	-570	-645	-645	645			
	Oto	308.748	308.748	305.757	7.955	1.938	-6.016	8.567	-2.991	-2.991	4.929			
	CF 2	3.360.547	3.360.547	3.348.441	59.799	28.503	-31.296	49.571	-12.107	-12.107	40.609			
	Mitraguna & Others	2.797.690	2.797.690	2.789.571	55.550	27.131	-28.420	47.189	-8.119	-8.119	35.250			
	Pensiun	562.857	562.857	558.870	4.249	1.372	-2.877	2.382	-3.987	-3.987	5.359			
	Total Pembiayaan	6.876.983	6.876.983	6.866.106	171.601	121.178	-50.423	100.397	-10.877	-10.877	132.055			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% 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	145	149	145	145	886	0,02%	0,02%	0,09%	741	741	737			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	145	886	0,06%	0,06%	0,39%	741	741	737			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	66.346	1.07%	1,07%	1,07%	6,29%	54.945	54.945	54.945			
	KUR	8.946	8.946	8.946	58.715	0,89%	0,89%	0,89%	5,89%	49.769	49.769	49.769			
	Non KUR	2.456	2.456	2.456	7.632	4,21%	4,21%	4,21%	13,25%	5,176	5,176	5,176			
3	PWG	2.316	2.316	2.316	13.343	0,40%	0,40%	0,40%	2,19%	11.028	11.028	11.028			
	Cilem	2.310	2.310	2.310	10.097	0,58%	0,58%	0,58%	2,37%	7.787	7.787	7.787			
	Gadai	6	6	6	3.246	0,00%	0,00%	0,00%	1,75%	3.240	3.240	3.240			
4	CFG	53.253	65.976	53.253	153.193	1,25%	1,25%	1,25%	3,60%	99.940	99.940	87.217			
	CF 1	31.353	37.416	31.353	83.830	3,43%	3,43%	3,43%	9,23%	52.477	52.477	46.414			
	Total Griya	22.990	28.365	22.990	35.148	3,80%	3,80%	3,80%	5,83%	12.157	12.157	6.783			
	Oto	8.363	9.051	8.363	48.683	2,71%	2,71%	2,71%	15,92%	40.320	40.320	39.632			
	CF 2	21.900	28.560	21.900	69.363	0,65%	0,65%	0,65%	2,07%	47.462	47.462	40.803			
	Mitraguna & Others	20.262	26.523	20.262	58.832	0,72%	0,72%	0,72%	2,11%	38.570	38.570	32.309			
	Pensiun	1.638	2.037	1.638	10.531	0,29%	0,29%	0,29%	1,88%	8.892	8.892	8.494			
	Total Pembiayaan	88.360	89.996	88.360	93.397	1,28%	1,28%	1,28%	1,36%	5.037	5.037	3.401			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315	-2,7%
2	Contribution Margin	342.067	342.067	351.248	9.181	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,01	3,39	3,40	0,01	0,40
CIF Payroll	35.571	36.895	41.693	4,798	6.122



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	13.970	13.970	13.625	13.642	1.944	16	(329)	-2,35%	(329)	-2,35%			
2	Tabungan	365.569	365.569	329.816	328.826	(27.887)	(991)	(36.743)	-10,05%	(36.743)	-10,05%			
3	Deposito	105.958	105.958	108.153	107.994	(125)	(159)	2.036	1,92%	2.036	1,92%			
	Total	485.497	485.497	451.595	450.461	(26.068)	(1.134)	(35.036)	-7,22%	(35.036)	-7,22%			
	CASA	379.539	379.539	343.442	342.467	(25.943)	(975)	(37.072)	-9,77%	(37.072)	-9,77%			
	(%) CASA	78,18%	78,18%	76,05%	76,03%									
	FDR	77,76%	77,76%	83,26%	83,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	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	13.722	13.722	14.216	14.189	(28)	467	3,40%	467	3,40%				
2	Giro ISE	2.593	2.593	2.641	2.642	1	49	1,90%	49	1,90%				
3	Tabungan ISE	8.129	8.129	8.575	8.546	(29)	417	5,13%	417	5,13%				
4	Deposito ISE	3.000	3.000	3.000	3.000	0	0	0,00%	0	0,00%				
5	CIF ISE	176	176	176	176	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	18.657	18.657	18.657	-	-	0	-1.137	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	18.657	18.657	18.657	-	-	0	-1.137	0	0	(0)			
	• Local Champion	11.632	11.632	11.632	-	-	0	-119	0	0	(0)			
	• Value Chain	7.025	7.025	7.025	-	-	-	-1.018	0	0	(0)			
2	MBG	33.721	33.721	33.300	1.400	100	-1.300	442	-420	-420	520			
	KUR	31.276	31.276	30.912	1.200	100	-1.100	326	-363	-363	463			
	Non KUR	2.445	2.445	2.388	200	-	-200	116	-57	-57	57			
3	PWG	50.836	50.836	52.335	4.786	6.838	2.052	2.179	1.499	1.499	5.339			
	Cilem	29.576	29.576	30.988	1.499	2.365	867	395	1.412	1.412	953			
	Gadai	21.260	21.260	21.347	3.287	4.473	1.186	1.784	87	87	4.386			
4	CFG	274.329	274.329	271.722	2.891	2.266	-625	-434	-2.608	-2.608	4.874			
	CF 1	15.567	15.567	15.506	274	120	-154	42	-61	-61	181			
	Total Griya	4.373	4.373	4.370	158	-	-158	0	-4	-4	4			
1	• Total Non Program	4.207	4.207	4.203	-	-	0	-1	0	0	-			
	• Program	167	167	167	-	-	-	-	-	-	-			
	Oto	11.193	11.193	11.136	117	120	4	42	-57	-57	177			
	CF 2	258.763	258.763	256.216	2.617	2.146	-471	-477	-2.547	-2.547	4.693			
	Mitraguna & Others	235.439	235.439	233.087	2.617	2.146	-471	-497	-2.352	-2.352	4.498			
	Pensiun	23.323	23.323	23.129	-	-	0	20	-195	-195	195			
	Total Pembiayaan	377.543	377.543	376.015	9.077	9.204	128	1.050	-1.528	-1.528	10.733			
														376.015

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	18	18	18	-	0,10%	0,10%	0,00%	(18)	(18)	(18)					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	18	18	18	-	0,10%	0,10%	0,00%	(18)	(18)	(18)					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	430	1.638	430	2.455	1,28%	1,28%	7,37%	2.025	2.025	818					
	KUR	354	1.439	354	1.692	1,13%	1,13%	5,47%	1.337	1.337	253					
	Non KUR	76	199	76	764	3,12%	3,12%	31,98%	688	688	565					
3	PWG	-	4	-	1.137	0,00%	0,00%	2,17%	1.137	1.137	1.133					
	Cilem	-	-	-	665	0,00%	0,00%	2,15%	665	665	665					
	Gadai	-	4	-	472	0,00%	0,00%	2,21%	472	472	468					
4	CFG	1.111	1.012	1.111	6.167	0,40%	0,40%	2,27%	5.057	5.057	5.155					
	CF 1	420	59	420	1.898	2,70%	2,70%	12,24%	1.477	1.477	1.839					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	420	59	420	1.898	3,76%	3,76%	17,04%	1.477	1.477	1.839					
	CF 2	690	953	690	4.269	0,27%	0,27%	1,67%	3.579	3.579	3.316					
	Mitraguna & Others	690	953	690	3.870	0,29%	0,29%	1,66%	3.180	3.180	2.917					
	Pensiun	-	-	-	-	0,00%	0,00%	1,72%	399	399	399					
	Total Pembiayaan	3.702	3.903	3.702	4.027	0,98%	0,98%	1,07%	325	325	124					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Growth (Mtd)		
1	Asset (Retail) T	432.533	432.533	485.497	52.964		
2	Contribution Margin	25.135	25.135	24.865	(270)	1,1%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,67	3,85	3,86	0,01	0,18
CIF Payroll	1.507	1.725	1.892	167	385



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	2.520	2.520	2.356	2.379	(1.292)	24	(141)	-5,60%	(141)	-5,60%			
2	Tabungan	250.285	250.285	243.268	242.640	(6.407)	(628)	(7.645)	-3,05%	(7.645)	-3,05%			
3	Deposito	77.102	77.102	78.065	78.065	(661)	0	962	1,25%	962	1,25%			
	Total	329.907	329.907	323.688	323.084	(8.361)	(604)	(6.823)	-2,07%	(6.823)	-2,07%			
	CASA	252.805	252.805	245.624	245.019	(7.699)	(604)	(7.786)	-3,08%	(7.786)	-3,08%			
	(%) CASA	76,63%	76,63%	75,88%	75,84%									
	FDR	42,37%	42,37%	43,31%	43,39%									

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	9.875	9.875	9.343	9.066		(277)	(808)	-8,18%	(808)	-8,18%			
2	Giro ISE	685	685	797	857		60	172	25,10%	172	25,10%			
3	Tabungan ISE	9.190	9.190	8.546	8.210		(337)	(980)	-10,66%	(980)	-10,66%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	85	85	85	85		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	29.566	29.566	29.240	250	250	0	-143	-326	-326	576			
	KUR	26.529	26.529	26.229	100	250	150	-203	-300	-300	550			
	Non KUR	3.037	3.037	3.011	150	-	-150	60	-26	-26	26			
3	PWG	24.297	24.297	24.103	3.435	1.631	-1.804	3.050	-194	-194	1.825			
	Cilem	15.956	15.956	16.232	1.884	631	-1.253	1.829	276	276	355			
	Gadai	8.341	8.341	7.871	1.551	1.000	-551	1.221	-470	-470	1.470			
4	CFG	85.909	85.909	86.844	1.490	1.926	437	1.353	935	935	992			
	CF 1	22.123	22.123	22.255	431	547	117	676	132	132	416			
	Total Griya	3.853	3.853	3.846	-	-	0	0	-8	-8	8			
4	• Total Non Program	3.853	3.853	3.846	-	-	0	0	-8	-8	8			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.410	431	547	117	676	139	139	408			
	CF 2	63.785	63.785	64.588	1.059	1.379	320	677	803	803	576			
	Mitraguna & Others	56.036	56.036	56.908	829	1.379	550	312	871	871	508			
	Pensiun	7.749	7.749	7.680	230	-	-230	364	-68	-68	68			
	Total Pembiayaan	139.772	139.772	140.187	5.174	3.807	-1.367	4.260	415	415	3.393			
														140.187

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	1.288	2.018	1.288	4.522	4,36%	4,36%	15,47%	3.234	3.234	2.504					
	KUR	976	1.533	976	3.685	3,68%	3,68%	14,05%	2.708	2.708	2.152					
	Non KUR	312	485	312	838	10,26%	10,26%	27,81%	526	526	352					
3	PWG	-	-	-	851	0,00%	0,00%	0,00%	851	851	851					
	Cilem	-	-	-	596	0,00%	0,00%	0,00%	596	596	596					
	Gadai	-	-	-	255	0,00%	0,00%	0,00%	255	255	255					
4	CFG	480	499	480	4.976	0,56%	0,56%	5,73%	4.496	4.496	4.477					
	CF 1	274	293	274	2.598	1,24%	1,24%	11,67%	2.324	2.324	2.305					
	Total Griya	41	43	41	41	1,06%	1,06%	0,00%	-	-	(2)					
	Oto	233	250	233	2.557	1,28%	1,28%	13,89%	2.324	2.324	2.307					
	CF 2	206	207	206	2.378	0,32%	0,32%	3,68%	2.172	2.172	2.172					
	Mitraguna & Others	206	207	206	1.751	0,37%	0,37%	3,08%	1.545	1.545	1.544					
	Pensiun	-	-	-	627	0,00%	0,00%	8,16%	627	627	627					
	Total Pembiayaan	2.078	1.962	2.078	2.250	1,49%	1,49%	1,60%	172	172	288					

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	323.821	323.821	330.041	6.220		2,98	3,60	3,61
2	Contribution Margin	13.391	13.391	14.541	1.150	-8,6%	1.139	1.278	1.583



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	27.300	27.300	28.028	27.790	1.959	(238)	490	1,80%	490	1,80%			
2	Tabungan	216.636	216.636	218.742	218.050	(881)	(692)	1.415	0,65%	1.415	0,65%			
3	Deposito	18.051	18.051	21.347	21.347	(97)	0	3.296	18,26%	3.296	18,26%			
	Total	261.987	261.987	268.117	267.187	980	(930)	5.200	1,98%	5.200	1,98%			
	CASA	243.936	243.936	246.770	245.840	1.077	(930)	1.905	0,78%	1.905	0,78%			
	(%) CASA	93,11%	93,11%	92,04%	92,01%									
	FDR	65,95%	65,95%	64,42%	64,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	51.969	45.520	(6.450)	4.584	11,20%	4.584	11,20%			
2	Giro ISE	25.599	25.599	26.347	26.502	155	903	3,53%	903	3,53%			
3	Tabungan ISE	15.337	15.337	25.622	19.018	(6.604)	3.681	24,00%	3.681	24,00%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	223	223	223	223	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	775	775	775	-	-	0	-12	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	775	775	775	-	-	0	-12	-0	-0	0			
	• Local Champion	775	775	775	-	-	0	-12	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	44.377	44.377	43.853	1.355	200	-1.155	78	-524	-524	724			
	KUR	40.669	40.669	40.176	1.355	200	-1.155	170	-492	-492	692			
	Non KUR	3.709	3.709	3.677	-	-	0	-92	-32	-32	32			
3	PWG	15.862	15.862	16.473	1.809	1.360	-449	2.148	611	611	748			
	Cilem	12.088	12.088	12.618	1.345	858	-487	1.794	530	530	328			
	Gadai	3.774	3.774	3.855	464	502	38	354	81	81	420			
4	CFG	111.779	111.779	111.629	2.953	374	-2.579	2.166	-151	-151	525			
	CF 1	50.966	50.966	50.790	1.153	159	-994	440	-176	-176	335			
	Total Griya	38.050	38.050	37.957	379	-	-379	0	-93	-93	93			
4	• Total Non Program	37.824	37.824	37.730	379	-	-379	-47	-93	-93	93			
	• Program	226	226	226	-	-	0	-1	0	0	-			
	Oto	12.916	12.916	12.833	774	159	-615	440	-82	-82	242			
	CF 2	60.814	60.814	60.839	1.800	215	-1.585	1.726	25	25	190			
	Mitraguna & Others	57.307	57.307	57.359	1.800	215	-1.585	1.757	52	52	163			
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27			
	Total Pembiayaan	172.793	172.793	172.730	6.116	1.934	-4.183	4.380	-64	-64	1.997			
														172.730

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	1.767	2.989	1.767	4.761	3,98%	3,98%	3,98%	10,86%	2.994	2.994	1.772				
	KUR	1.240	2.147	1.240	4.138	3,05%	3,05%	3,05%	10,30%	2.898	2.898	1.991				
	Non KUR	528	842	528	623	14,23%	14,23%	14,23%	16,95%	96	96	(219)				
3	PWG	233	-	233	910	1,47%	1,47%	1,47%	5,52%	677	677	910				
	Cilem	233	-	233	901	1,93%	1,93%	1,93%	7,14%	668	668	901				
	Gadai	-	-	-	9	0,00%	0,00%	0,00%	0,24%	9	9	9				
4	CFG	1.744	3.583	1.744	5.655	1,56%	1,56%	1,56%	5,07%	3.911	3.911	2.072				
	CF 1	1.268	3.357	1.268	4.972	2,49%	2,49%	2,49%	9,79%	3.704	3.704	1.615				
	Total Griya	843	2.936	843	1.711	2,21%	2,21%	2,21%	4,51%	868	868	(1.225)				
	Oto	425	421	425	3.261	3,29%	3,29%	3,29%	25,41%	2.836	2.836	2.840				
	CF 2	476	226	476	683	0,78%	0,78%	0,78%	1,12%	206	206	456				
	Mitraguna & Others	476	226	476	683	0,82%	0,82%	0,82%	1,19%	206	206	456				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	3.489	3.656	3.489	3.542	2,02%	2,02%	2,02%	2,05%	53	53	(114)				

