



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	407.789	441.593	8.806	33.804	132.899	43,05%	132.899	43,05%			
2	Tabungan	2.013.016	2.013.016	1.866.059	1.865.929	44.751	(130)	(147.087)	-7,31%	(147.087)	-7,31%			
3	Deposito	973.933	973.933	850.963	830.679	(119.817)	(20.284)	(143.254)	-14,71%	(143.254)	-14,71%			
	Total	3.295.643	3.295.643	3.124.811	3.138.201	(66.260)	13.390	(157.442)	-4,78%	(157.442)	-4,78%			
	CASA	2.321.710	2.321.710	2.273.848	2.307.521	53.557	33.674	(14.188)	-0,61%	(14.188)	-0,61%			
	(%) CASA	70,45%	70,45%	72,77%	73,53%									
	FDR	84,30%	84,30%	89,47%	89,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	88.059	89.198	1.139	(1.367)	-1,51%	(1.367)	-1,51%				
2	Giro ISE	28.686	28.686	35.754	37.202	1.449	8.516	29,69%	8.516	29,69%				
3	Tabungan ISE	61.424	61.424	51.850	51.540	(310)	(9.883)	-16,09%	(9.883)	-16,09%				
4	Deposito ISE	455	455	455	455	0	0	0,01%	0	0,01%				
5	CIF ISE	2.343	2.343	2.343	2.343	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	113.255	140	2.747	2.607	-4.288	-9.205	-9.205	11.952	0	0,00%	
	Linkage	25.627	25.627	26.372	140	1.747	1.607	-310	745	745	1.002			
	Non-Linkage	96.833	96.833	86.883	-	1.000	1.000	-3.978	-9.950	-9.950	10.950			
	• Local Champion	66.030	66.030	64.906	-	1.000	1.000	-565	-1.124	-1.124	2.124			
	• Value Chain	30.803	30.803	21.977	-	-	-	-3.413	-8.826	-8.826	8.826			
2	MBG	328.812	328.812	327.357	13.730	8.265	-5.465	3.045	-1.455	-1.455	9.720	331.703	98,69%	(4.345)
	KUR	310.526	310.526	309.482	13.705	8.215	-5.490	3.962	-1.044	-1.044	9.259	312.349	99,08%	(2.867)
	Non KUR	18.286	18.286	17.876	25	50	25	-917	-410	-410	460	19.354	92,36%	(1.478)
3	PWG	344.300	344.300	377.748	51.567	87.601	36.035	20.569	33.448	33.448	54.153	356.049	106,09%	21.699
	Cilem	233.448	233.448	258.426	24.900	40.475	15.575	14.782	24.977	24.977	15.497	242.231	106,69%	16.194
	Gadai	110.851	110.851	119.322	26.667	47.127	20.460	5.787	8.471	8.471	38.656	113.817	104,84%	5.505
4	CFG	1.982.640	1.982.640	1.977.488	53.259	31.992	-21.266	16.595	-5.153	-5.153	37.145	2.006.944	98,53%	(29.457)
	CF 1	533.103	533.103	529.449	17.312	4.619	-12.692	1.500	-3.654	-3.654	8.274	537.405	98,52%	(7.957)
	Total Griya	446.983	446.983	444.433	14.182	3.469	-10.713	0	-2.550	-2.550	6.019	448.643	99,06%	(4.209)
	• Total Non Program	434.886	434.886	432.373	13.522	3.469	-10.053	9.962	-2.513	-2.513	5.982			
	• Program	12.096	12.096	12.060	660	-	-660	647	-37	-37	37			
	CF 2	1.449.537	1.449.537	1.448.039	35.947	27.373	-8.574	15.095	-1.498	-1.498	28.871	1.469.539	98,54%	(21.500)
	Mitraguna & Others	1.349.817	1.349.817	1.348.087	33.824	26.244	-7.580	14.081	-1.729	-1.729	27.973	1.368.063	98,54%	(19.975)
	Pensiun	99.720	99.720	99.951	2.123	1.129	-994	1.014	231	231	898	101.476	98,50%	(1.525)
	Total Pembiayaan	2.778.212	2.778.212	2.795.848	118.695	130.606	11.910	35.921	17.636	17.636	112.970			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif		Net (UG) & DG	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		Posisi	Penc.	Gap
1	SME	-	-	-	19.021	0,00%	0,00%	0,00%	16,79%	19.021	19.021		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-		
	Local Champion	-	-	-	14.808	0,00%	0,00%	0,00%	17,04%	14.808	14.808		
	Value Chain	-	-	-	4.212	0,00%	0,00%	0,00%	6,49%	4.212	4.212		
2	MBG	5.224	5.224	5.224	40.311	1,59%	1,59%	1,59%	12,31%	35.087	35.087		
	KUR	4.303	4.303	4.303	35.663	1,39%	1,39%	1,39%	11,52%	31.361	31.361		
	Non KUR	921	921	921	4.647	5,04%	5,04%	5,04%	26,00%	3.726	3.726		
3	PWG	484	484	484	32.428	0,14%	0,14%	0,14%	8,58%	31.944	31.944		
	Cilem	484	484	484	27.174	0,21%	0,21%	0,21%	10,52%	26.690	26.690		
	Gadai	-	-	-	5.253	0,00%	0,00%	0,00%	4,40%	5.253	5.253		
4	CFG	21.399	27.679	21.399	91.123	1,08%	1,08%	1,08%	4,61%	69.724	69.724		
	CF 1	9.043	12.737	9.043	33.871	1,70%	1,70%	1,70%	6,40%	24.829	24.829		
	Total Griya	7.715	10.710	7.715	27.927	1,73%	1,73%	1,73%	6,28%	20.212	20.212		
	Oto	1.328	2.026	1.328	5.945	1,54%	1,54%	1,54%	6,99%	4.617	4.617		
	CF 2	12.357	14.942	12.357	57.252	0,85%	0,85%	0,85%	3,95%	44.895	44.895		
	Mitraguna & Others	12.357	14.431	12.357	55.325	0,92%	0,92%	0,92%	4,10%	42.968	42.968		
	Pensiun	-	511	-	1.927	0,00%	0,00%	0,00%	1,93%	1.927	1.927		
	Total Pembiayaan	28.513	33.182	28.513	28.879	1,03%	1,03%	1,03%	6,54%	155.774	155.774	149.495	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%
2	Contribution Margin	121.560	121.560	130.836	9.276	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,80	3,23	3,20	(0,03)	0,40
CIF Payroll	25.287	21.982	24.565	2.583	(722)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	21.616	22.497	15.115	880	(85)	-0,38%	(85)	-0,38%			
2	Tabungan	98.280	98.280	92.384	93.927	5.427	1.543	(4.353)	-4,43%	(4.353)	-4,43%			
3	Deposito	76.413	76.413	75.690	75.181	(40.455)	(509)	(1.233)	-1,61%	(1.233)	-1,61%			
	Total	197.275	197.275	189.691	191.604	(19.912)	1.914	(5.671)	-2,87%	(5.671)	-2,87%			
	CASA	120.862	120.862	114.001	116.424	20.542	2.423	(4.438)	-3,67%	(4.438)	-3,67%			
	(%) CASA	61,27%	61,27%	60,10%	60,76%									
	FDR	103,63%	103,63%	106,86%	105,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	18.899	19.010	111	(1.668)	-8,06%	(1.668)	-8,06%			
2	Giro ISE	7.519	7.519	8.808	8.942	134	1.423	18,93%	1.423	18,93%			
3	Tabungan ISE	13.134	13.134	10.065	10.043	(22)	(3.091)	-23,53%	(3.091)	-23,53%			
4	Deposito ISE	25	25	25	25	0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.155	-	-	0	-132	-2.247	-2.247	2.247	0	0,00%	
	Linkage	787	787	770	-	-	-	-17	-17	-17	17			
	Non-Linkage	13.615	13.615	11.384	-	-	0	-114	-2.231	-2.231	2.231			
	• Local Champion	8.965	8.965	8.884	-	-	0	-114	-81	-81	81			
	• Value Chain	4.650	4.650	2.500	-	-	-	-2.150	-2.150	-2.150	2.150			
2	MBG	57.731	57.731	57.041	675	1.050	375	-1.312	-690	-690	1.740	57.554	99,11% (513)	
	KUR	55.124	55.124	54.480	675	1.050	375	-1.236	-643	-643	1.693	55.304	98,51% (824)	
	Non KUR	2.607	2.607	2.561	-	-	0	-76	-46	-46	46	2.250	113,82%	
3	PWG	15.626	15.626	16.733	1.220	2.027	807	545	1.106	1.106	921	16.170	103,48% 563	
	Cilem	15.626	15.626	16.733	1.220	2.027	807	545	1.106	1.106	921	16.170	103,48% 563	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	116.674	116.674	116.774	2.947	1.269	-1.678	1.621	100	100	1.168	118.524	98,52% (1.750)	
	CF 1	61.795	61.795	61.559	298	469	171	76	-236	-236	705	62.153	99,04% (594)	
	Total Griya	58.651	58.651	58.300	298	248	-49	0	-350	-350	599	58.812	99,13% (512)	
1	• Total Non Program	57.846	57.846	57.500	298	248	-49	-403	-346	-346	595			
	• Program	805	805	801	-	-	0	-5	-4	-4	4			
	Oto	3.144	3.144	3.259	-	220	220	76	115	115	106	3.341	97,55% (82)	
	CF 2	54.879	54.879	55.215	2.649	800	-1.849	1.545	336	336	464	56.371	97,95% (1.156)	
	Mitraguna & Others	54.619	54.619	54.962	2.649	800	-1.849	1.552	343	343	457	56.068	98,03% (1.106)	
	Pensiun	260	260	253	-	-	0	-6	-7	-7	7	303	83,50% (50)	
	Total Pembiayaan	204.433	204.433	202.702	4.841	4.346	-495	723	-1.730	-1.730	6.076			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.625	0,00%	0,00%	29,82%	3.625	3.625	3.625			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.125	0,00%	0,00%	9,88%	1.125	1.125	1.125			
	Value Chain	-	-	-	2.500	0,00%	0,00%	28,14%	2.500	2.500	2.500			
2	MBG	962	1.324	962	5.398	1,67%	1,67%	9,46%	4.436	4.436	4.074			
	KUR	962	880	962	4.456	1,74%	1,74%	8,18%	3.494	3.494	3.576			
	Non KUR	-	444	-	942	0,00%	0,00%	36,80%	942	942	498			
3	PWG	89	-	89	1.325	0,57%	0,57%	7,92%	1.236	1.236	1.325			
	Cilem	89	-	89	1.325	0,57%	0,57%	7,92%	1.236	1.236	1.325			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	9.020	1,39%	1,39%	7,72%	7.394	7.394	6.625			
	CF 1	1.239	1.863	1.239	6.069	2,01%	2,01%	9,86%	4.830	4.830	4.206			
	Total Griya	1.239	1.863	1.239	5.872	2,11%	2,11%	10,07%	4.632	4.632	4.008			
	Oto	-	-	-	198	0,00%	0,00%	6,07%	198	198	198			
	CF 2	387	532	387	2.950	0,70%	0,70%	5,34%	2.564	2.564	2.418			
	Mitraguna & Others	387	532	387	2.950	0,71%	0,71%	5,37%	2.564	2.564	2.418			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.489	1.447	1.489	2.342	0,73%	0,73%	1,16%	853	853	894			