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	237.820	237.820	262.061	24.241				
2	Contribution Margin	13.411	13.411	12.808	(603)	4,5%			

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,37	3,51	3,49	(0,03)	0,12
CIF Payroll	2.318	2.163	2.492	329	174



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	18.447	18.447	19.530	20.403	(15.941)	872	1.956	10,60%	1.956	10,60%			
2	Tabungan	208.885	208.885	204.454	203.544	(6.864)	(910)	(5.341)	-2,56%	(5.341)	-2,56%			
3	Deposito	44.573	44.573	44.632	44.632	(26)	0	59	0,13%	59	0,13%			
	Total	271.904	271.904	268.617	268.579	(22.832)	(38)	(3.326)	-1,22%	(3.326)	-1,22%			
	CASA	227.331	227.331	223.984	223.946	(22.806)	(38)	(3.385)	-1,49%	(3.385)	-1,49%			
	(%) CASA	83,61%	83,61%	83,38%	83,38%									
	FDR	152,80%	152,80%	155,60%	155,63%									

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	7.299	7.299	7.183	7.839	656	540	7,39%	540	7,39%				
2	Giro ISE	831	831	1.122	1.161	39	330	39,77%	330	39,77%				
3	Tabungan ISE	6.469	6.469	6.061	6.678	617	209	3,23%	209	3,23%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	159	159	159	159	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	14.785	14.785	14.918	-	-	0	-1.050	133	133	(133)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	14.785	14.785	14.918	-	-	0	-1.050	133	133	(133)			
	• Local Champion	11.512	11.512	11.501	-	-	0	-188	-11	-11	11			
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	144	144	(144)			
2	MBG	48.412	48.412	48.434	350	830	480	-1.524	22	22	808			
	KUR	46.075	46.075	46.113	350	830	480	-1.446	38	38	792			
	Non KUR	2.337	2.337	2.322	-	-	0	-79	-16	-16	16			
3	PWG	35.618	35.618	37.323	5.343	6.751	1.408	2.083	1.705	1.705	5.045			
	Cilem	18.317	18.317	19.740	2.136	1.823	-312	1.529	1.422	1.422	401			
	Gadai	17.300	17.300	17.583	3.207	4.927	1.720	554	283	283	4.645			
4	CFG	316.654	316.654	317.306	4.711	3.665	-1.046	3.665	652	652	3.013			
	CF 1	153.639	153.639	153.091	874	334	-539	190	-548	-548	882			
	Total Griya	137.538	137.538	136.862	500	-	-500	0	-676	-676	676			
1	• Total Non Program	31.696	31.696	31.478	500	-	-500	755	-219	-219	219			
	• Program	105.841	105.841	105.384	-	-	0	-897	-457	-457	457			
	Oto	16.101	16.101	16.229	374	334	-39	190	128	128	206			
	CF 2	163.016	163.016	164.216	3.837	3.331	-507	3.475	1.200	1.200	2.131			
	Mitraguna & Others	151.176	151.176	152.462	3.737	3.331	-407	3.479	1.287	1.287	2.044			
	Pensiun	11.840	11.840	11.753	100	-	-100	-4	-87	-87	87			
	Total Pembiayaan	415.469	415.469	417.981	10.404	11.245	842	3.173	2.512	2.512	8.733			
														417.981

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	1.567	1.665	1.567	3.737	3.24%	3.24%	3.24%	7,72%	2.170	2.170	2.072			
	KUR	1.289	1.319	1.289	3.122	2,80%	2,80%	2,80%	6,77%	1.834	1.834	1.803			
	Non KUR	278	346	278	615	11,91%	11,91%	11,91%	26,48%	336	336	269			
3	PWG	4	-	4	701	0,01%	0,01%	0,01%	1,88%	698	698	701			
	Cilem	4	-	4	647	0,02%	0,02%	0,02%	3,28%	644	644	647			
	Gadai	-	-	-	54	0,00%	0,00%	0,00%	0,31%	54	54	54			
4	CFG	16.757	17.721	16.757	22.629	5,29%	5,29%	5,29%	7,13%	5.872	5.872	4.908			
	CF 1	15.777	16.551	15.777	21.432	10,27%	10,27%	10,27%	14,00%	5.655	5.655	4.881			
	Total Griya	15.271	16.112	15.271	18.922	11,10%	11,10%	11,10%	13,83%	3.651	3.651	2.810			
	Oto	506	439	506	2.511	3,14%	3,14%	3,14%	15,47%	2.004	2.004	2.071			
	CF 2	980	1.170	980	1.196	0,60%	0,60%	0,60%	0,73%	217	217	27			
	Mitraguna & Others	980	984	980	1.196	0,65%	0,65%	0,65%	0,78%	217	217	212			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(186)			
	Total Pembiayaan	18.327	19.386	18.327	27.067	4,41%	4,41%	4,41%	6,48%	8.740	8.740	7.681			

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	179	179	179	179	1.21%	1.21%	1.20%	0,00%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,20%	0,00%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.762	2.028	1.762	1.886	3,64%	3,64%	3,89%	124	124	(142)				
	KUR	1.450	1.759	1.450	1.574	3,15%	3,15%	3,41%	124	124	(185)				
	Non KUR	312	269	312	312	13,34%	13,34%	13,42%	(0)	(0)	43				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	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	55.626	55.626	53.845	53.986	(952)	141	(1.640)	-2,95%	(1.640)	-2,95%			
2	Tabungan	265.050	265.050	258.322	257.055	10.116	(1.267)	(7.996)	-3,02%	(7.996)	-3,02%			
3	Deposito	108.525	108.525	108.884	108.884	(23.735)	0	359	0,33%	359	0,33%			
	Total	429.201	429.201	421.051	419.925	(14.572)	(1.126)	(9.276)	-2,16%	(9.276)	-2,16%			
	CASA	320.676	320.676	312.167	311.041	9.164	(1.126)	(9.635)	-3,00%	(9.635)	-3,00%			
	(%) CASA	74,71%	74,71%	74,14%	74,07%									
	FDR	131,19%	131,19%	133,74%	134,10%									

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	61.095	61.095	64.103	67.032		2.929	5.937	9,72%	5.937	9,72%			
2	Giro ISE	35.398	35.398	38.191	39.246		1.055	3.848	10,87%	3.848	10,87%			
3	Tabungan ISE	12.777	12.777	12.992	14.866		1.874	2.089	16,35%	2.089	16,35%			
4	Deposito ISE	12.920	12.920	12.920	12.920		0	0	0,00%	0	0,00%			
5	CIF ISE	215	215	215	215		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	254.998	254.998	254.245	-	-	0	-3.197	-753	-753	753			
	Linkage	238.931	238.931	238.931	-	-	-	-1.269	0	0	(0)			
	Non-Linkage	16.067	16.067	15.314	-	-	0	-1.928	-753	-753	753			
	• Local Champion	13.484	13.484	13.514	-	-	0	-341	30	30	(30)			
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783			
2	MBG	20.765	20.765	20.664	435	205	-230	305	-102	-102	307			
	KUR	20.063	20.063	19.965	435	205	-230	318	-98	-98	303			
	Non KUR	702	702	698	-	-	0	-13	-3	-3	3			
3	PWG	35.608	35.608	37.354	3.305	7.130	3.825	2.853	1.745	1.745	5.385			
	Cilem	21.358	21.358	22.717	1.990	1.975	-15	2.817	1.359	1.359	616			
	Gadai	14.250	14.250	14.636	1.315	5.155	3.840	36	386	386	4.769			
4	CFG	251.678	251.678	250.865	4.492	1.988	-2.504	4.707	-814	-814	2.802			
	CF 1	25.008	25.008	24.843	1.600	-	-1.600	-232	-165	-165	165			
	Total Griya	20.858	20.858	20.761	1.600	-	-1.600	0	-97	-97	97			
4	• Total Non Program	20.858	20.858	20.761	1.600	-	-1.600	2.219	-97	-97	97			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.151	4.151	4.082	-	-	0	-232	-68	-68	68			
	CF 2	226.670	226.670	226.021	2.892	1.988	-904	4.938	-649	-649	2.637			
	Mitraguna & Others	190.470	190.470	190.083	2.742	1.988	-754	4.506	-387	-387	2.375			
	Pensiun	36.200	36.200	35.938	150	-	-150	432	-262	-262	262			
	Total Pembiayaan	563.050	563.050	563.127	8.232	9.323	1.091	4.668	77	77	9.246			
														563.127

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	8	61	8	689	0,04%	0,04%	0,04%	3,33%	680	680	628			
	KUR	8	61	8	689	0,04%	0,04%	0,04%	3,45%	680	680	628			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	45	-	45	1.079	0,13%	0,13%	0,13%	2,89%	1.034	1.034	1.079			
	Cilem	45	-	45	747	0,21%	0,21%	0,21%	3,29%	702	702	747			
	Gadai	-	-	-	333	0,00%	0,00%	0,00%	2,27%	333	333	333			
4	CFG	3.291	4.421	3.291	5.864	1,31%	1,31%	1,31%	2,34%	2.573	2.573	1.443			
	CF 1	39	143	39	882	0,16%	0,16%	0,16%	3,55%	843	843	739			
	Total Griya	39	40	39	38	0,19%	0,19%	0,19%	0,18%	(1)	(1)	(2)			
	Oto	-	102	-	844	0,00%	0,00%	0,00%	20,67%	844	844	741			
	CF 2	3.252	4.278	3.252	4.982	1,43%	1,43%	1,43%	2,20%	1.730	1.730	704			
	Mitraguna & Others	2.813	3.836	2.813	4.547	1,48%	1,48%	1,48%	2,39%	1.733	1.733	711			
	Pensiun	-	443	-	435	1,21%	1,21%	1,21%	1,21%	(3)	(3)	(7)			
	Total Pembiayaan	3.345	4.482	3.345	7.632	0,59%	0,59%	0,59%	1,36%	4.287	4.287	3.150			

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	-	-	-	-	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	182	186	182	182	0,88%	0,88%	0,88%	6	6	6	6			
	KUR	182	186	182	182	0,91%	0,91%	0,91%	0,91%	-	-	-	(4)		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	(4)		
3	PWG	-	-	-	6	0,00%	0,00%	0,00%	0,02%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,00%	0,04%	6	6	6			
	Gadai	-	-	-	6	0,00%	0,00%	0,00%	0,04%	6	6</				



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	656.325	656.325	499.061	499.472	(47.862)	410	(156.854)	-23,90%	(156.854)	-23,90%			
2	Tabungan	608.195	608.195	594.137	593.048	6.624	(1.088)	(15.147)	-2,49%	(15.147)	-2,49%			
3	Deposito	252.445	252.445	252.483	252.249	24	(234)	(196)	-0,08%	(196)	-0,08%			
	Total	1.516.965	1.516.965	1.345.681	1.344.769	(41.214)	(912)	(172.196)	-11,35%	(172.196)	-11,35%			
	CASA	1.264.520	1.264.520	1.093.198	1.092.520	(41.238)	(678)	(172.000)	-13,60%	(172.000)	-13,60%			
	(%) CASA	83,36%	83,36%	81,24%	81,24%									
	FDR	60,82%	60,82%	67,81%	67,85%									

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	46.596	46.596	46.535	48.046	1.511	1.450	3,11%	1.450	3,11%				
2	Giro ISE	26.836	26.836	27.102	28.120	1.018	1.284	4,78%	1.284	4,78%				
3	Tabungan ISE	17.698	17.698	17.371	17.865	494	167	0,94%	167	0,94%				
4	Deposito ISE	2.061	2.061	2.061	2.061	0	0	0,00%	0	0,00%				
5	CIF ISE	177	177	177	177	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	578.076	578.076	568.186	-	180	180	-8.417	-9.890	-9.890	10.070			
	Linkage	447.123	447.123	447.123	-	-	-	-3.452	0	0	(0)			
	Non-Linkage	130.953	130.953	121.063	-	180	180	-4.965	-9.890	-9.890	10.070			
	• Local Champion	84.867	84.867	74.348	-	-	0	-5.216	-10.519	-10.519	10.519			
	• Value Chain	46.086	46.086	46.714	-	180	180	251	628	628	(448)			
2	MBG	17.453	17.453	17.223	600	-	-600	451	-231	-231	231			
	KUR	17.090	17.090	16.861	600	-	-600	358	-229	-229	229			
	Non KUR	364	364	362	-	-	0	93	-2	-2	2			
3	PWG	72.709	72.709	74.872	7.990	9.631	1.641	2.902	2.163	2.163	7.468			
	Cilem	34.043	34.043	35.481	2.206	2.011	-195	2.845	1.438	1.438	573			
	Gadai	38.666	38.666	39.391	5.784	7.620	1.836	57	725	725	6.895			
4	CFG	254.415	254.415	252.199	5.401	1.326	-4.075	2.899	-2.216	-2.216	3.542			
	CF 1	57.156	57.156	56.799	1.450	170	-1.280	-19	-356	-356	526			
	Total Griya	44.842	44.842	44.737	1.450	170	-1.280	0	-105	-105	275			
1	• Total Non Program	44.842	44.842	44.737	1.450	170	-1.280	1.221	-105	-105	275			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	12.062	-	-	0	-19	-252	-252	252			
	CF 2	197.260	197.260	195.400	3.951	1.156	-2.795	2.918	-1.859	-1.859	3.015			
	Mitraguna & Others	164.992	164.992	163.302	3.603	1.035	-2.568	2.988	-1.690	-1.690	2.725			
	Pensiun	32.267	32.267	32.098	-	348	121	-227	-69	-169	-169	290		
	Total Pembiayaan	922.653	922.653	912.480	13.991	11.137	-2.854	-2.164	-10.173	-10.173	21.310	912.480		

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	-	-	-	-	272	0,00%	0,00%	0,00%	1.58%	272	272	272		
	KUR	-	-	-	-	272	0,00%	0,00%	0,00%	1,62%	272	272	272		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	8	-	8	939	0,01%	0,01%	0,01%	1,25%	931	931	939			
	Cilem	8	-	8	373	0,02%	0,02%	0,02%	1,05%	365	365	373			
	Gadai	-	-	-	566	0,00%	0,00%	0,00%	1,44%	566	566	566			
4	CFG	1.884	3.399	1.884	7.596	0,74%	0,74%	0,74%	3,01%	5.712	5.712	3.897			
	CF 1	852	2.349	852	3.704	1,49%	1,49%	1,49%	6,52%	2.852	2.852	1.355			
	Total Griya	701	2.195	701	471	1,56%	1,56%	1,56%	1,05%	(230)	(230)	(1.724)			
	Oto	151	154	151	3.232	1,22%	1,22%	1,22%	26,80%	3.082	3.082	3.078			
	CF 2	1.032	1.350	1.032	3.892	0,52%	0,52%	0,52%	1,99%	2.860	2.860	2.543			
	Mitraguna & Others	1.032	979	1.032	2.894	0,63%	0,63%	0,63%	1,77%	1.862	1.862	1.915			
	Pensiun	-	370	-	998	0,00%	0,00%	0,00%	3,11%	998	998	627			
	Total Pembiayaan	3.798	3.338	3.798	3.760	0,41%	0,41%	0,41%	0,41%	(38)	(38)	422			

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	-	-	-	-	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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	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	32.676	32.676	30.353	31.111	5.583	758	(1.566)	-4,79%	(1.566)	-4,79%			
2	Tabungan	352.883	352.883	342.873	341.707	8.999	(1.166)	(11.176)	-3,17%	(11.176)	-3,17%			
3	Deposito	70.766	70.766	73.840	73.841	3.489	1	3.075	4,35%	3.075	4,35%			
	Total	456.325	456.325	447.066	446.659	18.070	(407)	(9.667)	-2,12%	(9.667)	-2,12%			
	CASA	385.560	385.560	373.226	372.818	14.581	(408)	(12.742)	-3,30%	(12.742)	-3,30%			
	(%) CASA	84,49%	84,49%	83,48%	83,47%									
	FDR	88,07%	88,07%	89,91%	89,99%									

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	48.433	48.433	49.894	48.506		(1.388)	74	0,15%	74	0,15%			
2	Giro ISE	8.986	8.986	10.397	8.904		(1.493)	(82)	-0,92%	(82)	-0,92%			
3	Tabungan ISE	39.446	39.446	39.497	39.603		105	156	0,40%	156	0,40%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	208	208	208	208		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	52.110	52.110	52.070	-	-	0	-842	-40	-40	40			
	Linkage	28.334	28.334	28.334	-	-	-	-291	0	0	(0)			
	Non-Linkage	23.776	23.776	23.736	-	-	0	-551	-40	-40	40			
	• Local Champion	21.084	21.084	21.043	-	-	0	-535	-41	-41	41			
	• Value Chain	2.692	2.692	2.692	-	-	-	-16	0	0	(0)			
2	MBG	31.249	31.249	31.022	800	500	-300	1.166	-226	-226	726			
	KUR	30.056	30.056	29.848	800	500	-300	1.197	-207	-207	707			
	Non KUR	1.193	1.193	1.174	-	-	0	-31	-19	-19	19			
3	PWG	23.238	23.238	26.198	2.660	5.505	2.845	1.976	2.960	2.960	2.545			
	Cilem	14.162	14.162	15.421	852	1.546	694	780	1.259	1.259	287			
	Gadai	9.076	9.076	10.777	1.808	3.959	2.151	1.196	1.701	1.701	2.258			
4	CFG	295.289	295.289	292.676	7.347	1.502	-5.845	3.166	-2.613	-2.613	4.115			
	CF 1	167.918	167.918	166.351	5.011	182	-4.829	-72	-1.567	-1.567	1.749			
	Total Griya	144.391	144.391	143.186	4.813	182	-4.631	0	-1.205	-1.205	1.387			
4	• Total Non Program	144.391	144.391	143.186	4.813	182	-4.631	1.339	-1.205	-1.205	1.387			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	23.165	199	-	-199	-72	-362	-362	362			
	CF 2	127.372	127.372	126.326	2.336	1.320	-1.016	3.239	-1.046	-1.046	2.366			
	Mitraguna & Others	122.078	122.078	121.077	2.286	1.320	-966	3.234	-1.001	-1.001	2.321			
	Pensiun	5.294	5.294	5.249	50	-	-50	5	-45	-45	45			
	Total Pembiayaan	401.886	401.886	401.967	10.807	7.507	-3.300	5.466	80	80	7.427			
														401.967

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	1.123	1.419	1.123	2.259	3.59%	3.59%	3.59%	7,28%	1.137	1.137	840			
	KUR	832	1.263	832	2.122	2,77%	2,77%	2,77%	7,11%	1.290	1.290	859			
	Non KUR	291	156	291	137	24,36%	24,36%	24,36%	11,70%	(153)	(153)	(19)			
3	PWG	37	-	37	753	0,16%	0,16%	0,16%	2,88%	716	716	753			
	Cilem	37	-	37	340	0,26%	0,26%	0,26%	2,20%	302	302	340			
	Gadai	-	-	-	414	0,00%	0,00%	0,00%	3,84%	414	414	414			
4	CFG	3.240	2.895	3.240	9.901	1,10%	1,10%	1,10%	3,38%	6.661	6.661	7.006			
	CF 1	2.408	2.084	2.408	7.730	1,43%	1,43%	1,43%	4,65%	5.321	5.321	5.646			
	Total Griya	1.257	1.079	1.257	3.493	0,87%	0,87%	0,87%	2,44%	2.235	2.235	2.413			
	Oto	1.151	1.004	1.151	4.237	4,89%	4,89%	4,89%	18,29%	3.086	3.086	3.233			
	CF 2	831	812	831	2.171	0,65%	0,65%	0,65%	1,72%	1.340	1.340	1.360			
	Mitraguna & Others	831	812	831	2.171	0,68%	0,68%	0,68%	1,79%	1.340	1.340	1.360			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.657	1,29%	1,29%	1,29%	1,41%	485	485	(1.877)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	431.152	431.152	458.082	26.930	
2	Contribution Margin	28.098	28.098	26.566	(1.532)	5,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,37	3,54	3,53	(0,01)	0,16
CIF Payroll	1.322	1.828	2.068	240	746



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	81	81	82	82	26	0	1	0,98%	1	0,98%			
2	Tabungan	167.984	167.984	163.394	162.863	4.394	(531)	(5.121)	-3,05%	(5.121)	-3,05%			
3	Deposito	22.146	22.146	21.774	21.774	895	0	(372)	-1,68%	(372)	-1,68%			
	Total	190.211	190.211	185.250	184.718	5.315	(531)	(5.492)	-2,89%	(5.492)	-2,89%			
	CASA	168.065	168.065	163.476	162.944	4.420	(531)	(5.120)	-3,05%	(5.120)	-3,05%			
	(%) CASA	88,36%	88,36%	88,25%	88,21%									
	FDR	121,89%	121,89%	124,03%	124,39%									

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	1.749	1.749	1.716	1.770	54	21	1,20%	21	1,20%				
2	Giro ISE	0	0	0	0	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.749	1.749	1.716	1.770	54	21	1,21%	21	1,21%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	92	92	92	92	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	1.842	1.842	1.842	-	-	0	-15	0	0	(0)				
	Linkage	-	-	-	-	-	-	0	0	0	-				
	Non-Linkage	1.842	1.842	1.842	-	-	0	-15	0	0	(0)				
	• Local Champion	1.842	1.842	1.842	-	-	0	-15	0	0	(0)				
	• Value Chain	-	-	-	-	-	-	0	0	0	-				
2	MBG	60.957	60.957	60.365	850	275	-575	1.368	-592	-592	867				
	KUR	59.683	59.683	59.109	850	275	-575	1.398	-574	-574	849				
	Non KUR	1.274	1.274	1.256	-	-	0	-31	-18	-18	18				
3	PWG	8.442	8.442	9.087	678	711	33	598	645	645	67				
	Cilem	8.442	8.442	9.087	678	711	33	598	645	645	67				
	Gadai	-	-	-	-	-	0	0	0	0	-				
4	CFG	160.599	160.599	158.476	1.937	110	-1.827	1.685	-2.122	-2.122	2.232				
	CF 1	18.759	18.759	18.512	557	-	-557	393	-247	-247	247				
	Total Griya	3.744	3.744	3.736	-	-	0	0	-8	-8	8				
4	• Total Non Program	3.434	3.434	3.427	-	-	0	-39	-7	-7	7				
	• Program	310	310	310	-	-	0	-2	-1	-1	1				
	Oto	15.015	15.015	14.775	557	-	-557	393	-240	-240	240				
	CF 2	141.840	141.840	139.965	1.380	110	-1.270	1.292	-1.875	-1.875	1.985				
	Mitraguna & Others	138.082	138.082	136.220	1.380	110	-1.270	1.314	-1.862	-1.862	1.972				
	Pensiun	3.758	3.758	3.745	-	-	0	-23	-13	-13	13				
	Total Pembiayaan	231.840	231.840	229.771	3.465	1.096	-2.369	3.635	-2.069	-2.069	3.165	229.771			

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	-	-	-	601	0,00%	0,00%	32,61%	601	601	601					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	601	0,00%	0,00%	32,61%	601	601	601					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	70	113	70	2.631	0,11%	0,11%	4,36%	2.561	2.561	2.519					
	KUR	70	113	70	2.631	0,12%	0,12%	4,45%	2.561	2.561	2.519					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
3	PWG	-	-	-	70	0,00%	0,00%	0,77%	70	70	70					
	Cilem	-	-	-	70	0,00%	0,00%	0,77%	70	70	70					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.008	2.173	2.008	6.221	1,25%	1,25%	3,93%	4.213	4.213	4.048					
	CF 1	423	376	423	2.658	2,25%	2,25%	14,36%	2.236	2.236	2.282					
	Total Griya	107	109	107	344	2,86%	2,86%	9,20%	237	237	235					
	Oto	315	267	315	2.314	2,10%	2,10%	15,66%	1.999	1.999	2.047					
	CF 2	1.585	1.797	1.585	3.563	1,12%	1,12%	2,55%	1.978	1.978	1.766					
	Mitraguna & Others	1.585	1.797	1.585	2.987	1,15%	1,15%	2,19%	1.402	1.402	1.190					
	Pensiun	-	-	-	576	0,00%	0,00%	15,38%	576	576	576					
	Total Pembiayaan	2.078	2.286	2.078	9.523	0,90%	0,90%	4,14%	7.445	7.445	7.237					

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	750	750	750	750	40,72%	40,72%	40,72%	0	0	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	750	750	750	750	40,72%	40,72%	40,72%	0	0	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	56	58	56	56	0,09%	0,09%	0,09%	-	-	(2)						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non KUR	56	58	56	56	4,43%	4,43%	4,43%	-	-	(2)						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.458	1.317	1.458	1.457	0,91%	0,91%	0,92%	(2)	(2)	139						
	CF 1	271	271	271	270	1,45%	1,										



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	2.100	2.100	4.049	4.048	(168)	(1)	1.948	92,79%	1.948	92,79%			
2	Tabungan	103.033	103.033	100.538	100.248	6.570	(290)	(2.785)	-2,70%	(2.785)	-2,70%			
3	Deposito	40.693	40.693	41.283	41.283	(99)	0	590	1,45%	590	1,45%			
	Total	145.825	145.825	145.870	145.579	6.303	(291)	(247)	-0,17%	(247)	-0,17%			
	CASA	105.133	105.133	104.587	104.296	6.402	(291)	(837)	-0,80%	(837)	-0,80%			
	(%) CASA	72,09%	72,09%	71,70%	71,64%									
	FDR	64,28%	64,28%	64,17%	64,29%									

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	2.304	2.304	4.219	4.204	(15)	1.900	82,45%	1.900	82,45%				
2	Giro ISE	1.856	1.856	3.804	3.803	(1)	1.948	104,95%	1.948	104,95%				
3	Tabungan ISE	448	448	415	400	(15)	(48)	-10,70%	(48)	-10,70%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	99	99	99	99	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	26.618	26.618	26.340	770	200	-570	429	-279	-279	479			
	KUR	26.099	26.099	25.827	770	200	-570	446	-272	-272	472			
	Non KUR	519	519	512	-	-	0	-17	-7	-7	7			
3	PWG	7.473	7.473	7.989	888	711	-177	879	516	516	196			
	Cilem	7.473	7.473	7.989	888	711	-177	879	516	516	196			
	Gadai	-	-	-	-	0	0	0	0	0	-			
4	CFG	59.647	59.647	59.270	1.548	610	-938	2.765	-377	-377	987			
	CF 1	6.684	6.684	6.634	-	0	413	-50	-50	-50	50			
	Total Griya	348	348	346	-	0	0	-2	-2	-2	2			
4	• Total Non Program	348	348	346	-	0	0	-5	-2	-2	2			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	6.336	6.336	6.288	-	0	413	-48	-48	-48	48			
	CF 2	52.963	52.963	52.636	1.548	610	-938	2.352	-327	-327	937			
	Mitraguna & Others	43.218	43.218	43.011	1.548	610	-938	2.423	-207	-207	817			
	Pensiun	9.745	9.745	9.625	-	0	-70	-120	-120	-120	120			
	Total Pembiayaan	93.738	93.738	93.598	3.206	1.521	-1.685	4.073	-140	-140	1.661			
														93.598

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	292	215	292	2.455	1.10%	1.10%	9,32%	2.163	2.163	2.240					
	KUR	241	215	241	2.318	0,92%	0,92%	8,97%	2.077	2.077	2.103					
	Non KUR	51	-	51	137	9,81%	9,81%	26,78%	86	86	137					
3	PWG	2	-	2	105	0,03%	0,03%	1,32%	103	103	105					
	Cilem	2	-	2	105	0,03%	0,03%	1,32%	103	103	105					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	724	198	198	2.381	1,21%	1,21%	4,02%	1.656	1.656	1.797					
	CF 1	299	301	299	823	4,47%	4,47%	12,41%	525	525	523					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	299	301	299	823	4,72%	4,72%	13,10%	525	525	523					
	CF 2	425	283	425	1.557	0,80%	0,80%	2,96%	1.132	1.132	1.275					
	Mitraguna & Others	348	203	348	1.482	0,80%	0,80%	3,44%	1.134	1.134	1.279					
	Pensiun	78	80	78	76	0,80%	0,80%	0,79%	(2)	(2)	(4)					
	Total Pembiayaan	509	771	509	506	0,54%	0,54%	0,54%	(4)	(4)	(265)					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Growth (Mtd)		
1	Asset (Retail) T	142.483	142.483	146.829	4.346		
2	Contribution Margin	6.308	6.308	6.614	306	-4,9%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,24	4,00	4,01	0,01	0,77
CIF Payroll	559	670	727	57	168



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	45.891	45.891	45.142	45.139	(1.793)	(3)	(752)	-1,64%	(752)	-1,64%			
2	Tabungan	156.974	156.974	154.202	153.437	6.492	(765)	(3.536)	-2,25%	(3.536)	-2,25%			
3	Deposito	26.423	26.423	26.415	26.415	(160)	0	(9)	-0,03%	(9)	-0,03%			
	Total	229.288	229.288	225.759	224.991	4.539	(768)	(4.297)	-1,87%	(4.297)	-1,87%			
	CASA	202.864	202.864	199.344	198.576	4.699	(768)	(4.288)	-2,11%	(4.288)	-2,11%			
	(%) CASA	88,48%	88,48%	88,30%	88,26%									
	FDR	89,99%	89,99%	91,97%	92,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	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	14.350	14.350	14.562	14.588		26	238	1,66%	238	1,66%			
2	Giro ISE	222	222	210	225		15	3	1,36%	3	1,36%			
3	Tabungan ISE	12.328	12.328	12.552	12.563		12	235	1,91%	235	1,91%			
4	Deposito ISE	1.800	1.800	1.800	1.800		0	0	0,00%	0	0,00%			
5	CIF ISE	142	142	142	142		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	-		
	• Local Champion	-	-	-	-	-	0	0	0	0	0	-		
	• Value Chain	-	-	-	-	-	0	0	0	0	0	-		
2	MBG	36.883	36.883	36.759	1.475	350	-1.125	660	-124	-124	474			
	KUR	36.001	36.001	35.884	1.475	350	-1.125	691	-117	-117	467			
	Non KUR	882	882	876	-	-	0	-31	-6	-6	6			
3	PWG	20.756	20.756	22.356	1.971	2.232	262	1.781	1.600	1.600	633			
	Cilem	16.839	16.839	18.425	1.671	1.862	190	1.722	1.587	1.587	275			
	Gadai	3.918	3.918	3.931	299	371	71	60	13	13	358			
4	CFG	148.687	148.687	148.504	1.282	1.310	28	1.474	-183	-183	1.493			
	CF 1	21.391	21.391	21.521	500	250	-250	-198	130	130	120			
	Total Griya	16.290	16.290	16.501	500	250	-250	0	211	211	39			
4	• Total Non Program	16.117	16.117	16.328	500	250	-250	916	211	211	39			
	• Program	173	173	173	-	-	0	173	0	0	-			
	Oto	5.101	5.101	5.020	-	-	0	-198	-81	-81	81			
	CF 2	127.296	127.296	126.983	782	1.060	278	1.672	-313	-313	1.373			
	Mitraguna & Others	85.341	85.341	85.320	690	800	110	1.869	-21	-21	821			
	Pensiun	41.955	41.955	41.663	92	260	168	-197	-292	-292	552			
	Total Pembiayaan	206.326	206.326	207.620	4.728	3.892	-835	3.915	1.294	1.294	2.599			
														207.620