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	271.304	271.304	245.242	(26.062)	-15,4%	2,63	2,94	2,95
2	Contribution Margin	11.836	11.836	13.658	1.822	-	1.937	1.991	2.115



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	21.516	21.557	2.160	42	3.753	21,08%	3.753	21,08%			
2	Tabungan	162.215	162.215	147.161	148.492	2.822	1.331	(13.723)	-8,46%	(13.723)	-8,46%			
3	Deposito	88.158	88.158	86.975	86.924	10.234	(51)	(1.234)	-1,40%	(1.234)	-1,40%			
	Total	268.177	268.177	255.652	256.974	15.217	1.322	(11.203)	-4,18%	(11.203)	-4,18%			
	CASA	180.019	180.019	168.676	170.049	4.983	1.373	(9.970)	-5,54%	(9.970)	-5,54%			
	(%) CASA	67,13%	67,13%	65,98%	66,17%									
	FDR	65,23%	65,23%	68,79%	68,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	13.120	13.310		191	3.377	34,00%	3.377	34,00%			
2	Giro ISE	4.553	4.553	8.038	8.145		107	3.592	78,89%	3.592	78,89%			
3	Tabungan ISE	5.380	5.380	5.082	5.166		84	(215)	-3,99%	(215)	-3,99%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	148	148	148	148		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.811	-	-	0	-928	837	837	(837)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.974	17.974	18.811	-	-	0	-928	837	837	(837)			
	• Local Champion	17.620	17.620	17.098	-	-	0	421	-522	-522	522			
	• Value Chain	354	354	1.712	-	-	-	-1.348	1.358	1.358	(1.358)			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	11.822	11.822	12.685	1.785	1.623	-161	1.410	863	863	760	12.379	102,47%	306
	Cilem	11.822	11.822	12.685	1.785	1.623	-161	1.410	863	863	760	12.379	102,47%	306
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	145.130	145.130	144.374	4.484	2.234	-2.250	2.039	-756	-756	2.990	146.743	98,39%	(2.369)
	CF 1	74.303	74.303	72.850	1.323	526	-797	-248	-1.453	-1.453	1.979	74.594	97,66%	(1.744)
1	• Total Non Program	68.013	68.013	66.716	1.323	526	-797	48	-1.298	-1.298	1.824	68.769	97,91%	(1.435)
	• Program	622	622	618	-	-	0	-5	-3	-3	3			
	Oto	5.668	5.668	5.516	-	-	0	-248	-152	-152	152	5.824	94,71%	(308)
	CF 2	70.827	70.827	71.524	3.161	1.708	-1.453	2.287	697	697	1.011	72.150	99,13%	(626)
	Mitraguna & Others	69.839	69.839	70.444	3.161	1.608	-1.553	2.296	606	606	1.002	71.118	99,05%	(674)
	Pensiun	988	988	1.079	-	100	100	-9	91	91	9	1.031	104,65%	48
	Total Pembiayaan	174.926	174.926	175.869	6.269	3.857	-2.411	2.522	944	944	2.914			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	4.652	0,00%	0,00%	24,73%	4.652	4.652	4.652				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	2.940	0,00%	0,00%	15,63%	2.940	2.940	2.940				
	Value Chain	-	-	-	-	1.712	0,00%	0,00%	10,01%	1.712	1.712	1.712				
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	100	-	100	990	990	0,85%	0,85%	7,81%	890	890	990				
	Cilem	100	-	100	990	990	0,85%	0,85%	7,81%	890	890	990				
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	974	2.175	974	8.635	8.635	0,67%	0,67%	5,98%	7.662	7.662	6.461				
	CF 1	839	2.039	839	7.756	7.756	1,13%	1,13%	10,65%	6.918	6.918	5.717				
	Total Griya	839	1.962	839	7.478	7.478	1,22%	1,22%	11,11%	6.640	6.640	5.517				
	Oto	-	77	-	278	278	0,00%	0,00%	5,03%	278	278	201				
	CF 2	135	136	135	879	879	0,19%	0,19%	1,23%	744	744	743				
	Mitraguna & Others	135	136	135	879	879	0,19%	0,19%	1,25%	744	744	743				
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.074	2.175	1.074	14.278	14.278	0,61%	0,61%	8,12%	13.204	13.204	12.103				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	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	1.358	1.455	1.358	1.643	1.643	0,94%	0,94%	1,14%	285	285	189				
	CF 1	768	864	768	918	918	1,03%	1,03%	1,26%	150						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	44.374	50.010	(353)	5.635	(7.697)	-13,34%	(7.697)	-13,34%			
2	Tabungan	277.588	277.588	257.086	257.979	2.645	893	(19.609)	-7,06%	(19.609)	-7,06%			
3	Deposito	60.749	60.749	49.049	49.045	(47.188)	(4)	(11.704)	-19,27%	(11.704)	-19,27%			
	Total	396.043	396.043	350.509	357.033	(44.897)	6.525	(39.010)	-9,85%	(39.010)	-9,85%			
	CASA	335.294	335.294	301.460	307.989	2.292	6.529	(27.305)	-8,14%	(27.305)	-8,14%			
	(%) CASA	84,66%	84,66%	86,01%	86,26%									
	FDR	99,77%	99,77%	112,38%	110,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.476	3.476	4.032	4.142	110	666	19,16%	666	19,16%				
2	Giro ISE	1.723	1.723	2.029	2.163	135	441	25,58%	441	25,58%				
3	Tabungan ISE	1.454	1.454	1.703	1.679	(25)	225	15,50%	225	15,50%				
4	Deposito ISE	300	300	300	300	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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	79.137	140	2.747	2.607	-2.634	-8.211	-8.211	10.958	0	0,00%	
	Linkage	24.829	24.829	25.592	140	1.747	1.607	-291	763	763	984			
	Non-Linkage	62.519	62.519	53.545	-	1.000	1.000	-2.343	-8.974	-8.974	9.974			
	• Local Champion	36.720	36.720	35.780	-	1.000	1.000	-278	-940	-940	1.940			
	• Value Chain	25.799	25.799	17.765	-	-	-	-2.065	-8.034	-8.034	8.034			
2	MBG	44.521	44.521	44.128	2.100	875	-1.225	393	-392	-392	1.267	45.395	97,21%	(1.267)
	KUR	42.557	42.557	42.235	2.100	875	-1.225	490	-323	-323	1.198	42.685	98,94%	(451)
	Non KUR	1.963	1.963	1.894	-	-	0	-97	-70	-70	70	2.710	69,88%	(816)
3	PWG	45.791	45.791	50.221	6.118	11.407	5.289	1.577	4.430	4.430	6.977	46.873	107,14%	3.349
	Cilem	25.095	25.095	27.860	2.021	4.373	2.352	500	2.764	2.764	2.160	25.649	108,62%	2.211
	Gadai	20.696	20.696	22.362	4.097	7.034	2.937	1.077	1.666	1.666	5.368	21.224	105,36%	1.138
4	CFG	217.479	217.479	220.415	12.288	5.556	-6.732	-3.292	2.936	2.936	2.620	220.255	100,07%	160
	CF 1	77.433	77.433	78.863	9.466	2.220	-7.246	-255	1.430	1.430	790	78.048	101,04%	815
	Total Griya	68.869	68.869	70.484	9.300	2.220	-7.080	0	1.615	1.615	605	69.180	101,88%	1.304
1	• Total Non Program	68.869	68.869	70.484	9.300	2.220	-7.080	9.653	1.615	1.615	605			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.379	166	-	-166	-255	-185	-185	185	8.869	94,48%	(489)
	CF 2	140.046	140.046	141.552	2.822	3.336	514	-3.037	1.506	1.506	1.830	142.206	99,54%	(654)
	Mitraguna & Others	138.654	138.654	140.167	2.822	3.336	514	-3.030	1.513	1.513	1.823	140.775	99,57%	(608)
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7	1.431	96,77%	(46)
	Total Pembiayaan	395.139	395.139	393.902	20.646	20.585	-61	-3.956	-1.237	-1.237	21.822			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	10.722	10.722	0,00%	0,00%	13,55%	10.722	10.722	10.722		
	Linkage	-	-	-	-	10.722	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	10.722	10.722	0,00%	0,00%	20,03%	10.722	10.722	10.722		
	Value Chain	-	-	-	-	10.722	0,00%	0,00%	0,00%	-	-	-		
2	MBG	529	602	529	7.222	7.222	1,19%	1,19%	16,37%	6.694	6.694	6.621		
	KUR	427	498	427	6.728	6.728	1,00%	1,00%	15,93%	6.301	6.301	6.230		
	Non KUR	102	104	102	495	495	5,19%	5,19%	5,19%	393	393	391		
3	PWG	71	-	71	7.608	7.608	0,16%	0,16%	15,15%	7.537	7.537	7.608		
	Cilem	71	-	71	6.471	6.471	0,28%	0,28%	23,23%	6.399	6.399	6.471		
	Gadai	-	-	-	1.138	1.138	0,00%	0,00%	5,09%	1.138	1.138	1.138		
4	CFG	1.407	1.367	1.407	9.237	9.237	0,65%	0,65%	4,19%	7.831	7.831	7.871		
	CF 1	464	490	464	4.154	4.154	0,60%	0,60%	5,27%	3.690	3.690	3.664		
	Total Griya	230	227	230	3.307	3.307	0,33%	0,33%	4,69%	3.078	3.078	3.080		
	Oto	234	263	234	847	847	0,73%	0,73%	10,11%	613	613	584		
	CF 2	943	877	943	5.083	5.083	0,67%	0,67%	3,59%	4.140	4.140	4.207		
	Mitraguna & Others	943	877	943	5.083	5.083	0,68%	0,68%	3,63%	4.140	4.140	4.207		
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	2.007	1.968	2.007	34.790	34.790	0,51%	0,51%	8,83%	32.784	32.784	32.822		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	42	42	42	42	42	0,05%	0,05%	0,05%	0	0	0		
	Linkage	42	42	42	42	42	0,17%	0,17%	0,16%	0	0	0		
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	237	440	237	237	237	0,53%	0,53%	0,54%	-	-	(203)		
	KUR	237	440	237	237	237	0,56%	0,56%	0,56%	-	-	(203)		
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.434	6.657	(40.544)	5.223	4.869	272,24%	4.869	272,24%			
2	Tabungan	185.639	185.639	166.549	165.291	3.810	(1.259)	(20.348)	-10,96%	(20.348)	-10,96%			
3	Deposito	54.666	54.666	55.513	55.510	(8.197)	(2)	844	1,54%	844	1,54%			
	Total	242.093	242.093	223.496	227.458	(44.931)	3.962	(14.635)	-6,05%	(14.635)	-6,05%			
	CASA	187.428	187.428	167.983	171.948	(36.734)	3.965	(15.480)	-8,26%	(15.480)	-8,26%			
	(%) CASA	77,42%	77,42%	75,16%	75,60%									
	FDR	86,63%	86,63%	95,53%	93,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	4.009	3.980	(29)	(36)	-0,89%	(36)	-0,89%			
2	Giro ISE	405	405	571	674	102	269	66,49%	269	66,49%			
3	Tabungan ISE	3.611	3.611	3.437	3.306	(131)	(305)	-8,44%	(305)	-8,44%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	10	-	-	0	-1	-1	-1	1	0	0,00%	
	Linkage	11	11	10	-	-	-	-1	-1	-1	1			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	10.147	10.147	10.637	840	750	-90	652	490	490	260	9.411	113,03%	1.226
	KUR	8.957	8.957	9.458	840	750	-90	675	501	501	249	9.166	103,18%	
	Non KUR	1.190	1.190	1.179	-	-	0	-22	-11	-11	11	244	482,75%	
3	PWG	38.209	38.209	42.761	7.796	16.218	8.422	3.105	4.552	4.552	11.666	39.496	108,27%	3.265
	Cilem	13.897	13.897	15.867	2.095	2.765	670	1.948	1.971	1.971	794	14.594	108,73%	1.274
	Gadai	24.312	24.312	26.894	5.701	13.453	7.752	1.157	2.582	2.582	10.871	24.903	107,99%	1.991
4	CFG	161.370	161.370	160.091	2.541	850	-1.691	1.927	-1.279	-1.279	2.129	163.657	97,82%	(3.567)
	CF 1	12.345	12.345	12.245	250	-	-250	-23	-101	-101	101	12.624	97,00%	(379)
	Total Griya	11.349	11.349	11.271	250	-	-250	178	-78	-78	78	11.474	98,24%	(202)
1	• Total Non Program	10.738	10.738	10.663	250	-	-250	-23	-23	-23	23	1.150	84,67%	(176)
	• Program	611	611	609	-	-	0	-3	-2	-2	2			
	Oto	997	997	974	-	-	0	-23	-23	-23	23			
	CF 2	149.025	149.025	147.846	2.291	850	-1.441	1.950	-1.179	-1.179	2.029	151.034	97,89%	(3.188)
	Mitraguna & Others	134.691	134.691	133.119	1.142	320	-822	1.075	-1.572	-1.572	1.892	136.322	97,65%	(3.202)
	Pensiun	14.334	14.334	14.727	1.149	530	-619	874	393	393	137	14.712	100,10%	14
	Total Pembiayaan	209.737	209.737	213.498	11.177	17.818	6.641	5.683	3.761	3.761	14.057			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-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	180	188	180	1.836	1,78%	1,78%	17,26%	1.656	1.656	1.648			
	KUR	-	-	-	1.342	0,00%	0,00%	14,19%	1.342	1.342	1.342			
	Non KUR	180	188	180	494	15,15%	15,15%	41,88%	314	314	306			
3	PWG	15	-	15	2.612	0,04%	0,04%	6,11%	2.597	2.597	2.612			
	Cilem	15	-	15	1.833	0,11%	0,11%	11,55%	1.818	1.818	1.833			
	Gadai	-	-	-	778	0,00%	0,00%	2,89%	778	778	778			
4	CFG	2.209	3.194	2.209	12.545	1,37%	1,37%	7,84%	10.337	10.337	9.351			
	CF 1	50	67	50	1.065	0,40%	0,40%	8,70%	1.016	1.016	998			
	Total Griya	50	67	50	1.065	0,44%	0,44%	9,45%	1.016	1.016	998			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.159	3.127	2.159	11.480	1,45%	1,45%	7,76%	9.321	9.321	8.353			
	Mitraguna & Others	2.159	3.127	2.159	10.899	1,60%	1,60%	8,19%	8.740	8.740	7.771			
	Pensiun	-	-	-	581	0,00%	0,00%	3,95%	581	581	581			
	Total Pembiayaan	4.272	3.493	4.272	2.826	2,65%	2,65%	1,77%	(1.445)	(1.445)	(666)			

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	264.224	264.224	245.338	(18.886)	-45,6%	2,71	3,38	3,25
2	Contribution Margin	11.671	11.671	16.994	5.323		CIF Payroll	7.504	3.101



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	384	384	(99)	0	99	34,54%	99	34,54%			
2	Tabungan	41.136	41.136	38.577	38.614	1.142	37	(2.522)	-6,13%	(2.522)	-6,13%			
3	Deposito	12.600	12.600	11.859	11.859	51	0	(741)	-5,88%	(741)	-5,88%			
	Total	54.022	54.022	50.820	50.857	1.093	37	(3.165)	-5,86%	(3.165)	-5,86%			
	CASA	41.422	41.422	38.961	38.998	1.042	37	(2.424)	-5,85%	(2.424)	-5,85%			
	(%) CASA	76,68%	76,68%	76,66%	76,68%									
	FDR	118,63%	118,63%	129,90%	129,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	574	584	11	77	15,14%	77	15,14%				
2	Giro ISE	2	2	1	1	0	(1)	-46,79%	(1)	-46,79%				
3	Tabungan ISE	505	505	573	583	11	78	15,38%	78	15,38%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	65	65	65	65	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0	
3	PWG	3.913	3.913	6.190	902	2.590	1.688	759	2.277	2.277	313	4.128	149,96%	2.062
	Cilem	3.913	3.913	6.190	902	2.590	1.688	759	2.277	2.277	313	4.128	149,96%	2.062
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	60.175	60.175	59.828	1.303	580	-723	-207	-347	-347	927	60.249	99,30%	(421)
	CF 1	816	816	805	-	-	0	-4	-11	-11	11	816	98,63%	(11)
	Total Griya	266	266	263	-	-	0	0	-3	-3	3	266	98,83%	(3)
1	• Total Non Program	266	266	263	-	-	0	-3	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	59.023	1.303	580	-723	-203	-336	-336	916	59.433	99,31%	(410)
	Mitraguna & Others	55.228	55.228	54.921	1.303	580	-723	120	-307	-307	887	55.274	99,36%	(353)
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29	4.158	98,63%	(57)
	Total Pembiayaan	64.088	64.088	66.018	2.205	3.170	965	552	1.930	1.930	1.240			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	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	-	-	-	-	85	0,00%	0,00%	1,37%	85	85	85		
	Cilem	-	-	-	-	85	0,00%	0,00%	1,37%	85	85	85		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	806	1.961	806	7.339	1.34%	1,34%	1,34%	12,27%	6.533	6.533	5.378		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	1.678	3.608	1.678	1.677	2,83%	2,83%	2,84%	(1)	(1)	(1)	(1.931)		
	Mitraguna & Others	1.678	3.433	1.678	1.677	3,04%	3,04%	3,05%	(1)	(1)	(1)	(1.756)		
	Pensiun	-	174	-	-	0	0,00%	0,00%	0,00%	-	-	(174)		
	Total Pembiayaan	1.678	3.608	1.678	1.677	2,62%	2,62%	2,54%	(1)	(1)	(1)	(1.931)		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	74.633	74.633	67.931	(6.702)	
2	Contribution Margin	1.330	1.330	4.472	3.142	-236,2%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,37	2,89	2,69	(0,19)	0,33
CIF Payroll	413	335	429	94	16