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	26	32	26	2.932	0,07%	0,07%	7,98%	2.906	2.906	2.900					
	KUR	26	32	26	2.932	0,07%	0,07%	8,17%	2.906	2.906	2.900					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	29	-	29	232	0,14%	0,14%	1,04%	204	204	232					
	Cilem	29	-	29	214	0,17%	0,17%	1,16%	185	185	214					
	Gadai	-	-	-	19	0,00%	0,00%	0,48%	19	19	19					
4	CFG	1.103	812	1.103	3.383	0,74%	0,74%	2,28%	2.281	2.281	2.571					
	CF 1	-	-	-	849	0,00%	0,00%	3,94%	849	849	849					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	849	0,00%	0,00%	16,91%	849	849	849					
	CF 2	1.103	812	1.103	2.534	0,87%	0,87%	2,00%	1.432	1.432	1.723					
	Mitraguna & Others	702	492	702	1.574	0,82%	0,82%	1,84%	872	872	1.082					
	Pensiun	400	319	400	960	0,95%	0,95%	2,31%	560	560	641					
	Total Pembiayaan	1.468	1.827	1.468	2.026	0,71%	0,71%	0,98%	557	557	199					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Dec-25		
1	Asset (Retail) T	185.470	185.470	231.440	45.970		
2	Contribution Margin	9.852	9.852	10.134	282	-2,9%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,99	3,09	3,09	(0,00)	0,10
CIF Payroll	1.063	942	1.190	248	127



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	140	140	235	241	(13)	6	100	71,47%	100	71,47%			
2	Tabungan	109.570	109.570	104.095	103.861	(1.519)	(234)	(5.709)	-5,21%	(5.709)	-5,21%			
3	Deposito	24.529	24.529	24.996	24.996	(173)	0	467	1,90%	467	1,90%			
	Total	134.239	134.239	129.326	129.098	(1.706)	(229)	(5.142)	-3,83%	(5.142)	-3,83%			
	CASA	109.710	109.710	104.330	104.101	(1.532)	(229)	(5.609)	-5,11%	(5.609)	-5,11%			
	(%) CASA	81,73%	81,73%	80,67%	80,64%									
	FDR	143,65%	143,65%	147,97%	148,24%									

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	2.151	2.151	1.999	2.130		131	(21)	-0,98%	(21)	-0,98%			
2	Giro ISE	114	114	119	136		17	23	19,89%	23	19,89%			
3	Tabungan ISE	2.037	2.037	1.880	1.994		114	(44)	-2,14%	(44)	-2,14%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	147	147	147	147		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	-		
	• Local Champion	-	-	-	-	-	0	0	0	0	0	-		
	• Value Chain	-	-	-	-	-	0	0	0	0	0	-		
2	MBG	22.593	22.593	22.748	505	650	145	271	155	155	495			
	KUR	21.495	21.495	21.663	505	650	145	317	169	169	481			
	Non KUR	1.098	1.098	1.084	-	-	0	-46	-14	-14	14			
3	PWG	7.428	7.428	7.609	318	308	-10	123	181	181	127			
	Cilem	7.428	7.428	7.609	318	308	-10	123	181	181	127			
	Gadai	-	-	-	-	-	0	0	0	0	0	-		
4	CFG	162.807	162.807	161.013	3.464	1.022	-2.442	2.369	-1.794	-1.794	2.816			
	CF 1	7.785	7.785	7.662	-	-	0	-563	-123	-123	123			
	Total Griya	1.713	1.713	1.707	-	-	0	0	-5	-5	5			
4	• Total Non Program	1.713	1.713	1.707	-	-	0	-18	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	0	-		
	Oto	6.073	6.073	5.955	-	-	0	-563	-118	-118	118			
	CF 2	155.022	155.022	153.351	3.464	1.022	-2.442	2.932	-1.671	-1.671	2.693			
	Mitraguna & Others	87.772	87.772	86.711	2.987	890	-2.097	2.778	-1.062	-1.062	1.952			
	Pensiun	67.250	67.250	66.640	477	132	-345	155	-610	-610	742			
	Total Pembiayaan	192.828	192.828	191.369	4.287	1.980	-2.307	2.763	-1.459	-1.459	3.438			
														191.369

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	185	469	185	2.476	0,82%	0,82%	0,82%	10,89%	2.292	2.292	2.007				
	KUR	185	469	185	2.297	0,86%	0,86%	0,86%	10,60%	2.112	2.112	1.828				
	Non KUR	-	-	-	180	0,00%	0,00%	0,00%	16,56%	180	180	180				
3	PWG	58	-	58	394	0,78%	0,78%	0,78%	5,18%	336	336	394				
	Cilem	58	-	58	394	0,78%	0,78%	0,78%	5,18%	336	336	394				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	372	-	372	4.868	0,23%	0,23%	0,23%	3,02%	4.496	4.496	4.868				
	CF 1	-	-	-	1.549	0,00%	0,00%	0,00%	20,22%	1.549	1.549	1.549				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	1.549	0,00%	0,00%	0,00%	26,02%	1.549	1.549	1.549				
	CF 2	372	-	372	3.319	0,24%	0,24%	0,24%	2,16%	2.947	2.947	3.319				
	Mitraguna & Others	-	-	-	2.116	0,00%	0,00%	0,00%	2,44%	2.116	2.116	2.116				
	Pensiun	-	-	-	1.203	0,55%	0,55%	0,55%	1,81%	831	831	1.203				
	Total Pembiayaan	528	477	528	519	0,27%	0,27%	0,27%	0,27%	(9)	(9)	42				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	165.916	165.916	199.066	33.150	
2	Contribution Margin	7.913	7.913	10.372	2.459	-31,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,64	2,91	3,01	0,09	0,36
CIF Payroll	1.091	1.455	1.618	163	527



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	350.268	350.268	350.796	350.798	469	2	530	0,15%	530	0,15%			
2	Tabungan	225.594	225.594	223.178	222.400	(766)	(778)	(3.194)	-1,42%	(3.194)	-1,42%			
3	Deposito	87.919	87.919	87.191	87.191	452	0	(728)	-0,83%	(728)	-0,83%			
	Total	663.781	663.781	661.165	660.389	155	(775)	(3.392)	-0,51%	(3.392)	-0,51%			
	CASA	575.862	575.862	573.974	573.198	(297)	(776)	(2.664)	-0,46%	(2.664)	-0,46%			
	(%) CASA	86,75%	86,75%	86,81%	86,80%									
	FDR	27,59%	27,59%	27,68%	27,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	22.280	22.699	419	2.142	10,42%	2.142	10,42%			
2	Giro ISE	36	36	22	26	4	(10)	-27,67%	(10)	-27,67%			
3	Tabungan ISE	18.921	18.921	20.658	21.073	415	2.152	11,37%	2.152	11,37%			
4	Deposito ISE	1.600	1.600	1.600	1.600	0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81	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	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Local Champion	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.523	60.523	59.561	1.300	200	-1.100	321	-961	-961	1.161			
	KUR	57.137	57.137	56.227	1.100	200	-900	191	-910	-910	1.110			
	Non KUR	3.386	3.386	3.334	200	-	-200	130	-52	-52	52			
3	PWG	21.916	21.916	23.069	1.188	1.480	292	714	1.152	1.152	328			
	Cilem	21.916	21.916	23.069	1.188	1.480	292	714	1.152	1.152	328			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	99.543	99.543	99.248	1.435	992	-443	1.759	-295	-295	1.287			
	CF 1	45.423	45.423	44.906	1.235	-	-1.235	1.238	-518	-518	518			
	Total Griya	22.015	22.015	21.853	158	-	-158	0	-162	-162	162			
4	• Total Non Program	17.189	17.189	17.043	-	-	0	-186	-145	-145	145			
	• Program	4.827	4.827	4.810	158	-	-158	131	-17	-17	17			
	Oto	23.408	23.408	23.052	1.078	-	-1.078	1.238	-356	-356	356			
	CF 2	54.119	54.119	54.342	200	992	792	521	223	223	769			
	Mitraguna & Others	52.990	52.990	53.230	200	992	792	577	240	240	752			
	Pensiun	1.129	1.129	1.112	-	-	0	-56	-17	-17	17			
	Total Pembiayaan	183.110	183.110	183.006	3.923	2.672	-1.251	2.752	-104	-104	2.776			
														183.006

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	-	-	-	159	0,00%	0,00%	14,09%	159	159	159					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	159	0,00%	0,00%	14,09%	159	159	159					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	177	860	177	3.446	0,29%	0,29%	5,79%	3.269	3.269	2.587					
	KUR	177	764	177	3.039	0,31%	0,31%	5,41%	2.863	2.863	2.275					
	Non KUR	-	95	-	407	0,00%	0,00%	12,20%	407	407	311					
3	PWG	-	-	-	352	0,00%	0,00%	1,53%	352	352	352					
	Cilem	-	-	-	352	0,00%	0,00%	1,53%	352	352	352					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.334	1.453	1.334	4.043	1,34%	1,34%	4,07%	2.709	2.709	2.590					
	CF 1	1.156	1.453	1.156	3.865	2,54%	2,54%	8,61%	2.709	2.709	2.412					
	Total Griya	615	696	615	894	2,79%	2,79%	4,09%	279	279	198					
	Oto	540	757	540	2.970	2,31%	2,31%	12,88%	2.430	2.430	2.213					
	CF 2	178	-	178	178	0,33%	0,33%	0,33%	-	-	178					
	Mitraguna & Others	178	-	178	987	1,82%	1,82%	1,82%	(0)	(0)	(8)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	2.628	2.072	2.628	2.627	1,44%	1,44%	1,44%	(1)	(1)	555					

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	652	74	652	652	1,08%	1,08%	1,09%	-	-	578					
	KUR	562	74	562	562	0,98%	0,98%	1,00%	-	-	488					
	Non KUR	90	-	90	90	2,66%	2,66%	2,70%	-	-	90					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.976	1.998	1.976	1.975	1,99%	1,99%	1,99%	-	-	(23)					
	CF 1															



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	462	462	349	353	91	4	(110)	-23,70%	(110)	-23,70%			
2	Tabungan	97.563	97.563	93.418	93.136	(1.852)	(283)	(4.428)	-4,54%	(4.428)	-4,54%			
3	Deposito	24.097	24.097	24.863	24.978	65	115	881	3,66%	881	3,66%			
	Total	122.122	122.122	118.630	118.466	(1.696)	(163)	(3.656)	-2,99%	(3.656)	-2,99%			
	CASA	98.026	98.026	93.767	93.489	(1.761)	(278)	(4.537)	-4,63%	(4.537)	-4,63%			
	(%) CASA	80,27%	80,27%	79,04%	78,92%									
	FDR	171,70%	171,70%	176,01%	176,25%									

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	1.724	1.724	1.337	1.349	11	(375)	-21,75%	(375)	-21,75%				
2	Giro ISE	46	46	67	60	(7)	13	28,39%	13	28,39%				
3	Tabungan ISE	1.677	1.677	1.270	1.289	19	(388)	-23,14%	(388)	-23,14%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	71	71	71	71	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	60.956	60.956	60.327	620	200	-420	58	-629	-629	829			
	KUR	57.384	57.384	56.849	620	200	-420	229	-535	-535	735			
	Non KUR	3.573	3.573	3.478	-	-	0	-171	-95	-95	95			
3	PWG	13.174	13.174	13.357	944	458	-486	705	183	183	274			
	Cilem	13.174	13.174	13.357	944	458	-486	705	183	183	274			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	135.548	135.548	135.115	2.054	34	-2.020	812	-433	-433	467			
	CF 1	31.143	31.143	30.898	214	-	-214	827	-244	-244	244			
	Total Griya	15.973	15.973	15.949	115	-	-115	0	-24	-24	24			
4	• Total Non Program	15.973	15.973	15.949	115	-	-115	-32	-24	-24	24			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	15.169	15.169	14.950	99	-	-99	827	-220	-220	220			
	CF 2	104.406	104.406	104.216	1.840	34	-1.806	-15	-189	-189	223			
	Mitraguna & Others	93.868	93.868	93.745	1.750	34	-1.716	-33	-124	-124	158			
	Pensiun	10.537	10.537	10.472	90	-	-90	17	-66	-66	66			
	Total Pembiayaan	209.678	209.678	208.799	3.617	692	-2.926	1.575	-879	-879	1.571			
														208.799

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	1.491	1.713	1.491	3.950	2.45%	2.45%	6,55%	2.459	2.459	2.237						
	KUR	1.132	1.281	1.132	3.453	1,97%	1,97%	6,07%	2.321	2.321	2.171						
	Non KUR	359	431	359	497	10,04%	10,04%	14,29%	138	138	66						
3	PWG	172	-	172	227	1,30%	1,30%	1,70%	55	55	227						
	Cilem	172	-	172	227	1,30%	1,30%	1,70%	55	55	227						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	2.390	2.264	2.390	6.389	1,76%	1,76%	4,73%	3.999	3.999	4.125						
	CF 1	181	224	181	2.294	0,58%	0,58%	7,43%	2.114	2.114	2.070						
	Total Griya	-	-	-	3	0,00%	0,00%	0,02%	3	3	3						
	Oto	181	224	181	2.291	1,19%	1,19%	15,33%	2.111	2.111	2.067						
	CF 2	2.210	2.040	2.210	4.095	2,12%	2,12%	3,93%	1.885	1.885	2.055						
	Mitraguna & Others	2.210	2.040	2.210	3.820	2,35%	2,35%	4,08%	1.611	1.611	1.781						
	Pensiun	-	-	-	274	0,00%	0,00%	2,62%	274	274	274						
	Total Pembiayaan	4.053	3.976	4.053	10.566	1,93%	1,93%	5,06%	6.513	6.513	6.589						

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	721	686	721	727	1,18%	1,18%	1,21%	7	7	41						
	KUR	564	528	564	571	0,98%	0,98%	1,00%	7	7	43						
	Non KUR	156	158	156	156	4,37%	4,37%	4,49%	-	-	(1)						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.241	1.241	1.241	1.240	0,92%	0,92%	0,92%	(1)								



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	381	381	215	217	(290)	2	(164)	-43,00%	(164)	-43,00%			
2	Tabungan	110.485	110.485	109.607	109.284	1.473	(324)	(1.201)	-1,09%	(1.201)	-1,09%			
3	Deposito	16.981	16.981	17.087	17.087	5	0	106	0,62%	106	0,62%			
	Total	127.846	127.846	126.909	126.587	1.188	(322)	(1.259)	-0,98%	(1.259)	-0,98%			
	CASA	110.865	110.865	109.823	109.501	1.183	(322)	(1.365)	-1,23%	(1.365)	-1,23%			
	(%) CASA	86,72%	86,72%	86,54%	86,50%									
	FDR	120,72%	120,72%	121,32%	121,63%									