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	165.395	163.949	(32.590)	(1.447)	100.565	158,66%	100.565	158,66%			
2	Tabungan	129.618	129.618	123.537	122.513	6.306	(1.024)	(7.106)	-5,48%	(7.106)	-5,48%			
3	Deposito	142.400	142.400	18.840	18.890	(1.180)	50	(123.510)	-86,73%	(123.510)	-86,73%			
	Total	335.402	335.402	307.772	305.352	(27.464)	(2.421)	(30.051)	-8,96%	(30.051)	-8,96%			
	CASA	193.002	193.002	288.932	286.461	(26.284)	(2.471)	93.459	48,42%	93.459	48,42%			
	(%) CASA	57,54%	57,54%	93,88%	93,81%									
	FDR	67,45%	67,45%	75,03%	75,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	3.945	3.773	(172)	(15)	-0,38%	(15)	-0,38%			
2	Giro ISE	1.740	1.740	2.061	2.064	3	324	18,61%	324	18,61%			
3	Tabungan ISE	2.048	2.048	1.883	1.709	(174)	(338)	-16,52%	(338)	-16,52%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.085	2.085	2.529	-	-	0	-568	444	444	(444)			
	• Local Champion	2.085	2.085	2.529	-	-	0	-568	444	444	(444)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	50.256	50.256	49.542	1.860	955	-905	108	-714	-714	1.669	51.315	96,54%	(1.773)
	KUR	48.058	48.058	47.445	1.860	955	-905	238	-612	-612	1.567	48.311	98,21%	(866)
	Non KUR	2.198	2.198	2.097	-	-	0	-130	-101	-101	101	3.004	69,81%	(907)
3	PWG	37.531	37.531	40.160	8.161	10.992	2.831	3.181	2.629	2.629	8.363	38.810	103,48%	1.350
	Cilem	15.345	15.345	17.795	1.593	3.450	1.857	799	2.450	2.450	1.000	16.031	111,00%	1.764
	Gadai	22.185	22.185	22.365	6.568	7.542	974	2.383	179	179	7.363	22.779	98,18%	(414)
4	CFG	136.373	136.373	138.678	1.985	4.283	2.298	1.065	2.305	2.305	1.978	137.717	100,70%	961
	CF 1	49.942	49.942	48.966	645	103	-542	-29	-976	-976	1.079	50.292	97,36%	(1.326)
1	• Total Non Program	38.876	38.876	38.114	340	-	-340	-171	-762	-762	762	38.942	97,87%	(828)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	10.853	305	103	-202	-29	-214	-214	316	11.351	95,61%	(498)
	CF 2	86.431	86.431	89.711	1.340	4.180	2.840	1.094	3.281	3.281	899	87.424	102,62%	2.287
	Mitraguna & Others	84.297	84.297	87.601	1.340	4.180	2.840	1.015	3.304	3.304	876	85.231	102,78%	2.370
	Pensiun	2.134	2.134	2.110	-	-	0	79	-23	-23	23	2.193	96,22%	(83)
	Total Pembiayaan	226.244	226.244	230.909	12.006	16.230	4.224	3.786	4.665	4.665	11.566			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-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	370	366	370	6.071	0,74%	0,74%	12,25%	5.701	5.701	5.705			
	KUR	265	250	265	5.686	0,55%	0,55%	11,99%	5.421	5.421	5.437			
	Non KUR	104	116	104	384	4,75%	4,75%	18,32%	280	280	268			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.951	4.014	3.951	3.946	2,90%	2,90%	2,90%	(5)	(5)	(68)			
	CF 1	1.952	2.188	1.952	2.189	3,91%	3,91%	4,47%	237	237	2			
	Total Griya	1.918	2.032	1.918	1.677	4,93%	4,93%	4,40%	(241)	(241)	(355)			
	Oto	34	156	34	513	0,31%	0,31%	4,72%	479	479	357			
	CF 2	1.999	1.826	1.999	1.757	2,31%	2,31%	1,96%	(242)	(242)	(70)			
	Mitraguna & Others	1.999	1.826	1.999	1.757	2,37%	2,37%	2,01%	(242)	(242)	(70)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.321	4.380	4.321	12.549	1,91%	1,91%	5,43%	8.228	8.228	8.169			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	342	427	342	285	0,68%	0,68%	0,58%	(57)	(57)	(142)			
	KUR	297	343	297	213	0,62%	0,62%	0,45%	(85)	(85)	(130)			
	Non KUR	45	84	45	72	2,04%	2,04%	3,46%	28	28	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.065	1.155	1.065	1.065	0,78%	0,78%	0,77%	-	-	(90)			
	CF 1	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			
	Total Griya	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.625	5.526	4.001	(99)	2.780	101,25%	2.780	101,25%			
2	Tabungan	88.775	88.775	79.673	79.978	4.189	305	(8.797)	-9,91%	(8.797)	-9,91%			
3	Deposito	92.663	92.663	91.925	91.925	118	0	(737)	-0,80%	(737)	-0,80%			
	Total	184.184	184.184	177.223	177.430	8.308	206	(6.754)	-3,67%	(6.754)	-3,67%			
	CASA	91.521	91.521	85.298	85.504	8.190	206	(6.017)	-6,57%	(6.017)	-6,57%			
	(%) CASA	49,69%	49,69%	48,13%	48,19%									
	FDR	84,13%	84,13%	87,89%	87,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	3.012	3.129	117	(3.563)	-53,25%	(3.563)	-53,25%				
2	Giro ISE	153	153	201	225	24	72	47,37%	72	47,37%				
3	Tabungan ISE	6.539	6.539	2.811	2.903	93	(3.636)	-55,60%	(3.636)	-55,60%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	80	80	80	80	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	34.594	34.594	34.322	750	685	-65	-298	-272	-272	957	34.761	98,74%	(439)
	KUR	32.406	32.406	32.118	750	635	-115	-57	-288	-288	923	32.597	98,53%	(479)
	Non KUR	2.188	2.188	2.204	-	50	50	-241	16	16	34	2.164	101,85%	
3	PWG	10.768	10.768	11.753	2.063	1.803	-260	1.627	985	985	819	11.346	103,58%	407
	Cilem	10.768	10.768	11.753	2.063	1.803	-260	1.627	985	985	819	11.346	103,58%	407
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	109.588	109.588	109.689	3.321	1.916	-1.405	1.593	101	101	1.815	111.114	98,72%	(1.425)
	CF 1	31.639	31.639	31.253	968	-	-968	521	-386	-386	386	32.054	97,50%	(801)
	Total Griya	20.586	20.586	20.407	360	-	-360	0	-179	-179	179	20.662	98,77%	(255)
1	• Total Non Program	20.586	20.586	20.407	360	-	-360	175	-179	-179	179			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.846	608	-	-608	521	-207	-207	207	11.392	95,21%	(546)
	CF 2	77.949	77.949	78.436	2.353	1.916	-437	1.073	487	487	1.429	79.060	99,21%	(624)
	Mitraguna & Others	74.206	74.206	74.721	2.353	1.916	-437	1.101	515	515	1.401	75.246	99,30%	(525)
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28	3.814	97,40%	(99)
	Total Pembiayaan	154.950	154.950	155.763	6.134	4.404	-1.729	2.922	813	813	3.591			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	38	110	38	3.572	0,11%	0,11%	0,11%	10,41%	3.534	3.534	3.462		
	KUR	38	110	38	3.151	0,12%	0,12%	0,12%	9,81%	3.113	3.113	3.042		
	Non KUR	-	-	-	420	0,00%	0,00%	0,00%	19,07%	420	420	420		
3	PWG	16	-	16	1.142	0,15%	0,15%	0,15%	9,71%	1.125	1.125	1.142		
	Cilem	16	-	16	1.142	0,15%	0,15%	0,15%	9,71%	1.125	1.125	1.142		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	647	847	647	2.296	0,59%	0,59%	0,59%	2,09%	1.648	1.648	1.449		
	CF 1	371	364	371	1.342	1,17%	1,17%	1,17%	4,29%	971	971	978		
	Total Griya	-	207	-	496	0,00%	0,00%	0,00%	2,43%	496	496	289		
	Oto	371	157	371	846	3,35%	3,35%	3,35%	7,80%	475	475	689		
	CF 2	277	483	277	954	0,36%	0,36%	0,36%	1,22%	677	677	471		
	Mitraguna & Others	277	483	277	954	0,37%	0,37%	0,37%	1,28%	677	677	471		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	702	956	702	7.009	0,45%	0,45%	0,45%	4,50%	6.307	6.307	6.053		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	315	-	-	0	0,00%	0,00%	0,00%	-	-	(315)		
	KUR	-	315	-	-	0	0,00%	0,00%	0,00%	-	-	(315)		
	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%	0,00%	-	-	-		