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	1.828	1.828	1.770	1.749		(22)	(79)	-4,32%	(79)	-4,32%			
2	Giro ISE	5	5	60	40		(21)	35	778,68%	35	778,68%			
3	Tabungan ISE	1.823	1.823	1.710	1.709		(1)	(114)	-6,26%	(114)	-6,26%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	101	101	101	101		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	-		
	Non-Linkage	-	-	-	-	-	0	0	0	0	0	-		
	• Local Champion	-	-	-	-	-	0	0	0	0	0	-		
	• Value Chain	-	-	-	-	-	0	0	0	0	0	-		
2	MBG	62.077	62.077	61.117	2.600	-	-2.600	856	-960	-960	960			
	KUR	57.871	57.871	56.931	2.600	-	-2.600	983	-940	-940	940			
	Non KUR	4.206	4.206	4.186	-	-	0	-127	-20	-20	20			
3	PWG	11.503	11.503	12.504	1.036	1.071	35	1.198	1.002	1.002	69			
	Cilem	11.503	11.503	12.504	1.036	1.071	35	1.198	1.002	1.002	69			
	Gadai	-	-	-	-	-	0	0	0	0	0	-		
4	CFG	80.757	80.757	80.350	1.142	97	-1.046	592	-407	-407	503			
	CF 1	7.892	7.892	7.534	91	97	5	148	-358	-358	454			
	Total Griya	5.453	5.453	5.034	-	-	0	0	-419	-419	419			
4	• Total Non Program	5.453	5.453	5.034	-	-	0	0	-419	-419	419			
	• Program	-	-	-	-	-	0	0	0	0	0	-		
	Oto	2.439	2.439	2.500	91	97	5	148	61	61	36			
	CF 2	72.865	72.865	72.816	1.051	-	-1.051	444	-49	-49	49			
	Mitraguna & Others	71.347	71.347	71.306	-	-	-891	292	-41	-41	41			
	Pensiun	1.518	1.518	1.509	-	-	-160	152	-9	-9	9			
	Total Pembiayaan	154.337	154.337	153.971	4.778	1.168	-3.610	2.646	-365	-365	1.533			
														153.971

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	211	553	211	3.049	0,34%	0,34%	4,99%	2.838	2.838	2.497					
	KUR	183	175	183	2.453	0,32%	0,32%	4,31%	2.270	2.270	2.278					
	Non KUR	28	377	28	596	0,67%	0,67%	14,23%	568	568	218					
3	PWG	28	-	28	245	0,25%	0,25%	1,96%	216	216	245					
	Cilem	28	-	28	245	0,25%	0,25%	1,96%	216	216	245					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	499	186	499	631	0,62%	0,62%	0,79%	132	132	446					
	CF 1	499	-	499	631	6,33%	6,33%	8,38%	132	132	631					
	Total Griya	415	-	415	415	7,60%	7,60%	8,23%	-	-	415					
	Oto	85	-	85	217	3,48%	3,48%	8,67%	132	132	217					
	CF 2	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)					
	Mitraguna & Others	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	738	738	738	3.925	0,48%	0,48%	2,55%	3.186	3.186	3.187					

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	94	114	94	154	0,15%	0,15%	0,25%	60	60	40					
	KUR	17	36	17	76	0,03%	0,03%	0,13%	60	60	40					
	Non KUR	78	78	78	78	1,85%	1,85%	1,85%	-	-	(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	186	507	186	186	0,23%	0,23%	0,23%	-	-	(321)					
	CF 1	-	421	-	-	0,00%	0,00%	0,00%	-	-	(421)					
	Total Griya	-	421	-	-	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	5.114	5.114	1.812	1.812	1.053	0	(3.302)	-64,57%	(3.302)	-64,57%			
2	Tabungan	62.342	62.342	56.651	56.080	(2.266)	(571)	(6.262)	-10,05%	(6.262)	-10,05%			
3	Deposito	13.260	13.260	16.295	16.295	0	0	3.035	22,89%	3.035	22,89%			
	Total	80.716	80.716	74.758	74.187	(1.213)	(571)	(6.529)	-8,09%	(6.529)	-8,09%			
	CASA	67.456	67.456	58.462	57.892	(1.213)	(571)	(9.564)	-14,18%	(9.564)	-14,18%			
	(%) CASA	83,57%	83,57%	78,20%	78,03%									
	FDR	124,47%	124,47%	133,89%	134,92%									

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	590	590	710	737	27	147	25,00%	147	25,00%				
2	Giro ISE	454	454	528	559	31	105	23,06%	105	23,06%				
3	Tabungan ISE	136	136	183	179	(4)	43	31,48%	43	31,48%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	34	34	34	34	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	49.352	49.352	49.094	1.070	550	-520	-318	-258	-258	808			
	KUR	47.820	47.820	47.581	1.070	550	-520	-273	-239	-239	789			
	Non KUR	1.533	1.533	1.514	-	-	0	-45	-19	-19	19			
3	PWG	9.984	9.984	10.030	827	241	-586	773	46	46	195			
	Cilem	9.984	9.984	10.030	827	241	-586	773	46	46	195			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	41.132	41.132	40.971	921	175	-746	154	-162	-162	337			
	CF 1	25.084	25.084	24.782	886	-	-886	-77	-302	-302	302			
	Total Griya	5.189	5.189	5.171	-	-	0	0	-18	-18	18			
4	• Total Non Program	4.861	4.861	4.844	-	-	0	-57	-17	-17	17			
	• Program	329	329	328	-	-	0	-2	-1	-1	1			
	Oto	19.895	19.895	19.611	886	-	-886	-77	-284	-284	284			
	CF 2	16.048	16.048	16.189	35	175	140	231	140	140	35			
	Mitraguna & Others	11.187	11.187	11.351	35	175	140	257	165	165	10			
	Pensiun	4.862	4.862	4.838	-	-	0	-26	-24	-24	24			
	Total Pembiayaan	100.469	100.469	100.095	2.818	966	-1.852	609	-374	-374	1.340			
														100.095

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%	0,00%	-	-	-			
	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	57	285	57	1.014	0,12%	0,12%	0,206%	956	956	728					
	KUR	57	285	57	1.014	0,12%	0,12%	0,213%	956	956	728					
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	12	-	12	258	0,12%	0,12%	0,257%	246	246	258					
	Cilem	12	-	12	258	0,12%	0,12%	0,257%	246	246	258					
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	1.704	2.516	1.704	3.046	4,14%	4,14%	7,43%	1.342	1.342	530					
	CF 1	835	980	835	2.177	3,33%	3,33%	8,79%	1.342	1.342	1.198					
	Total Griya	61	62	61	-	1,18%	1,18%	0,00%	(61)	(61)	(62)					
	Oto	774	917	774	2.177	3,89%	3,89%	11,10%	1.403	1.403	1.260					
	CF 2	869	1.537	869	869	5,41%	5,41%	5,37%	-	-	(668)					
	Mitraguna & Others	869	1.176	869	869	7,76%	7,76%	7,65%	-	-	(307)					
	Pensiun	-	361	-	-	0,00%	0,00%	0,00%	-	-	(361)					
	Total Pembiayaan	1.773	2.801	1.773	4.318	1,77%	1,77%	4,31%	2.544	2.544	1.516					

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	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	142	253	142	200	0,29%	0,29%	0,41%	57	57	(53)					
	KUR	60	170	60	117	0,12%	0,12%	0,25%	57	57	(53)					
	Non KUR	83	83	83	83	5,39%	5,39%	5,45%	-	-	-					
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	868	647	868	882	2,11%	2,11%	2,15%	14	14	235					
	CF 1	868	647	868	882	3,46%	3,46%	3,56%	14	14	235					
	Total Griya															



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	23.093	23.093	22.147	22.142	648	(5)	(951)	-4,12%	(951)	-4,12%			
2	Tabungan	256.654	256.654	246.447	245.789	7.110	(657)	(10.865)	-4,23%	(10.865)	-4,23%			
3	Deposito	34.986	34.986	37.363	37.363	313	0	2.377	6,79%	2.377	6,79%			
	Total	314.733	314.733	305.957	305.295	8.071	(662)	(9.439)	-3,00%	(9.439)	-3,00%			
	CASA	279.747	279.747	268.593	267.931	7.758	(662)	(11.816)	-4,22%	(11.816)	-4,22%			
	(%) CASA	88,88%	88,88%	87,79%	87,76%									
	FDR	86,27%	86,27%	88,72%	88,92%									

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	5.123	5.123	4.917	4.911		(6)	(212)	-4,13%	(212)	-4,13%			
2	Giro ISE	671	671	649	640		(9)	(30)	-4,54%	(30)	-4,54%			
3	Tabungan ISE	4.452	4.452	4.268	4.271		3	(181)	-4,07%	(181)	-4,07%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	112	112	112	112		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	1.593	1.593	1.593	-	-	0	-52	-0	-0	0			
	Linkage	924	924	924	-	-	-	-39	-0	-0	0			
	Non-Linkage	669	669	669	-	-	0	-12	0	0	(0)			
	• Local Champion	669	669	669	-	-	0	-12	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	73.645	73.645	72.428	2.330	100	-2.230	1.411	-1.217	-1.217	1.317			
	KUR	69.530	69.530	68.495	2.330	100	-2.230	1.561	-1.035	-1.035	1.135			
	Non KUR	4.115	4.115	3.933	-	-	0	-150	-182	-182	182			
3	PWG	28.268	28.268	29.385	3.452	5.267	1.815	2.478	1.118	1.118	4.149			
	Cilem	18.867	18.867	20.221	1.680	1.956	276	1.297	1.353	1.353	602			
	Gadai	9.400	9.400	9.165	1.772	3.311	1.539	1.181	-236	-236	3.547			
4	CFG	168.022	168.022	168.052	5.403	3.349	-2.054	6.037	30	30	3.319			
	CF 1	44.251	44.251	44.090	515	-	-515	48	-162	-162	162			
	Total Griya	38.657	38.657	38.557	321	-	-321	0	-99	-99	99			
4	• Total Non Program	15.924	15.924	15.873	-	-	0	-277	-51	-51	51			
	• Program	22.733	22.733	22.685	321	-	-321	164	-48	-48	48			
	Oto	5.595	5.595	5.532	194	-	-194	48	-62	-62	62			
	CF 2	123.771	123.771	123.962	4.888	3.349	-1.539	5.989	192	192	3.157			
	Mitraguna & Others	108.996	108.996	109.272	4.236	3.349	-887	5.347	276	276	3.073			
	Pensiun	14.774	14.774	14.690	652	-	-652	642	-84	-84	84			
	Total Pembiayaan	271.528	271.528	271.458	11.185	8.716	-2.469	9.876	-69	-69	8.785			
														271.458

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%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-			
2	MBG	686	1.497	686	5.323	0,93%	0,93%	7,35%	4.638	4.638	3.826			
	KUR	397	890	397	4.754	0,57%	0,57%	6,94%	4.357	4.357	3.864			
	Non KUR	289	607	289	569	7,01%	7,01%	14,46%	280	280	(38)			
3	PWG	42	-	42	646	0,15%	0,15%	2,20%	605	605	646			
	Cilem	42	-	42	509	0,22%	0,22%	2,52%	467	467	509			
	Gadai	-	-	-	137	0,00%	0,00%	1,50%	137	137	137			
4	CFG	1.944	4.628	1.944	8.469	1,16%	1,16%	5,04%	6.525	6.525	3.841			
	CF 1	1.760	3.322	1.760	3.873	3,98%	3,98%	8,78%	2.112	2.112	551			
	Total Griya	1.626	3.064	1.626	2.804	4,21%	4,21%	7,27%	1.178	1.178	(260)			
	Oto	134	258	134	1.069	2,40%	2,40%	19,31%	934	934	811			
	CF 2	184	1.306	184	4.597	0,15%	0,15%	3,71%	4.413	4.413	3.291			
	Mitraguna & Others	184	1.306	184	4.597	0,17%	0,17%	4,21%	4.413	4.413	3.291			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.671	6.125	2.671	14.439	0,98%	0,98%	5,32%	11.768	11.768	8.314			

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	52	52	52	52	3,26%	3,26%	3,26%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	52	52	52	52	7,77%	7,77%	7,77%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	211	362	211	207	0,29%	0,29%	0,29%	(4)	(4)	(155)			
	KUR	130	275	130	130	0,19%	0,19%	0,19%	-	-	(145)			
	Non KUR	82	87	82	77	1,98%	1,98%	1,96%	(4)	(4)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.210	3.063	4.210	4.400	2,51%	2,51%	2,62%	190	190	1.337			
	CF 1	1.842	1.534	1.842	2.033	4,16%	4,16%	4,61%	191	191	499			
	Total Griya	1.842	1.534	1.842	2.033	4,								



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	8.509	8.509	9.945	9.945	(97)	0	1.436	16,88%	1.436	16,88%			
2	Tabungan	235.306	235.306	233.174	233.091	(96.276)	(83)	(2.215)	-0,94%	(2.215)	-0,94%			
3	Deposito	67.982	67.982	68.468	68.468	(791)	0	487	0,72%	487	0,72%			
	Total	311.796	311.796	311.587	311.504	(97.164)	(83)	(292)	-0,09%	(292)	-0,09%			
	CASA	243.814	243.814	243.119	243.036	(96.373)	(83)	(779)	-0,32%	(779)	-0,32%			
	(%) CASA	78,20%	78,20%	78,03%	78,02%									
	FDR	41,99%	41,99%	42,64%	42,65%									

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	12.654	12.654	13.709	13.612	(97)	958	7,57%	958	7,57%				
2	Giro ISE	1.786	1.786	1.903	1.903	0	117	6,54%	117	6,54%				
3	Tabungan ISE	9.818	9.818	10.757	10.659	(97)	841	8,56%	841	8,56%				
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%				
5	CIF ISE	115	115	115	115	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	14.129	14.129	13.914	-	-	0	-392	-215	-215	215				
	KUR	12.755	12.755	12.541	-	-	0	-389	-215	-215	215				
	Non KUR	1.374	1.374	1.374	-	-	0	-3	0	0	-				
3	PWG	15.393	15.393	16.360	2.355	2.167	-189	1.722	967	967	1.200				
	Cilem	11.471	11.471	11.691	1.440	592	-848	1.574	220	220	372				
	Gadai	3.922	3.922	4.669	916	1.575	659	148	747	747	828				
4	CFG	101.402	101.402	102.585	1.538	1.556	18	3.795	1.183	1.183	373				
	CF 1	26.966	26.966	27.091	236	352	116	1.408	125	125	227				
	Total Griya	14.837	14.837	14.750	-	-	0	0	-87	-87	87				
4	• Total Non Program	14.417	14.417	14.330	-	-	0	-127	-87	-87	87				
	• Program	420	420	420	-	-	0	-3	0	0	-				
	Oto	12.130	12.130	12.341	236	352	116	1.408	212	212	140				
	CF 2	74.436	74.436	75.494	1.302	1.204	-98	2.387	1.058	1.058	146				
	Mitraguna & Others	73.001	73.001	73.862	1.302	1.000	-302	2.058	861	861	139				
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7				
	Total Pembiayaan	130.924	130.924	132.859	3.894	3.723	-171	5.125	1.935	1.935	1.787	132.859			

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	106	514	106	322	0,75%	0,75%	0,231	216	216	(193)							
	KUR	106	514	106	322	0,83%	0,83%	0,256%	216	216	(193)							
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
3	PWG	333	-	333	238	2,16%	2,16%	1,45%	(95)	(95)	238							
	Cilem	333	-	333	229	2,90%	2,90%	1,96%	(104)	(104)	229							
	Gadai	-	-	-	9	0,00%	0,00%	0,19%	9	9	9							
4	CFG	1.297	1.446	1.297	4.394	1,28%	1,28%	4,28%	3.096	3.096	2.947							
	CF 1	571	649	571	3.660	2,12%	2,12%	13,51%	3.089	3.089	3.011							
	Total Griya	461	460	461	866	3,11%	3,11%	5,87%	405	405	406							
	Oto	110	189	110	2.795	0,91%	0,91%	22,64%	2.685	2.685	2.605							
	CF 2	726	797	726	733	0,98%	0,98%	0,97%	7	7	(64)							
	Mitraguna & Others	726	797	726	733	0,99%	0,99%	0,99%	7	7	(64)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	1.736	1.960	1.736	4.953	1,33%	1,33%	3,73%	3.217	3.217	2.993							

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	9.884	9.863	9.884	9.893	69,96%	69,96%	71,10%	8	8	30						
	KUR	8.569	8.547	8.569	8.577	67,18%	67,18%	68,40%	8	8	30						
	Non KUR	1.315	1.316	1.315	1.315	95,74%	95,74%	95,74%	-	-	(1)						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.446	1.389	1.446	1.446	1,43%	1,4										



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	7.681	7.681	8.854	8.871	1.182	18	1.190	15,50%	1.190	15,50%			
2	Tabungan	173.992	173.992	172.135	171.867	17.664	(269)	(2.125)	-1,22%	(2.125)	-1,22%			
3	Deposito	29.204	29.204	27.982	27.984	976	2	(1.220)	-4,18%	(1.220)	-4,18%			
	Total	210.876	210.876	208.971	208.722	19.822	(249)	(2.155)	-1,02%	(2.155)	-1,02%			
	CASA	181.673	181.673	180.989	180.738	18.845	(251)	(935)	-0,51%	(935)	-0,51%			
	(%) CASA	86,15%	86,15%	86,61%	86,59%									
	FDR	97,40%	97,40%	99,10%	99,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	11.966	11.829	(137)	1.621	15,88%	1.621	15,88%			
2	Giro ISE	3.766	3.766	5.559	5.302	(257)	1.536	40,79%	1.536	40,79%			
3	Tabungan ISE	6.442	6.442	6.407	6.527	120	85	1,33%	85	1,33%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	111	111	111	111	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	19.990	19.990	19.669	475	150	-325	698	-321	-321	471			
	KUR	18.928	18.928	18.634	475	150	-325	731	-294	-294	444			
	Non KUR	1.062	1.062	1.035	-	-	0	-33	-27	-27	27			
3	PWG	33.132	33.132	35.776	4.335	10.151	5.816	1.280	2.644	2.644	7.506			
	Cilem	14.772	14.772	15.917	1.550	1.416	-134	1.619	1.144	1.144	272			
	Gadai	18.360	18.360	19.860	2.784	8.734	5.950	-339	1.500	1.500	7.234			
4	CFG	152.281	152.281	151.649	3.451	500	-2.951	2.560	-633	-633	1.133			
	CF 1	20.495	20.495	20.254	911	-	-911	619	-241	-241	241			
	Total Griya	12.083	12.083	12.045	450	-	-450	0	-38	-38	38			
4	• Total Non Program	12.083	12.083	12.045	450	-	-450	343	-38	-38	38			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.209	461	-	-461	619	-203	-203	203			
	CF 2	131.786	131.786	131.394	2.540	500	-2.040	1.940	-392	-392	892			
	Mitraguna & Others	118.525	118.525	118.233	2.540	500	-2.040	2.057	-292	-292	792			
	Pensiun	13.261	13.261	13.162	-	-	0	-117	-99	-99	99			
	Total Pembiayaan	205.403	205.403	207.094	8.260	10.801	2.540	4.537	1.691	1.691	9.110			
														207.094

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	416	441	416	1.213	2,08%	2,08%	6,17%	796	796	772					
	KUR	416	441	416	1.213	2,20%	2,20%	6,51%	796	796	772					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
3	PWG	482	-	482	965	1,45%	1,45%	1,45%	2,70%	483	483	965				
	Cilem	482	-	482	411	3,26%	3,26%	2,58%	(71)	(71)	411					
	Gadai	-	-	-	554	0,00%	0,00%	2,79%	554	554	554					
4	CFG	978	854	978	3.068	0,64%	0,64%	2,02%	2.090	2.090	2.214					
	CF 1	401	637	401	1.913	1,95%	1,95%	9,45%	1.513	1.513	1.276					
	Total Griya	337	341	337	337	2,79%	2,79%	2,80%	-	-	(4)					
	Oto	64	297	64	1.576	0,76%	0,76%	19,20%	1.513	1.513	1.279					
	CF 2	577	216	577	1.155	0,44%	0,44%	0,88%	578	578	938					
	Mitraguna & Others	385	216	385	467	0,32%	0,32%	0,40%	83	83	251					
	Pensiun	192	-	192	687	1,45%	1,45%	5,22%	495	495	687					
	Total Pembiayaan	2.639	2.631	2.639	2.573	1,29%	1,29%	1,24%	(67)	(67)	(58)					

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	191.374	191.374	211.605	20.231	2,2%	PHR	3,16	3,42
2	Contribution Margin	9.292	9.292	9.090	(202)	2,2%	CIF Payroll	1.144	1.094



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	9.562	9.562	25.066	25.104	649	38	15.542	162,55%	15.542	162,55%			
2	Tabungan	273.687	273.687	264.417	263.299	7.552	(1.119)	(10.389)	-3,80%	(10.389)	-3,80%			
3	Deposito	63.164	63.164	61.960	62.050	970	90	(1.114)	-1,76%	(1.114)	-1,76%			
	Total	346.413	346.413	351.443	350.452	9.171	(991)	4.039	1,17%	4.039	1,17%			
	CASA	283.249	283.249	289.483	288.402	8.201	(1.081)	5.153	1,82%	5.153	1,82%			
	(%) CASA	81,77%	81,77%	82,37%	82,29%									
	FDR	110,42%	110,42%	109,08%	109,39%									

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	14.504	14.504	14.915	14.779		(136)	276	1,90%	276	1,90%			
2	Giro ISE	1.367	1.367	1.233	1.254		21	(113)	-8,26%	(113)	-8,26%			
3	Tabungan ISE	13.137	13.137	13.682	13.525		(156)	389	2,96%	389	2,96%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		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	27.433	27.433	27.131	1.210	1.000	-210	827	-302	-302	1.302			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	27.433	27.433	27.131	1.210	1.000	-210	827	-302	-302	1.302			
	• Local Champion	25.473	25.473	25.921	-	1.000	1.000	-235	448	448	552			
	• Value Chain	1.960	1.960	1.210	1.210	-	(1.210)	1.062	-750	-750	750			
2	MBG	27.691	27.691	27.722	1.300	350	-950	826	30	30	320			
	KUR	25.908	25.908	25.952	1.300	350	-950	965	44	44	306			
	Non KUR	1.783	1.783	1.770	-	-	0	-139	-13	-13	13			
3	PWG	38.487	38.487	41.386	6.653	7.228	575	1.979	2.899	2.899	4.329			
	Cilem	21.108	21.108	22.992	2.175	2.402	227	1.863	1.884	1.884	518			
	Gadai	17.379	17.379	18.394	4.478	4.825	347	117	1.015	1.015	3.810			
4	CFG	288.898	288.898	287.127	5.621	1.359	-4.261	2.156	-1.772	-1.772	3.131			
	CF 1	35.433	35.433	35.004	114	170	57	427	-429	-429	600			
	Total Griya	29.263	29.263	28.790	-	-	0	0	-473	-473	473			
4	• Total Non Program	29.263	29.263	28.790	-	-	0	0	-473	-473	473			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.170	6.170	6.214	114	170	57	427	44	44	127			
	CF 2	253.465	253.465	252.123	5.507	1.189	-4.318	1.729	-1.342	-1.342	2.531			
	Mitraguna & Others	234.984	234.984	233.802	5.221	1.189	-4.032	1.811	-1.182	-1.182	2.371			
	Pensiun	18.481	18.481	18.321	286	-	-286	-82	-160	-160	160			
	Total Pembiayaan	382.510	382.510	383.365	14.784	9.937	-4.847	5.787	855	855	9.082			
														383.365

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	80	85	80	80	0,29%	0,29%	0,29%	(0)	(0)	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	80	0,29%	0,29%	0,29%	(0)	(0)	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	1.465	0,43%	0,43%	5,28%	1.346	1.346	1.244			
	KUR	39	138	39	1.321	0,15%	0,15%	5,09%	1.282	1.282	1.183			
	Non KUR	80	83	80	144	4,47%	4,47%	8,13%	64	64	61			
3	PWG	139	-	139	995	0,36%	0,36%	2,40%	857	857	995			
	Cilem	139	-	139	870	0,66%	0,66%	3,78%	731	731	870			
	Gadai	-	-	-	125	0,00%	0,00%	0,68%	125	125	125			
4	CFG	1.840	3.357	1.840	9.084	0,64%	0,64%	3,16%	7.244	7.244	5.727			
	CF 1	551	302	551	2.245	1,55%	1,55%	6,41%	1.695	1.695	1.944			
	Total Griya	135	92	135	1.419	0,46%	0,46%	4,93%	1.284	1.284	1.327			
	Oto	415	209	415	826	6,73%	6,73%	13,29%	411	411	617			
	CF 2	1.289	3.056	1.289	6.839	0,51%	0,51%	2,71%	5.550	5.550	3.783			
	Mitraguna & Others	1.289	3.056	1.289	6.839	0,55%	0,55%	2,93%	5.550	5.550	3.783			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	9.298	10.553	9.298	9.334	2,43%	2,43%	3,03%	35	35	(1.220)			

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	591	593	591	629	2,14%	2,14%	2,27%	38	38	37			
	KUR	398	396	398	436	1,54%	1,54%	1,68%	38	38	40			
	Non KUR	193	196	193	193	10,83%	10,83%	10,91%	-	-	(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	8.707	9.961	8.707	8.704	3,01%	3,01%	3,03%	(3)	(3)	(1.257)			
	CF 1	205	205	205	205	0,58%	0,58%	0,5						



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	6.194	6.194	6.781	6.808	253	27	614	9,92%	614	9,92%			
2	Tabungan	175.413	175.413	176.172	175.404	5.100	(769)	(9)	-0,01%	(9)	-0,01%			
3	Deposito	161.813	161.813	180.090	180.092	(307)	2	18.279	11,30%	18.279	11,30%			
	Total	343.420	343.420	363.043	362.304	5.046	(739)	18.884	5,50%	18.884	5,50%			
	CASA	181.607	181.607	182.954	182.212	5.353	(741)	605	0,33%	605	0,33%			
	(%) CASA	52,88%	52,88%	50,39%	50,29%									
	FDR	64,59%	64,59%	61,02%	61,14%									

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	8.339	8.339	9.407	9.448	242	1.309	15,70%	1.309	15,70%				
2	Giro ISE	1.784	1.784	2.256	2.294	38	510	28,56%	510	28,56%				
3	Tabungan ISE	6.552	6.552	7.148	7.352	204	800	12,20%	800	12,20%				
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%				
5	CIF ISE	96	96	96	96	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	43.748	43.748	42.970	1.665	-	-1.665	1.559	-778	-778	778			
	KUR	42.190	42.190	41.430	1.665	-	-1.665	1.613	-760	-760	760			
	Non KUR	1.558	1.558	1.540	-	0	-53	-19	-19	-19	19			
3	PWG	18.117	18.117	19.053	1.489	1.906	417	884	936	936	970			
	Cilem	13.647	13.647	14.292	1.060	1.069	10	831	645	645	425			
	Gadai	4.470	4.470	4.761	430	837	407	53	291	291	545			
4	CFG	159.960	159.960	159.503	3.537	2.000	-1.537	5.492	-457	-457	2.457			
	CF 1	20.767	20.767	20.557	237	-	-237	436	-209	-209	209			
	Total Griya	12.416	12.416	12.367	-	0	0	0	-49	-49	49			
4	• Total Non Program	12.416	12.416	12.367	-	0	0	0	-49	-49	49			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	8.351	8.351	8.190	237	-	-237	436	-161	-161	161			
	CF 2	139.193	139.193	138.946	3.300	2.000	-1.300	5.055	-247	-247	2.247			
	Mitraguna & Others	124.993	124.993	124.808	3.300	1.940	-1.360	4.883	-185	-185	2.125			
	Pensiun	14.200	14.200	14.138	-	60	60	172	-63	-63	123			
	Total Pembiayaan	221.825	221.825	221.526	6.691	3.906	-2.785	7.935	-299	-299	4.205			
														221.526

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	488	654	488	3.029	1.12%	1.12%	7,05%	2.541	2.541	2.374					
	KUR	458	622	458	2.751	1,08%	1,08%	6,64%	2.293	2.293	2.129					
	Non KUR	30	32	30	278	1,96%	1,96%	18,07%	248	248	246					
3	PWG	3	-	3	906	0,02%	0,02%	4,76%	903	903	906					
	Cilem	3	-	3	687	0,02%	0,02%	4,81%	684	684	687					
	Gadai	-	-	-	219	0,00%	0,00%	4,60%	219	219	219					
4	CFG	1.788	2.491	1.788	4.614	1,12%	1,12%	5,48%	2.826	2.826	2.124					
	CF 1	520	547	520	1.126	2,50%	2,50%	11,89%	606	606	579					
	Total Griya	49	-	49	153	0,40%	0,40%	1,23%	103	103	153					
	Oto	471	547	471	974	5,64%	5,64%	11,89%	503	503	427					
	CF 2	1.269	1.943	1.269	3.488	0,91%	0,91%	2,51%	2.219	2.219	1.545					
	Mitraguna & Others	1.269	1.943	1.269	3.270	1,01%	1,01%	2,62%	2.002	2.002	1.327					
	Pensiun	-	-	-	218	0,00%	0,00%	1,54%	218	218	218					
	Total Pembiayaan	3.010	3.532	3.010	3.064	1,36%	1,36%	1,38%	53	53	(468)					

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	336.221	336.221	343.420	7.199		3,20	3,47	3,49
2	Contribution Margin	13.162	13.162	12.123	(1.039)	7,9%	1.263	1.301	1.448

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,20	3,47	3,49	0,02	0,29
CIF Payroll	1.263	1.301	1.448	147	185



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	3.263	3.263	2.050	2.059	213	8	(1.205)	-36,91%	(1.205)	-36,91%			
2	Tabungan	164.746	164.746	150.251	149.413	(3.315)	(838)	(15.333)	-9,31%	(15.333)	-9,31%			
3	Deposito	74.583	74.583	74.746	74.746	(247)	0	163	0,22%	163	0,22%			
	Total	242.592	242.592	227.047	226.217	(3.349)	(830)	(16.375)	-6,75%	(16.375)	-6,75%			
	CASA	168.009	168.009	152.301	151.471	(3.102)	(830)	(16.538)	-9,84%	(16.538)	-9,84%			
	(%) CASA	69,26%	69,26%	67,08%	66,96%									
	FDR	94,47%	94,47%	100,67%	101,04%									

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	5.745	5.745	4.707	4.647		(60)	(1.098)	-19,11%	(1.098)	-19,11%			
2	Giro ISE	24	24	208	241		33	216	893,35%	216	893,35%			
3	Tabungan ISE	5.721	5.721	4.500	4.407		(93)	(1.315)	-22,98%	(1.315)	-22,98%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	117	117	117	117		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	51.101	51.101	50.573	1.000	600	-400	1.320	-528	-528	1.128			
	KUR	49.224	49.224	48.718	1.000	600	-400	1.318	-506	-506	1.106			
	Non KUR	1.876	1.876	1.855	-	-	0	2	-21	-21	21			
3	PWG	8.004	8.004	8.364	980	447	-533	897	360	360	87			
	Cilem	8.004	8.004	8.364	980	447	-533	897	360	360	87			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	170.072	170.072	169.632	2.911	745	-2.166	1.087	-440	-440	1.185			
	CF 1	17.880	17.880	17.668	426	-	-426	259	-212	-212	212			
	Total Griya	980	980	970	-	-	0	0	-11	-11	11			
4	• Total Non Program	980	980	970	-	-	0	0	-12	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.699	426	-	-426	259	-201	-201	201			
	CF 2	152.192	152.192	151.964	2.485	745	-1.740	828	-228	-228	973			
	Mitraguna & Others	120.862	120.862	120.894	2.485	745	-1.740	935	31	31	714			
	Pensiun	31.329	31.329	31.070	-	-	0	-107	-259	-259	259			
	Total Pembiayaan	229.177	229.177	228.570	4.891	1.792	-3.099	3.305	-607	-607	2.400			
														228.570