4	CFG	386	387	386	406	0,35%	0,35%	0,37%	20	20	18			
	CF 1	203	203	203	203	0,64%	0,64%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	203												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	2.748	3.498	(2.784)	750	681	24,17%	681	24,17%			
2	Tabungan	92.939	92.939	87.317	87.280	(2.604)	(36)	(5.659)	-6,09%	(5.659)	-6,09%			
3	Deposito	27.705	27.705	27.620	27.620	249	1	(85)	-0,31%	(85)	-0,31%			
	Total	123.461	123.461	117.684	118.398	(5.138)	714	(5.063)	-4,10%	(5.063)	-4,10%			
	CASA	95.756	95.756	90.064	90.778	(5.388)	713	(4.978)	-5,20%	(4.978)	-5,20%			
	(%) CASA	77,56%	77,56%	76,53%	76,67%									
	FDR	85,59%	85,59%	91,51%	90,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.562	2.562	2.842	3.598	755	1.036	40,42%	1.036	40,42%				
2	Giro ISE	1.711	1.711	2.058	2.813	755	1.102	64,43%	1.102	64,43%				
3	Tabungan ISE	851	851	785	785	0	(66)	-7,80%	(66)	-7,80%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	123	123	123	123	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.282	6.282	6.797	1.430	660	(770)	1.109	515	515	145	6.681	101,73%	116
	KUR	6.058	6.058	6.583	1.430	660	(770)	1.116	524	524	136	6.264	105,08%	
	Non KUR	224	224	214	-	-	0	(7)	-9	-9	9	417	51,41%	(203)
3	PWG	19.948	19.948	21.785	3.134	5.629	2.495	849	1.837	1.837	3.792	20.924	104,12%	861
	Cilem	10.021	10.021	11.103	703	1.907	1.204	458	1.082	1.082	825	10.667	104,09%	436
	Gadai	9.927	9.927	10.682	2.431	3.721	1.290	390	755	755	2.967	10.257	104,14%	425
4	CFG	79.441	79.441	79.110	1.175	1.610	435	466	(331)	(331)	1.941	80.439	98,35%	(1.330)
	CF 1	33.220	33.220	32.320	-	-	0	(172)	(900)	(900)	900	33.444	96,64%	(1.124)
1	• Total Non Program	26.198	26.198	25.456	-	-	0	255	(743)	(743)	743	26.270	96,90%	(814)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.865	-	-	0	(172)	(157)	(157)	157	7.174	95,68%	(310)
	CF 2	46.221	46.221	46.789	1.175	1.610	435	638	569	569	1.041	46.995	99,56%	(206)
	Mitraguna & Others	42.914	42.914	43.518	1.175	1.610	435	673	603	603	1.007	43.648	99,70%	(131)
	Pensiun	3.306	3.306	3.272	-	-	0	(35)	(34)	(34)	34	3.347	97,76%	(75)
	Total Pembiayaan	105.671	105.671	107.692	5.739	7.899	2.160	2.423	2.021	2.021	5.878			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	31	98	31	398	0,49%	0,49%	5,85%	367	367	300			
	KUR	31	98	31	398	0,51%	0,51%	6,04%	367	367	300			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	40	-	40	2.194	0,20%	0,20%	10,07%	2.154	2.154	2.194			
	Cilem	40	-	40	1.016	0,40%	0,40%	9,15%	977	977	1.016			
	Gadai	-	-	-	1.177	0,00%	0,00%	11,02%	1.177	1.177	1.177			
4	CFG	579	-	579	2.964	0,73%	0,73%	3,75%	2.386	2.386	2.964			
	CF 1	444	-	444	1.944	1,34%	1,34%	6,02%	1.501	1.501	1.944			
	Total Griya	444	-	444	1.051	1,69%	1,69%	4,13%	607	607	1.051			
	Oto	-	-	-	894	0,00%	0,00%	13,02%	894	894	894			
	CF 2	135	-	135	1.020	0,29%	0,29%	2,18%	885	885	1.020			
	Mitraguna & Others	135	-	135	1.020	0,31%	0,31%	2,34%	885	885	1.020			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	649	98	649	5.556	0,61%	0,61%	5,16%	4.906	4.906	5.458			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	70	71	70	67	1,12%	1,12%	0,98%	(4)	(4)	(5)			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Non KUR	70	71	70	67	31,44%	31,44%	31,12%	(4)	(4)	(5)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.219	1.224	1.219	1.211	1,53%	1,53%	1,53%	(8)	(8)	(13)			
	CF 1	271	276	271	263	0,82%	0,82%	0,81%	(8)	(8)	(13)			
	Total Griya	271	276	271	263	1,03%	1,03%	1,03%	(8)	(8)	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	948	948	948	948	2,05%	2,05%	2,03%	-	-</td				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	11.131	12.006	3.865	875	(244)	-1,99%	(244)	-1,99%			
2	Tabungan	124.484	124.484	115.744	115.476	(428)	(268)	(9.008)	-7,24%	(9.008)	-7,24%			
3	Deposito	43.866	43.866	44.315	44.314	(1.240)	(1)	448	1,02%	448	1,02%			
	Total	180.599	180.599	171.190	171.796	2.197	606	(8.804)	-4,87%	(8.804)	-4,87%			
	CASA	136.734	136.734	126.875	127.482	3.437	607	(9.252)	-6,77%	(9.252)	-6,77%			
	(%) CASA	75,71%	75,71%	74,11%	74,21%									
	FDR	116,12%	116,12%	123,47%	123,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.448	4.464	16	(148)	-3,22%	(148)	-3,22%				
2	Giro ISE	2.691	2.691	2.403	2.408	5	(283)	-10,51%	(283)	-10,51%				
3	Tabungan ISE	1.791	1.791	1.915	1.926	11	134	7,51%	134	7,51%				
4	Deposito ISE	130	130	130	130	0	0	0,00%	0	0,00%				
5	CIF ISE	163	163	163	163	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.295	36.295	36.293	1.665	1.160	-505	468	-2	-2	1.162	36.952	98,22%	(659)
	KUR	34.990	34.990	35.042	1.665	1.160	-505	648	52	52	1.108	35.170	99,63%	(129)
	Non KUR	1.305	1.305	1.251	-	-	0	-179	-54	-54	54	1.782	70,20%	(531)
3	PWG	32.837	32.837	35.113	5.922	10.835	4.913	1.022	2.276	2.276	8.559	34.075	103,05%	1.038
	Cilem	12.268	12.268	13.062	1.388	1.916	528	863	794	794	1.122	12.978	100,65%	85
	Gadai	20.569	20.569	22.051	4.534	8.919	4.385	159	1.481	1.481	7.437	21.097	104,52%	953
4	CFG	140.577	140.577	139.957	4.559	2.038	-2.521	4.044	-620	-620	2.658	141.668	98,79%	(1.711)
	CF 1	40.084	40.084	39.675	535	-	-535	294	-409	-409	409	40.267	98,53%	(592)
	Total Griya	34.129	34.129	33.878	400	-	-400	79	-251	-251	251	34.174	99,13%	(296)
1	• Total Non Program	34.129	34.129	33.878	400	-	-400	79	-251	-251	251			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.797	135	-	-135	294	-158	-158	158	6.093	95,14%	(296)
	CF 2	100.492	100.492	100.282	4.024	2.038	-1.986	3.751	-211	-211	2.249	101.401	98,90%	(1.119)
	Mitraguna & Others	74.331	74.331	74.007	3.810	1.659	-2.151	3.354	-323	-323	1.982	75.074	98,58%	(1.067)
	Pensiun	26.162	26.162	26.274	214	379	165	397	112	112	267	26.327	99,80%	(53)
	Total Pembiayaan	209.709	209.709	211.362	12.146	14.033	1.887	5.534	1.653	1.653	12.379			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	776	869	776	3.027	2,14%	2,14%	8,34%	8,251	2.251	2.251	2.157		
	KUR	670	761	670	2.789	1,92%	1,92%	7,96%	2.118	2.118	2.028			
	Non KUR	106	109	106	238	8,12%	8,12%	19,03%	132	132	129			
3	PWG	-	-	-	-	2,112	0,00%	0,00%	6,02%	2.112	2.112	2.112		
	Cilem	-	-	-	-	1.622	0,00%	0,00%	12,42%	1.622	1.622	1.622		
	Gadai	-	-	-	-	490	0,00%	0,00%	2,22%	490	490	490		
4	CFG	1.040	1.255	1.040	6.070	0,74%	0,74%	4,34%	5.031	5.031	4.815			
	CF 1	95	95	95	1.512	0,24%	0,24%	3,81%	1.417	1.417	1.417			
	Total Griya	-	-	-	1.197	0,00%	0,00%	5,53%	1.197	1.197	1.197			
	Oto	95	95	95	316	1,60%	1,60%	5,44%	220	220	221			
	CF 2	944	1.160	944	4.558	0,94%	0,94%	4,55%	3.614	3.614	3.398			
	Mitraguna & Others	944	650	944	4.161	1,27%	1,27%	5,62%	3.217	3.217	3.512			
	Pensiun	-	511	-	397	0,00%	0,00%	1,51%	397	397	(114)			
	Total Pembiayaan	2.706	2.748	2.706	3.119	1,29%	1,29%	1,48%	413	413	370			

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	193.297	193.297	225.347	32.050	-42,0%	2,50	3,03	3,08
2	Contribution Margin	6.941	6.941	9.858	2.917	-	0,05	0,58	(14)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	8.438	8.854	455	416	1.411	18,96%	1.411	18,96%			
2	Tabungan	156.767	156.767	153.523	153.457	3.384	(66)	(3.311)	-2,11%	(3.311)	-2,11%			
3	Deposito	138.100	138.100	135.395	132.172	(323)	(3.223)	(5.928)	-4,29%	(5.928)	-4,29%			
	Total	302.310	302.310	297.356	294.482	3.515	(2.874)	(7.828)	-2,59%	(7.828)	-2,59%			
	CASA	164.210	164.210	161.961	162.310	3.839	350	(1.900)	-1,16%	(1.900)	-1,16%			
	(%) CASA	54,32%	54,32%	54,47%	55,12%									
	FDR	60,96%	60,96%	62,79%	63,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	4.125	4.100	(25)	(912)	-18,20%	(912)	-18,20%				
2	Giro ISE	910	910	1.003	988	(15)	78	8,55%	78	8,55%				
3	Tabungan ISE	4.103	4.103	3.122	3.113	(9)	(990)	-24,13%	(990)	-24,13%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	231	231	231	231	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	39.024	39.024	38.640	1.540	700	-840	82	-385	-385	1.085	40.298	95,89%	(1.658)
	KUR	37.140	37.140	36.822	1.540	700	-840	164	-319	-319	1.019	37.223	98,92%	(401)
	Non KUR	1.884	1.884	1.818	-	-	0	-82	-66	-66	66	3.075	59,13%	(1.257)
3	PWG	14.951	14.951	16.847	1.192	2.871	1.679	933	1.896	1.896	975	15.509	108,62%	1.338
	Cilem	14.951	14.951	16.847	1.192	2.871	1.679	933	1.896	1.896	975	15.509	108,62%	1.338
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	130.319	130.319	131.213	3.180	3.647	466	1.170	894	894	2.752	131.604	99,70%	(391)
	CF 1	27.600	27.600	27.971	533	827	293	178	371	371	456	27.888	100,30%	83
1	• Total Non Program	21.447	21.447	21.143	190	-	-190	0	-304	-304	304	21.521	98,25%	(378)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.828	343	827	483	178	675	675	152	6.367	107,24%	461
	CF 2	102.719	102.719	103.242	2.647	2.820	173	992	523	523	2.297	103.716	99,54%	(474)
	Mitraguna & Others	102.046	102.046	102.575	2.577	2.820	243	927	529	529	2.291	103.002	99,59%	(427)
	Pensiun	673	673	666	70	-	-70	65	-6	-6	6	714	93,33%	(48)
	Total Pembiayaan	184.294	184.294	186.700	5.912	7.217	1.306	2.185	2.405	2.405	4.812			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	865	924	865	5.017	2.22%	2,22%	12,98%	4.152	4.152	4.093			
	KUR	859	854	859	4.860	2,31%	2,31%	13,20%	4.002	4.002	4.006			
	Non KUR	7	70	7	157	0,35%	0,35%	8,61%	150	150	87			
3	PWG	-	-	-	-	1.252	0,00%	0,00%	7,43%	1.252	1.252	1.252		
	Cilem	-	-	-	-	1.252	0,00%	0,00%	7,43%	1.252	1.252	1.252		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	691	1.095	691	1.726	0,53%	0,53%	1,32%	1.036	1.036	631			
	CF 1	360	965	360	1.159	1,30%	1,30%	4,14%	799	799	194			
	Total Griya	217	567	217	760	1,01%	1,01%	3,60%	544	544	194			
	Oto	143	398	143	399	2,33%	2,33%	5,84%	255	255	1			
	CF 2	331	130	331	567	0,32%	0,32%	0,55%	237	237	437			
	Mitraguna & Others	331	130	331	567	0,32%	0,32%	0,55%	237	237	437			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.556	2.019	1.556	7.996	0,84%	0,84%	4,28%	6.440	6.440	5.976			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	1.103	1.626	1.103	1.272	2,83%	2,83%	3,29%	169	169	(354)			
	KUR	928	1.506	928	1.100	2,50%	2,50%	2,99%	172	172	(406)			
	Non KUR	175	120	175	173	9,27%	9,27%	9,49%	(2)	(2)	52			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	630	633	630	640	0,48%	0,48%	0,49%	11	11	7			
	CF 1	557	559	557	557	2,02%	2,02%	1,99%	-	-	(2)			
	Total Griya	557	559	557	557	2,60%	2,60%	2,64%	-	-	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	106.507	127.980	56.599	21.473	28.417	28,54%	28.417	28,54%			
2	Tabungan	154.868	154.868	151.022	150.166	5.896	(855)	(4.701)	-3,04%	(4.701)	-3,04%			
3	Deposito	123.913	123.913	143.999	122.979	(194)	(21.020)	(934)	-0,75%	(934)	-0,75%			
	Total	378.344	378.344	401.527	401.125	62.301	(402)	22.781	6,02%	22.781	6,02%			
	CASA	254.431	254.431	257.528	278.146	62.495	20.618	23.715	9,32%	23.715	9,32%			
	(%) CASA	67,25%	67,25%	64,14%	69,34%									
	FDR	28,76%	28,76%	26,97%	27,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	6.952	7.037	84	(88)	-1,23%	(88)	-1,23%				
2	Giro ISE	3.723	3.723	4.519	4.650	131	926	24,88%	926	24,88%				
3	Tabungan ISE	3.401	3.401	2.434	2.387	(47)	(1.014)	-29,81%	(1.014)	-29,81%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	127	127	127	127	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.716	10.716	11.202	1.001	1.212	211	181	486	486	727	11.174	100,25%	27
	Cilem	10.716	10.716	11.202	1.001	1.212	211	181	486	486	727	11.174	100,25%	27
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	98.092	98.092	97.085	3.092	40	-3.052	2.628	-1.007	-1.007	1.047	100.185	96,91%	(3.101)
	CF 1	75.967	75.967	75.312	1.704	-	-1.704	737	-654	-654	654	76.523	98,42%	(1.211)
	Total Griya	65.859	65.859	65.435	739	-	-739	0	-424	-424	424	66.157	98,91%	(722)
1	• Total Non Program	63.867	63.867	63.453	572	-	-572	71	-413	-413	413			
	• Program	1.992	1.992	1.982	167	-	-167	164	-10	-10	10			
	Oto	10.108	10.108	9.877	966	-	-966	737	-231	-231	231	10.365	95,29%	(488)
	CF 2	22.125	22.125	21.772	1.388	40	-1.348	1.891	-353	-353	393	23.663	92,01%	(1.890)
	Mitraguna & Others	21.946	21.946	21.594	1.268	40	-1.228	1.724	-352	-352	392	23.378	92,37%	(1.784)
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1	284	62,85%	(106)
	Total Pembiayaan	108.808	108.808	108.286	4.094	1.252	-2.841	2.809	-522	-522	1.774			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	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	-	-	-	-	468	0,00%	0,00%	4,18%	468	468	468		
	Cilem	-	-	-	-	468	0,00%	0,00%	4,18%	468	468	468		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.374	3.029	2.374	4.694	2.422	2,42%	2,42%	4,84%	2.320	2.320	1.665		
	CF 1	2.374	3.029	2.374	3.468	3.13%	3,13%	3,13%	4,61%	1.094	1.094	440		
	Total Griya	2.208	2.856	2.208	2.880	3.35%	3,35%	3,35%	4,40%	672	672	24		
	Oto	166	173	166	588	1,64%	1,64%	1,64%	5,96%	422	422	415		
	CF 2	-	-	-	1.226	0,00%	0,00%	0,00%	5,63%	1.226	1.226	1.226		
	Mitraguna & Others	-	-	-	1.226	0,00%	0,00%	0,00%	5,68%	1.226	1.226	1.226		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	534	534	534	1.847	0,49%	0,49%	1,71%	1.313	1.313	1.313			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	231.570	231.570	378.344	146.774		2,50	2,94	2,86	(0,07)	0,36
2	Contribution Margin	6.760	6.760	7.851	1.091	-16,1%	1.714	1.740	2.117	377	403