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	77	554	77	2.126	0,15%	0,15%	4,20%	2.048	2.048	1.572			
	KUR	77	529	77	1.968	0,16%	0,16%	4,04%	1.891	1.891	1.439			
	Non KUR	-	25	-	158	0,00%	0,00%	8,50%	158	158	133			
3	PWG	205	-	205	112	2,56%	2,56%	1,34%	(93)	(93)	112			
	Cilem	205	-	205	112	2,56%	2,56%	1,34%	(93)	(93)	112			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.049	1.580	1.049	3.346	0,62%	0,62%	1,97%	2.297	2.297	1.766			
	CF 1	365	766	365	1.682	2,04%	2,04%	9,52%	1.317	1.317	916			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	365	766	365	1.682	2,16%	2,16%	10,07%	1.317	1.317	916			
	CF 2	684	814	684	1.664	0,45%	0,45%	1,09%	980	980	850			
	Mitraguna & Others	526	616	526	1.235	0,44%	0,44%	1,02%	709	709	619			
	Pensiun	158	198	158	429	0,50%	0,50%	1,38%	271	271	231			
	Total Pembiayaan	2.515	2.219	2.515	2.515	1,10%	1,10%	(0)	(0)	295				

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	151	191	151	151	0,30%	0,30%	0,30%	(0)	(0)	(40)			
	KUR	132	154	132	132	0,27%	0,27%	0,27%	(0)	(0)	(21)			
	Non KUR	18	37	18	18	0,98%	0,98%	1,00%	-	-	(19)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.364	2.029	2.364	2.364	1,39%	1,39%	1,39%	-	-	335			
	CF 1	262	113	262	262	1,47%	1,47%	1,48%	-	-	149			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	262	113	262	262	1,55%	1,55%	1,57%	-	-	149			
	CF 2	2.102	1.915	2.102	2.102	1,38%	1,38%	1,38%	-	-	186			
	Mitraguna & Others	1.915	1.915	1.915</										



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	19	19	225	223	23	(2)	204	1097,96%	204	1097,96%			
2	Tabungan	72.254	72.254	70.706	70.378	(114)	(328)	(1.876)	-2,60%	(1.876)	-2,60%			
3	Deposito	14.447	14.447	13.530	13.530	92	0	(917)	-6,35%	(917)	-6,35%			
	Total	86.720	86.720	84.461	84.131	1	(330)	(2.589)	-2,99%	(2.589)	-2,99%			
	CASA	72.273	72.273	70.932	70.601	(91)	(330)	(1.672)	-2,31%	(1.672)	-2,31%			
	(%) CASA	83,34%	83,34%	83,98%	83,92%									
	FDR	106,88%	106,88%	109,94%	110,37%									

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	390	390	401	418	18	28	7,22%	28	7,22%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	390	390	401	418	18	28	7,22%	28	7,22%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	173	173	173	173	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	18	18	18	-	-	0	-0	0	0	0	(0)		
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	18	18	18	-	-	0	-0	0	0	0	(0)		
	• Local Champion	18	18	18	-	-	0	-0	0	0	0	(0)		
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-		
2	MBG	-	-	-	-	-	0	0	0	0	0	-		
	KUR	-	-	-	-	-	0	0	0	0	0	-		
	Non KUR	-	-	-	-	-	0	0	0	0	0	-		
3	PWG	7.557	7.557	8.438	872	942	69	782	881	881	60			
	Cilem	7.557	7.557	8.438	872	942	69	782	881	881	60			
	Gadai	-	-	-	-	-	0	0	0	0	0	-		
4	CFG	85.111	85.111	84.397	862	273	-589	362	-715	-715	988			
	CF 1	444	444	444	-	-	0	-3	0	0	0	-		
	Total Griya	249	249	249	-	-	0	0	0	0	0	-		
4	• Total Non Program	249	249	249	-	-	0	-2	0	0	0	-		
	• Program	-	-	-	-	-	0	0	0	0	0	-		
	Oto	194	194	194	-	-	0	-3	0	0	0	-		
	CF 2	84.668	84.668	83.953	862	273	-589	365	-715	-715	988			
	Mitraguna & Others	38.306	38.306	37.892	370	173	-197	101	-414	-414	587			
	Pensiun	46.362	46.362	46.061	492	100	-392	264	-301	-301	401			
	Total Pembiayaan	92.686	92.686	92.853	1.734	1.215	-520	1.144	167	167	1.048			92.853

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	164	-	164	66	2,17%	2,17%	0,78%	(98)	(98)	66					
	Cilem	164	-	164	66	2,17%	2,17%	0,78%	(98)	(98)	66					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	338	387	338	2.667	0,40%	0,40%	3,16%	2.329	2.329	2.280					
	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	338	387	338	2.667	0,40%	0,40%	3,18%	2.329	2.329	2.280					
	Mitraguna & Others	338	387	338	1.559	0,88%	0,88%	4,11%	1.221	1.221	1.172					
	Pensiun	-	-	-	-	1.108	0,00%	2,41%	1.108	1.108	1.108					
	Total Pembiayaan	246	247	246	242	0,27%	0,27%	0,26%	(4)	(4)	(4)					

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	18	18	18	18	100,00%	100,00%	100,00%	0	0	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	0	0	-	-	-			
	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	228	229	228	224	0,27%	0,27%	0,27%	(4)	(4)	(4)					
	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	228	229	228	224	0,27%	0,27%	0,27%	(4)	(4)	(4)					
	Mitraguna & Others	228	229	228	224	0,60%	0,60%	0,59%	(4							



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	18.087	18.087	23.177	23.186	867	9	5.099	28,19%	5.099	28,19%			
2	Tabungan	126.474	126.474	109.645	109.238	6.678	(407)	(17.236)	-13,63%	(17.236)	-13,63%			
3	Deposito	24.696	24.696	22.220	22.220	(90)	0	(2.476)	-10,03%	(2.476)	-10,03%			
	Total	169.257	169.257	155.043	154.644	7.454	(399)	(14.614)	-8,63%	(14.614)	-8,63%			
	CASA	144.561	144.561	132.822	132.423	7.544	(399)	(12.138)	-8,40%	(12.138)	-8,40%			
	(%) CASA	85,41%	85,41%	85,67%	85,63%									
	FDR	107,46%	107,46%	116,81%	117,11%									

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	6.672	6.672	6.767	6.810		43	138	2,07%	138	2,07%			
2	Giro ISE	399	399	452	505		53	105	26,40%	105	26,40%			
3	Tabungan ISE	2.172	2.172	2.215	2.205		(10)	33	1,51%	33	1,51%			
4	Deposito ISE	4.100	4.100	4.100	4.100		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		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	1.411	1.411	1.408	-	-	0	-47	-3	-3	3			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.411	1.411	1.408	-	-	0	-47	-3	-3	3			
	• Local Champion	527	527	523	-	-	0	-27	-4	-4	4			
	• Value Chain	884	884	884	-	-	-	-20	0	0	(0)			
2	MBG	21.281	21.281	21.206	575	200	-375	218	-75	-75	275			
	KUR	19.291	19.291	19.237	575	200	-375	288	-54	-54	254			
	Non KUR	1.989	1.989	1.968	-	-	0	-70	-21	-21	21			
3	PWG	10.049	10.049	10.471	1.653	921	-731	1.470	422	422	500			
	Cilem	9.808	9.808	10.241	1.599	896	-704	1.442	433	433	463			
	Gadai	241	241	230	53	26	-28	28	-11	-11	37			
4	CFG	149.139	149.139	148.025	2.767	320	-2.447	-108	-1.115	-1.115	1.435			
	CF 1	5.577	5.577	5.517	-	-	0	132	-60	-60	60			
	Total Griya	1.158	1.158	1.156	-	-	0	0	-2	-2	2			
	• Total Non Program	1.158	1.158	1.156	-	-	0	0	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.360	-	-	0	132	-58	-58	58			
	CF 2	143.563	143.563	142.508	2.767	320	-2.447	-240	-1.055	-1.055	1.375			
	Mitraguna & Others	99.354	99.354	98.713	1.725	320	-1.405	-605	-641	-641	961			
	Pensiun	44.209	44.209	43.795	1.042	-	-1.042	365	-414	-414	414			
	Total Pembiayaan	181.880	181.880	181.109	4.995	1.441	-3.553	1.534	-772	-772	2.213	181.109		

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	47	47	47	47	33,33%	33,33%	3,35%	0,00%	0,00%	0	0	0				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	47	47	47	47	33,33%	33,33%	3,35%	0,00%	0,00%	0	0	0				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	1.372	0,00%	0,00%	6,47%	1.372	1.372	1.372					
	KUR	-	-	-	-	1.156	0,00%	0,00%	6,01%	1.156	1.156	1.156					
	Non KUR	-	-	-	-	216	0,00%	0,00%	10,99%	216	216	216					
3	PWG	225	-	225	293	2,23%	2,23%	2,79%	68	68	293						
	Cilem	225	-	225	293	2,29%	2,29%	2,86%	68	68	293						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.285	1.682	1.285	4.060	0,86%	0,86%	0,86%	2,74%	2,74%	2,74%	2,377					
	CF 1	323	334	323	469	5,78%	5,78%	8,50%	147	147	147	135					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Oto	323	334	323	469	7,30%	7,30%	10,76%	147	147	147	135					
	CF 2	963	1.348	963	3.591	0,67%	0,67%	2,52%	2.628	2.628	2.628	2.242					
	Mitraguna & Others	963	1.348	963	2.774	0,97%	0,97%	2,81%	1.811	1.811	1.811	1.426					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Total Pembiayaan	638	257	638	257	0,35%	0,35%	0,14%	(381)	(381)	(381)	(0)					

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	219	219	219	219	1,03%	1,03%	1,03%	-	-	(0)						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	219	219	219	219	11,00%	11,00%	11,00%	11,12%	-	(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	419	38	419	38	0,28%	0,28%	0,28%	0,03%	(381)</							



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	6.548	6.548	3.416	3.437	(231)	21	(3.111)	-47,51%	(3.111)	-47,51%			
2	Tabungan	209.698	209.698	205.856	205.458	7.516	(399)	(4.241)	-2,02%	(4.241)	-2,02%			
3	Deposito	52.695	52.695	52.762	52.762	(448)	0	66	0,13%	66	0,13%			
	Total	268.941	268.941	262.034	261.656	6.836	(378)	(7.285)	-2,71%	(7.285)	-2,71%			
	CASA	216.246	216.246	209.273	208.894	7.285	(378)	(7.352)	-3,40%	(7.352)	-3,40%			
	(%) CASA	80,41%	80,41%	79,86%	79,84%									
	FDR	99,35%	99,35%	101,43%	101,58%									

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	5.532	5.532	5.698	5.830		132	298	5,39%	298	5,39%			
2	Giro ISE	1.958	1.958	2.167	2.372		205	414	21,14%	414	21,14%			
3	Tabungan ISE	3.574	3.574	3.531	3.458		(73)	(116)	-3,25%	(116)	-3,25%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	160	160	160	160		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	2.350	2.350	2.350	-	-	0	-68	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	2.350	2.350	2.350	-	-	0	-68	0	0	(0)			
	• Local Champion	2.350	2.350	2.350	-	-	0	-68	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	98.298	98.298	97.399	2.085	280	-1.805	1.621	-898	-898	1.178			
	KUR	92.529	92.529	91.809	2.085	280	-1.805	1.772	-720	-720	1.000			
	Non KUR	5.768	5.768	5.590	-	-	0	-151	-178	-178	178			
3	PWG	24.887	24.887	25.831	1.929	3.884	1.954	2.706	944	944	2.940			
	Cilem	15.605	15.605	17.322	1.001	2.041	1.039	1.924	1.717	1.717	324			
	Gadai	9.282	9.282	8.509	928	1.843	915	782	-773	-773	2.616			
4	CFG	141.653	141.653	140.209	2.222	1.337	-885	1.067	-1.444	-1.444	2.781			
	CF 1	24.615	24.615	24.293	-	-	0	-258	-321	-321	321			
	Total Griya	16.262	16.262	16.100	-	-	0	0	-162	-162	162			
4	• Total Non Program	4.835	4.835	4.793	-	-	0	-63	-43	-43	43			
	• Program	11.427	11.427	11.307	-	-	0	-127	-119	-119	119			
	Oto	8.353	8.353	8.193	-	-	0	-258	-160	-160	160			
	CF 2	117.038	117.038	115.916	2.222	1.337	-885	1.325	-1.122	-1.122	2.459			
	Mitraguna & Others	75.173	75.173	74.335	2.192	1.000	-1.192	695	-838	-838	1.838			
	Pensiun	41.865	41.865	41.581	30	337	307	629	-285	-285	622			
	Total Pembiayaan	267.188	267.188	265.790	6.236	5.501	-736	5.325	-1.398	-1.398	6.899			
														265.790

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	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	468	780	468	5.811	0,48%	0,48%	5,97%	5.343	5.343	5.032				
	KUR	375	683	375	5.141	0,41%	0,41%	5,60%	4.766	4.766	4.458				
	Non KUR	93	97	93	670	1,62%	1,62%	11,99%	577	577	573				
3	PWG	7	-	7	371	0,03%	0,03%	1,44%	364	364	371				
	Cilem	1	-	1	291	0,01%	0,01%	1,68%	289	289	291				
	Gadai	6	-	6	80	0,06%	0,06%	0,94%	75	75	80				
4	CFG	819	1.430	819	6.757	0,58%	0,58%	4,82%	5.938	5.938	5.327				
	CF 1	819	983	819	3.999	3,33%	3,33%	16,46%	3.181	3.181	3.016				
	Total Griya	655	757	655	3.218	4,03%	4,03%	19,99%	2.564	2.564	2.461				
	Oto	164	226	164	781	1,96%	1,96%	9,53%	617	617	555				
	CF 2	-	446	-	2.757	0,00%	0,00%	2,38%	2.757	2.757	2.311				
	Mitraguna & Others	-	446	-	2.589	0,00%	0,00%	3,48%	2.589	2.589	2.143				
	Pensiun	-	-	-	168	0,00%	0,00%	0,40%	168	168	168				
	Total Pembiayaan	3.221	2.704	3.221	3.382	1,21%	1,21%	1,27%	161	161	678				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	251.305	251.305	271.893	20.588			2.87	3.06	3.09
2	Contribution Margin	12.827	12.827	15.200	2.373	-18,5%				

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,87	3,06	3,09	0,03	0,22
CIF Payroll	1.329	1.379	1.573	194	244



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	1.663	1.663	1.935	1.933	(85)	(3)	269	16,20%	269	16,20%			
2	Tabungan	147.572	147.572	150.210	150.009	(1.506)	(202)	2.437	1,65%	2.437	1,65%			
3	Deposito	33.613	33.613	33.519	33.519	338	0	(94)	-0,28%	(94)	-0,28%			
	Total	182.848	182.848	185.665	185.460	(1.252)	(204)	2.612	1,43%	2.612	1,43%			
	CASA	149.235	149.235	152.146	151.942	(1.591)	(204)	2.707	1,81%	2.707	1,81%			
	(%) CASA	81,62%	81,62%	81,95%	81,93%									
	FDR	70,25%	70,25%	68,86%	68,93%									

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	2.327	2.327	2.136	2.244		108	(83)	-3,56%	(83)	-3,56%			
2	Giro ISE	230	230	132	132		1	(98)	-42,58%	(98)	-42,58%			
3	Tabungan ISE	1.597	1.597	1.505	1.612		107	15	0,95%	15	0,95%			
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%			
5	CIF ISE	228	228	228	228		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	18.471	18.471	18.199	645	100	-545	-97	-271	-271	371			
	KUR	17.274	17.274	16.923	645	-	-645	-250	-350	-350	350			
	Non KUR	1.197	1.197	1.276	-	100	100	153	79	79	21			
3	PWG	8.322	8.322	8.872	934	684	-250	915	550	550	135			
	Cilem	8.322	8.322	8.872	934	684	-250	915	550	550	135			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	101.663	101.663	100.769	1.295	378	-917	-603	-894	-894	1.272			
	CF 1	2.949	2.949	2.923	-	-	0	160	-26	-26	26			
	Total Griya	869	869	869	-	-	0	0	0	0	-			
4	• Total Non Program	869	869	869	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.054	-	-	0	160	-26	-26	26			
	CF 2	98.714	98.714	97.845	1.295	378	-917	-763	-868	-868	1.246			
	Mitraguna & Others	41.068	41.068	40.642	1.265	300	-965	-350	-426	-426	726			
	Pensiun	57.645	57.645	57.203	30	78	48	-413	-442	-442	520			
	Total Pembiayaan	128.456	128.456	127.840	2.874	1.162	-1.712	215	-616	-616	1.779			
														127.840