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.077	6.746	(932)	(332)	25	0,38%	25	0,38%			
2	Tabungan	83.133	83.133	76.997	76.695	6.036	(301)	(6.437)	-7,74%	(6.437)	-7,74%			
3	Deposito	20.186	20.186	20.199	22.505	(4.029)	2.306	2.319	11,49%	2.319	11,49%			
	Total	110.039	110.039	104.273	105.946	1.074	1.673	(4.093)	-3,72%	(4.093)	-3,72%			
	CASA	89.853	89.853	84.074	83.441	5.103	(633)	(6.412)	-7,14%	(6.412)	-7,14%			
	(%) CASA	81,66%	81,66%	80,63%	78,76%									
	FDR	184,72%	184,72%	196,21%	193,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	7.234	7.565	331	(717)	-8,66%	(717)	-8,66%				
2	Giro ISE	1.413	1.413	1.685	1.711	26	298	21,12%	298	21,12%				
3	Tabungan ISE	6.869	6.869	5.548	5.854	305	(1.016)	-14,79%	(1.016)	-14,79%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	174	174	174	174	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	10.821	10.821	10.541	25	-	-25	-420	-280	-280	280	10.269	102,65%	272
	KUR	7.910	7.910	7.665	-	-	0	-391	-244	-244	244	7.925	96,73%	(259)
	Non KUR	2.911	2.911	2.875	25	-	-25	-29	-36	-36	36	2.344	122,66%	
3	PWG	25.288	25.288	28.148	4.501	8.296	3.794	1.389	2.860	2.860	5.436	26.355	106,80%	1.793
	Cilem	12.126	12.126	13.178	1.165	1.838	673	768	1.052	1.052	785	12.797	102,98%	381
	Gadai	13.162	13.162	14.970	3.336	6.458	3.122	621	1.808	1.808	4.650	13.558	110,41%	1.412
4	CFG	167.159	167.159	165.903	4.581	3.405	-1.176	2.652	-1.255	-1.255	4.660	169.110	98,10%	(3.206)
	CF 1	8.617	8.617	8.473	-	-	0	-111	-144	-144	144	8.727	97,09%	(254)
	Total Griya	5.143	5.143	5.101	-	-	0	0	-42	-42	42	5.169	98,69%	(68)
1	• Total Non Program	5.143	5.143	5.101	-	-	0	-42	-42	-42	42			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.372	-	-	0	-111	-102	-102	102	3.559	94,76%	(186)
	CF 2	158.541	158.541	157.430	4.581	3.405	-1.176	2.763	-1.111	-1.111	4.516	160.382	98,16%	(2.952)
	Mitraguna & Others	149.853	149.853	148.832	4.581	3.405	-1.176	2.855	-1.021	-1.021	4.426	151.610	98,47%	(2.777)
	Pensiun	8.688	8.688	8.598	-	-	0	-92	-90	-90	90	8.773	98,00%	(175)
	Total Pembiayaan	203.268	203.268	204.592	9.107	11.701	2.593	3.622	1.324	1.324	10.376			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	1.138	1.281	1.138	2.892	10,52%	10,52%	27,43%	1.754	1.754	1.610			
	KUR	716	765	716	1.808	9,05%	9,05%	23,58%	1.092	1.092	1.043			
	Non KUR	422	517	422	1.084	14,51%	14,51%	37,70%	662	662	567			
3	PWG	-	-	-	-	1.538	0,00%	0,00%	5,46%	1.538	1.538	1.538		
	Cilem	-	-	-	-	756	0,00%	0,00%	5,74%	756	756	756		
	Gadai	-	-	-	-	782	0,00%	0,00%	5,22%	782	782	782		
4	CFG	265	290	265	3.013	0,16%	0,16%	1,82%	2.748	2.748	2.722			
	CF 1	-	-	-	-	625	0,00%	0,00%	7,38%	625	625	625		
	Total Griya	-	-	-	-	380	0,00%	0,00%	7,45%	380	380	380		
	Oto	-	-	-	-	245	0,00%	0,00%	7,28%	245	245	245		
	CF 2	265	290	265	2.387	0,17%	0,17%	1,52%	2.123	2.123	2.097			
	Mitraguna & Others	265	290	265	2.387	0,18%	0,18%	1,60%	2.123	2.123	2.097			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	1.402	1.572	1.402	7.443	0,69%	0,69%	3,64%	6.040	6.040	5.871			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	945	962	945	1.107	8,74%	8,74%	10,50%	161	161	145			
	KUR	808	824	808	969	10,21%	10,21%	12,64%	161	161	145			
	Non KUR	138	138	138	138	4,73%	4,73%	4,79%	-	-	(1)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	941	941	941	941	0,56%	0,56%	0,57%	-	-	0			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Gri													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.737	2.782	2.308	45	390	16,33%	390	16,33%			
2	Tabungan	72.031	72.031	63.293	62.707	1.114	(586)	(9.323)	-12,94%	(9.323)	-12,94%			
3	Deposito	7.035	7.035	6.887	6.887	(168)	0	(148)	-2,11%	(148)	-2,11%			
	Total	81.457	81.457	72.916	72.376	3.255	(540)	(9.081)	-11,15%	(9.081)	-11,15%			
	CASA	74.422	74.422	66.030	65.489	3.423	(541)	(8.933)	-12,00%	(8.933)	-12,00%			
	(%) CASA	91,36%	91,36%	90,56%	90,48%									
	FDR	83,35%	83,35%	93,75%	94,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	3.903	3.859	(45)	177	4,80%	177	4,80%				
2	Giro ISE	473	473	479	479	0	6	1,29%	6	1,29%				
3	Tabungan ISE	3.209	3.209	3.424	3.380	(45)	171	5,32%	171	5,32%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	135	135	135	135	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	6.472	6.472	7.962	1.066	1.891	825	951	1.489	1.489	402	6.827	116,62%	1.135
	Cilem	6.472	6.472	7.962	1.066	1.891	825	951	1.489	1.489	402	6.827	116,62%	1.135
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	61.424	61.424	60.394	1.030	480	-550	1.351	-1.030	-1.030	1.510	62.620	96,44%	(2.226)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	61.424	61.424	60.394	1.030	480	-550	1.351	-1.030	-1.030	1.510	62.620	96,44%	(2.226)
	Mitraguna & Others	56.414	56.414	55.357	850	410	-440	1.040	-1.056	-1.056	1.466	57.432	96,39%	(2.075)
	Pensiun	5.010	5.010	5.036	180	70	-110	311	26	26	44	5.188	97,08%	(151)
	Total Pembiayaan	67.896	67.896	68.355	2.096	2.371	275	2.302	459	459	1.912			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	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	-	-	-	-	821	0,00%	0,00%	10,32%	821	821	821	
	Cilem	-	-	-	-	821	0,00%	0,00%	10,32%	821	821	821	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
4	CFG	-	-	-	-	1.397	0,00%	0,00%	2,31%	1.397	1.397	1.397	
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	CF 2	-	-	-	-	1.397	0,00%	0,00%	2,31%	1.397	1.397	1.397	
	Mitraguna & Others	-	-	-	-	1.304	0,00%	0,00%	2,36%	1.304	1.304	1.304	
	Pensiun	-	-	-	-	93	0,00%	0,00%	1,85%	93	93	93	
	Total Pembiayaan	205	207	205	204	0,30%	0,30%	0,30%	3,25%	2.218	2.218	2.218	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	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%	0,00%	-	-	-	-
4	CFG	205	207	205	204	0,30%	0,33%	0,33%	0,34%	(1)	(1)	(3)	
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	CF 2	205	207	205	204	0,30%	0,33%	0,33%	0,34%	(1)	(1)	(3)	
	Mitraguna & Others	205	207	205	204	0,36%	0,36%	0,36%	0,37%	(1)	(1)	(3)	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Total Pembiayaan	205	207	205	204	0,30%	0,30%	0,30%	0,30%	(1)	(1)	(3)	