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	76	94	76	346	0,41%	0,41%	1,90%	270	270	252					
	KUR	76	94	76	110	0,44%	0,44%	0,65%	33	33	15					
	Non KUR	-	-	-	237	0,00%	0,00%	18,54%	237	237	237					
3	PWG	-	-	-	180	0,00%	0,00%	2,03%	180	180	180					
	Cilem	-	-	-	180	0,00%	0,00%	2,03%	180	180	180					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.147	1.234	1.147	4.623	0,13%	0,13%	4,59%	3.476	3.476	3.389					
	CF 1	23	28	23	262	0,76%	0,76%	8,95%	239	239	234					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	23	28	23	262	1,08%	1,08%	12,74%	239	239	234					
	CF 2	1.124	1.206	1.124	4.361	1,14%	1,14%	4,46%	3.237	3.237	3.155					
	Mitraguna & Others	1.124	1.125	1.124	2.997	2,74%	2,74%	7,37%	1.873	1.873	1.872					
	Pensiun	-	81	-	1.364	0,00%	0,00%	2,38%	1.364	1.364	1.283					
	Total Pembiayaan	960	999	960	1.028	0,75%	0,75%	4,03%	3.926	3.926	3.821					

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	250	366	250	277	1,36%	1,36%	1,52%	27	27	(89)					
	KUR	250	366	250	277	1,45%	1,45%	1,64%	27	27	(89)					
	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	709	632	709	751	0,70%	0,70%	0,74%	41	41	118					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Griya	-	-	-	-	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	2.692	2.692	1.607	1.590	(409)	(17)	(1.103)	-40,96%	(1.103)	-40,96%			
2	Tabungan	137.470	137.470	128.784	128.245	952	(539)	(9.226)	-6,71%	(9.226)	-6,71%			
3	Deposito	15.413	15.413	15.537	15.537	16	0	124	0,80%	124	0,80%			
	Total	155.576	155.576	145.928	145.371	559	(557)	(10.205)	-6,56%	(10.205)	-6,56%			
	CASA	140.163	140.163	130.391	129.834	543	(557)	(10.328)	-7,37%	(10.328)	-7,37%			
	(%) CASA	90,09%	90,09%	89,35%	89,31%									
	FDR	181,44%	181,44%	193,00%	193,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	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	4.102	4.102	3.081	3.181	101	(920)	-22,44%	(920)	-22,44%				
2	Giro ISE	1.309	1.309	819	902	83	(407)	-31,08%	(407)	-31,08%				
3	Tabungan ISE	2.793	2.793	2.262	2.279	17	(514)	-18,39%	(514)	-18,39%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	146	146	146	146	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	53	53	44	-	-	0	-8	-9	-9	9			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9			
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	73.092	73.092	71.409	2.325	-	-2.325	1.587	-1.683	-1.683	1.683			
	KUR	67.461	67.461	65.845	2.125	-	-2.125	1.445	-1.615	-1.615	1.615			
	Non KUR	5.631	5.631	5.563	200	-	-200	143	-68	-68	68			
3	PWG	10.064	10.064	10.664	840	652	-187	1.323	600	600	52			
	Cilem	10.064	10.064	10.664	840	652	-187	1.323	600	600	52			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	199.072	199.072	199.521	3.851	1.597	-2.254	4.639	449	449	1.148			
	CF 1	33.913	33.913	33.559	1.684	127	-1.557	1.962	-354	-354	481			
	Total Griya	5.462	5.462	5.450	-	-	0	0	-12	-12	12			
	• Total Non Program	5.173	5.173	5.161	-	-	0	160	-12	-12	12			
	• Program	290	290	290	-	-	0	-2	0	0	-			
	Oto	28.450	28.450	28.108	1.684	127	-1.557	1.962	-342	-342	469			
	CF 2	165.160	165.160	165.962	2.167	1.470	-697	2.677	803	803	667			
	Mitraguna & Others	151.510	151.510	152.440	2.167	1.470	-697	2.913	930	930	540			
	Pensiun	13.650	13.650	13.522	-	-	0	-236	-127	-127	127			
	Total Pembiayaan	282.281	282.281	281.638	7.015	2.249	-4.766	7.541	-643	-643	2.892			
														281.638

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	273	551	273	3.713	0,37%	0,37%	5,20%	3.440	3.440	3.162						
	KUR	231	511	231	3.330	0,34%	0,34%	5,06%	3.098	3.098	2.819						
	Non KUR	41	40	41	383	0,73%	0,73%	6,89%	342	342	343						
3	PWG	90	-	90	244	0,90%	0,90%	2,28%	154	154	244						
	Cilem	90	-	90	244	0,90%	0,90%	2,28%	154	154	244						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	2.042	2.643	2.042	5.679	1,03%	1,03%	1,39%	2.85%	3.637	3.637	3.035					
	CF 1	1.503	1.509	1.503	4.244	4,43%	4,43%	12,65%	2.741	2.741	2.735						
	Total Griya	-	379	377	19	6,89%	6,89%	0,36%	(357)	(357)	(360)						
	Oto	1.126	1.130	1.126	4.225	3,96%	3,96%	15,03%	3.099	3.099	3.095						
	CF 2	539	1.134	539	1.434	0,33%	0,33%	0,86%	896	896	300						
	Mitraguna & Others	539	1.134	539	1.242	0,36%	0,36%	0,82%	704	704	108						
	Pensiun	-	-	-	-	0,00%	0,00%	1,42%	192	192	192						
	Total Pembiayaan	3.289	3.045	3.289	3.406	1,17%	1,17%	1,21%	117	117	361						

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	518	518	518	518	0,71%	0,71%	0,79%	-	-	(1)					
	KUR	518	518	518	518	0,77%	0,77%	0,79%	-	-	(1)					
	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	2.771	2.527	2.771	2.888	1,39%	1,39%									



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	64	64	68	67	130	(1)	3	5,08%	3	5,08%			
3	Deposito	415	415	415	415	415	0	0	0,05%	0	0,05%			
	Total	479	479	483	482	545	(1)	3	0,72%	3	0,72%			
	CASA	64	64	68	67	130	(1)	3	5,08%	3	5,08%			
	(%) CASA	13,32%	13,32%	14,00%	13,89%									
	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	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-			
	Cilem	-	-	-	-	-	0	0	0	0	-			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	-	-	-	-	-	0	0	0	0	-			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	-	-	-	-	-	0	0	0	0	-			
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-			
	Pensiun	-	-	-	-	-	0	0	0	0	-			
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	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				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.	Ner
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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	1.655	1.655	1.894	1.910	577	16	255	15,40%	255	15,40%			
2	Tabungan	98.298	98.298	95.474	95.197	3.733	(27)	(3.100)	-3,15%	(3.100)	-3,15%			
3	Deposito	13.600	13.600	13.521	13.521	131	0	(79)	-0,58%	(79)	-0,58%			
	Total	113.553	113.553	110.889	110.628	4.441	(261)	(2.925)	-2,58%	(2.925)	-2,58%			
	CASA	99.953	99.953	97.368	97.107	4.310	(261)	(2.846)	-2,85%	(2.846)	-2,85%			
	(%) CASA	88,02%	88,02%	87,81%	87,78%									
	FDR	47,00%	47,00%	48,38%	48,50%									

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	27.369	27.369	27.438	27.428		(10)	59	0,21%	59	0,21%			
2	Giro ISE	1.652	1.652	1.847	1.891		45	239	14,45%	239	14,45%			
3	Tabungan ISE	21.917	21.917	21.791	21.737		(55)	(180)	-0,82%	(180)	-0,82%			
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%			
5	CIF ISE	116	116	116	116		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	18.862	18.862	19.024	860	350	-510	738	163	163	187			
	KUR	17.110	17.110	17.185	500	250	-250	182	75	75	175			
	Non KUR	1.751	1.751	1.839	360	100	-260	556	88	88	12			
3	PWG	7.785	7.785	7.978	647	254	-393	660	192	192	62			
	Cilem	7.785	7.785	7.978	647	254	-393	660	192	192	62			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	26.727	26.727	26.649	100	111	11	308	-78	-78	189			
	CF 1	8.971	8.971	8.889	-	31	31	116	83	-83	114			
	Total Griya	73	73	73	-	-	0	0	0	0	-			
4	• Total Non Program	73	73	73	-	-	0	0	-3	0	0	-		
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.816	-	31	31	116	-83	-83	114			
	CF 2	17.756	17.756	17.760	100	80	-20	192	5	5	75			
	Mitraguna & Others	15.505	15.505	15.437	100	-	-100	-70	-68	-68	68			
	Pensiun	2.251	2.251	2.323	-	80	80	262	72	72	8			
	Total Pembiayaan	53.374	53.374	53.651	1.607	715	-892	1.706	277	277	438			
														53.651

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	-	-	-	-	977	0,00%	0,00%	5,14%	977	977	977						
	KUR	-	-	-	-	793	0,00%	0,00%	4,62%	793	793	793						
	Non KUR	-	-	-	-	184	0,00%	0,00%	9,99%	184	184	184						
3	PWG	-	-	-	-	56	0,00%	0,00%	0,71%	56	56	56						
	Cilem	-	-	-	-	56	0,00%	0,00%	0,71%	56	56	56						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	87	90	87	2.213	0,32%	0,32%	8,30%	2.126	2.126	2.122							
	CF 1	87	90	87	1.913	0,97%	0,97%	0,97%	21,52%	1.826	1.826	1.822						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Oto	87	90	87	1.913	0,97%	0,97%	0,97%	21,70%	1.826	1.826	1.822						
	CF 2	-	-	-	-	300	0,00%	0,00%	1,69%	300	300	300						
	Mitraguna & Others	-	-	-	-	300	0,00%	0,00%	1,94%	300	300	300						
	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	31-Dec-25				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
</td																		



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	5.233	5.233	14.446	14.446	11.796	0	9.214	176,07%	9.214	176,07%			
2	Tabungan	46.758	46.758	44.032	43.680	1.195	(352)	(3.078)	-6,58%	(3.078)	-6,58%			
3	Deposito	63.174	63.174	63.024	63.024	(316)	0	(150)	-0,24%	(150)	-0,24%			
	Total	115.164	115.164	121.502	121.150	12.674	(352)	5.986	5,20%	5.986	5,20%			
	CASA	51.991	51.991	58.478	58.127	12.990	(352)	6.136	11,80%	6.136	11,80%			
	(%) CASA	45,14%	45,14%	48,13%	47,98%									
	FDR	29,13%	29,13%	28,00%	28,08%									

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	869	869	869	856		(13)	(13)	-1,53%	(13)	-1,53%			
2	Giro ISE	49	49	22	26		4	(23)	-47,18%	(23)	-47,18%			
3	Tabungan ISE	821	821	847	830		(17)	10	1,18%	10	1,18%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	37	37	37	37		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	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	4.047	4.047	4.656	645	693	48	934	609	609	85			
	Cilem	4.047	4.047	4.656	645	693	48	934	609	609	85			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	29.498	29.498	29.369	860	70	-790	1.054	-129	-129	199			
	CF 1	8.949	8.949	8.886	-	-	0	-66	-63	-63	63			
	Total Griya	7.250	7.250	7.227	-	-	0	0	-22	-22	22			
4	• Total Non Program	6.079	6.079	6.059	-	-	0	-35	-20	-20	20			
	• Program	1.170	1.170	1.168	-	-	0	-5	-2	-2	2			
	Oto	1.699	1.699	1.659	-	-	0	-66	-41	-41	41			
	CF 2	20.549	20.549	20.483	860	70	-790	1.120	-66	-66	136			
	Mitraguna & Others	19.642	19.642	19.582	860	70	-790	1.125	-60	-60	130			
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5			
	Total Pembiayaan	33.545	33.545	34.025	1.505	763	-742	1.988	480	480	283			
														34.025

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	-	-	-	7	0,00%	0,00%	0,00%	0,15%	7	7	7					
	Cilem	-	-	-	7	0,00%	0,00%	0,00%	0,15%	7	7	7					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	-	257	-	-	0,00%	0,00%	0,00%	-	-	-	(257)					
	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	-	257	-	-	0,00%	0,00%	0,00%	-	-	-	(257)					
	Mitraguna & Others	-	-	257	-	0,00%	0,00%	0,00%	-	-	-	(257)					
	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				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%	-	-	-</						



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	771	771	792	793	1.103	1	21	2,75%	21	2,75%			
2	Tabungan	69.784	69.784	57.106	56.736	(1.000)	(370)	(13.048)	-18,70%	(13.048)	-18,70%			
3	Deposito	33.190	33.190	33.765	33.767	(735)	2	577	1,74%	577	1,74%			
	Total	103.746	103.746	91.663	91.296	(632)	(367)	(12.450)	-12,00%	(12.450)	-12,00%			
	CASA	70.555	70.555	57.898	57.529	102	(369)	(13.026)	-18,46%	(13.026)	-18,46%			
	(%) CASA	68,01%	68,01%	63,16%	63,01%									
	FDR	29,61%	29,61%	34,49%	34,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	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.
1	DPK ISE	1.612	1.612	1.568	1.643	75	31	1,92%	31	1,92%			
2	Giro ISE	636	636	510	562	51	(75)	-11,77%	(75)	-11,77%			
3	Tabungan ISE	976	976	1.058	1.081	24	106	10,86%	106	10,86%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	47	47	47	47	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	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	8.032	8.032	8.702	594	763	169	416	669	669	93			
	Cilem	8.032	8.032	8.702	594	763	169	416	669	669	93			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	22.682	22.682	22.912	712	350	-362	1.161	230	230	120			
	CF 1	6.662	6.662	6.886	-	300	300	120	225	225	75			
	Total Griya	1.470	1.470	1.768	-	300	300	0	298	298	2			
4	• Total Non Program	1.470	1.470	1.768	-	300	300	-5	298	298	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.119	-	-	0	120	-74	-74	74			
	CF 2	16.020	16.020	16.026	712	50	-662	1.041	6	6	44			
	Mitraguna & Others	14.468	14.468	14.486	692	50	-642	1.032	19	19	31			
	Pensiun	1.552	1.552	1.539	20	-	-20	9	-13	-13	13			
	Total Pembiayaan	30.714	30.714	31.614	1.306	1.113	-193	1.577	900	900	213			
														31.614

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	-	-	-	-	11	0,00%	0,00%	0,13%	11	11	11				
	Cilem	-	-	-	-	11	0,00%	0,00%	0,13%	11	11	11				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	79	-	471	0,00%	0,00%	0,00%	2,06%	471	471	392				
	CF 1	-	79	-	380	0,00%	0,00%	0,00%	5,52%	380	380	301				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	79	-	380	0,00%	0,00%	0,00%	7,43%	380	380	301				
	CF 2	-	-	-	-	91	0,00%	0,00%	0,57%	91	91	91				
	Mitraguna & Others	-	-	-	-	91	0,00%	0,00%	0,63%	91	91	91				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,14%	-	-	-	-	-			

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	-	-	-	-	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	45	45	45	45	0,20%	0,20%	0,20%	-	-	-	-	-			
	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	45	45	45	45	0,28%	0,28%	0,28%	-	-	-	-	-			
	Mitraguna & Others	45	45	45	45	0,31%	0,31%	0,31%	-	-	-	-	-	</		