Asset & Contribution Margin

| No. | Neraca | Posisi | | |
<th rowspan="
| --- | --- | --- | --- | --- |



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.533	3.585	2.294	52	(1.069)	-22,97%	(1.069)	-22,97%			
2	Tabungan	158.998	158.998	147.863	147.879	4.777	16	(11.119)	-6,99%	(11.119)	-6,99%			
3	Deposito	27.122	27.122	24.577	24.597	357	20	(2.525)	-9,31%	(2.525)	-9,31%			
	Total	190.774	190.774	175.974	176.061	7.428	88	(14.713)	-7,71%	(14.713)	-7,71%			
	CASA	163.652	163.652	151.396	151.464	7.071	68	(12.188)	-7,45%	(12.188)	-7,45%			
	(%) CASA	85,78%	85,78%	86,03%	86,03%									
	FDR	159,46%	159,46%	172,33%	172,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	2.081	2.123		42	440	26,13%	440	26,13%			
2	Giro ISE	917	917	1.292	1.331		39	414	45,19%	414	45,19%			
3	Tabungan ISE	766	766	789	792		3	26	3,33%	26	3,33%			
4	Deposito ISE	-	-	-	-		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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1			
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.675	6.675	6.572	400	75	-325	183	-103	-103	178	6.853	95,91%	(280)
	KUR	6.410	6.410	6.311	400	75	-325	188	-99	-99	174	6.572	96,04%	(260)
	Non KUR	265	265	261	-	-	0	-6	-4	-4	4	281	92,85%	(20)
3	PWG	50.693	50.693	54.826	5.161	7.398	2.237	2.501	4.134	4.134	3.264	51.189	107,11%	3.637
	Cilem	50.693	50.693	54.826	5.161	7.398	2.237	2.501	4.134	4.134	3.264	51.189	107,11%	3.637
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	246.792	246.792	241.820	4.194	1.605	-2.589	1.015	-4.972	-4.972	6.577	248.313	97,39%	(6.493)
	CF 1	8.650	8.650	8.493	112	-	-112	38	-156	-156	156	8.738	97,20%	(245)
	Total Griya	6.713	6.713	6.628	-	-	0	0	-84	-84	84	6.738	98,37%	(110)
1	• Total Non Program	6.572	6.572	6.488	-	-	0	-103	-84	-84	84	2.000	93,25%	(135)
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.865	112	-	-112	38	-72	-72	72			
	CF 2	238.142	238.142	233.326	4.082	1.605	-2.477	977	-4.816	-4.816	6.421	239.575	97,39%	(6.248)
	Mitraguna & Others	212.823	212.823	208.146	3.818	1.555	-2.263	1.228	-4.677	-4.677	6.232	213.982	97,27%	(5.836)
	Pensiun	25.319	25.319	25.180	264	50	-214	-252	-139	-139	189	25.593	98,39%	(413)
	Total Pembiayaan	304.205	304.205	303.262	9.754	9.078	-677	3.698	-943	-943	10.021			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	21	● 0,00%	● 0,00%	● 0,00%	● 48,70%	21	21	21				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	-	-	-	21	● 0,00%	● 0,00%	● 0,00%	● 48,70%	21	21	21				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	57	145	57	948	● 0,86%	● 0,86%	● 0,86%	● 14,42%	891	891	803				
	KUR	57	145	57	804	● 0,89%	● 0,89%	● 0,89%	● 12,74%	747	747	659				
	Non KUR	-	-	-	144	● 0,00%	● 0,00%	● 0,00%	● 55,10%	144	144	144				
3	PWG	48	-	48	5.220	● 0,10%	● 0,10%	● 0,10%	● 9,52%	5.171	5.171	5.220				
	Cilem	48	-	48	5.220	● 0,10%	● 0,10%	● 0,10%	● 9,52%	5.171	5.171	5.220				
	Gadai	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-				
4	CFG	3.240	3.375	3.240	7.742	● 1,31%	● 1,31%	● 1,31%	● 3,20%	4.502	4.502	4.367				
	CF 1	357	753	572	617	● 6,61%	● 6,61%	● 7,26%	● 45	45	45	(136)				
	Total Griya	357	753	572	617	● 8,51%	● 8,51%	● 9,31%	● 45	45	45	(136)				
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-				
	CF 2	2.935	2.864	2.935	1.367	● 1,23%	● 1,23%	● 0,59%	(1.568)	(1.568)	(1.568)	(1.497)				
	Mitraguna & Others	2.935	2.864	2.935	1.367	● 1,38%	● 1,38%	● 0,66%	(1.568)	(1.568)	(1.568)	(1.497)				
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-				
	Total Pembiayaan	3.292	3.293	3.292	1.830	● 1,08%	● 1,08%	● 0,60%	(1.463)	(1.463)	(1.463)	(1.463)				

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	185.257	185.257	310.568	125.311		3,07	3,44	3,42
2	Contribution Margin	6.968	6.968	12.190	5.222	-74,9%	812	1.459	1.568



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	234	485	(314)	250	173	55,57%	173	55,57%			
2	Tabungan	51.204	51.204	45.937	46.079	(139)	142	(5.125)	-10,01%	(5.125)	-10,01%			
3	Deposito	41.957	41.957	42.070	44.070	(28.491)	2.000	2.113	5,04%	2.113	5,04%			
	Total	93.472	93.472	88.241	90.633	(28.945)	2.392	(2.839)	-3,04%	(2.839)	-3,04%			
	CASA	51.516	51.516	46.171	46.564	(454)	392	(4.952)	-9,61%	(4.952)	-9,61%			
	(%) CASA	55,11%	55,11%	52,32%	51,38%									
	FDR	104,53%	104,53%	111,97%	109,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	976	971	(5)	25	2,61%	25	2,61%			
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	976	970	(5)	25	2,61%	25	2,61%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	16.820	16.820	17.098	945	730	-215	600	278	278	452	17.104	99,97%	(6)
	KUR	16.338	16.338	16.630	945	730	-215	622	291	291	439	16.412	101,33%	
	Non KUR	481	481	468	-	-	0	-21	-13	-13	13	692	67,67%	(224)
3	PWG	7.075	7.075	7.777	551	1.097	546	184	702	702	395	7.525	103,35%	252
	Cilem	7.075	7.075	7.777	551	1.097	546	184	702	702	395	7.525	103,35%	252
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	73.812	73.812	73.925	713	1.805	1.092	-2.060	113	113	1.692	74.343	99,44%	(417)
	CF 1	12.914	12.914	13.020	493	185	-308	461	106	106	79	13.057	99,72%	(37)
	Total Griya	11.295	11.295	11.430	386	185	-201	0	135	135	50	11.385	100,40%	45
1	• Total Non Program	5.334	5.334	5.483	60	185	125	193	149	149	36			
	• Program	5.961	5.961	5.947	326	-	-326	324	-14	-14	14			
	Oto	1.620	1.620	1.590	107	-	-107	461	-30	-30	30	1.672	95,10%	(82)
	CF 2	60.898	60.898	60.905	220	1.620	1.400	-2.521	7	7	1.613	61.286	99,38%	(381)
	Mitraguna & Others	58.278	58.278	58.310	220	1.620	1.400	-2.344	32	32	1.588	58.594	99,52%	(284)
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25	2.692	96,40%	(97)
	Total Pembiayaan	97.707	97.707	98.800	2.208	3.632	1.423	-1.276	1.093	1.093	2.538			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-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	278	283	278	2.675	1,65%	1,65%	15,64%	2.397	2.397	2.392			
	KUR	278	240	278	2.565	1,70%	1,70%	15,43%	2.287	2.287	2.326			
	Non KUR	-	43	-	110	0,00%	0,00%	23,39%	110	110	66			
3	PWG	-	-	-	1.174	0,00%	0,00%	15,09%	1.174	1.174	1.174			
	Cilem	-	-	-	1.174	0,00%	0,00%	15,09%	1.174	1.174	1.174			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.309	1.956	1.309	7.951	1,77%	1,77%	10,76%	6.642	6.642	5.995			
	CF 1	-	177	-	176	0,00%	0,00%	1,35%	176	176	(0)			
	Total Griya	-	177	-	176	0,00%	0,00%	1,54%	176	176	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.309	1.779	1.309	7.774	2,15%	2,15%	12,76%	6.466	6.466	5.995			
	Mitraguna & Others	1.309	1.779	1.309	7.601	2,25%	2,25%	13,04%	6.292	6.292	5.821			
	Pensiun	-	-	-	173	0,00%	0,00%	6,68%	173	173	173			
	Total Pembiayaan	2.324	4.333	2.324	2.322	2,38%	2,38%	2,35%	(2)	(2)	(2.011)			

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	90.194	90.194	100.642	10.448		2,86	2,82	2,83
2	Contribution Margin	2.111	2.111	2.737	626	-29,7%	594	810	999



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.790	3.862	(860)	72	(1.349)	-25,88%	(1.349)	-25,88%			
2	Tabungan	100.387	100.387	86.832	86.614	(726)	(217)	(13.772)	-13,72%	(13.772)	-13,72%			
3	Deposito	13.976	13.976	13.626	13.776	668	150	(200)	-1,43%	(200)	-1,43%			
	Total	119.574	119.574	104.248	104.253	(919)	5	(15.321)	-12,81%	(15.321)	-12,81%			
	CASA	105.598	105.598	90.622	90.477	(1.587)	(145)	(15.121)	-14,32%	(15.121)	-14,32%			
	(%) CASA	88,31%	88,31%	86,93%	86,79%									
	FDR	55,17%	55,17%	64,11%	64,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.835	7.481	(354)	(17)	-0,22%	(17)	-0,22%				
2	Giro ISE	754	754	605	608	4	(146)	-19,35%	(146)	-19,35%				
3	Tabungan ISE	6.743	6.743	7.230	6.872	(358)	129	1,92%	129	1,92%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	156	156	156	156	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	570	-	-	0	-24	-25	-25	25	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	595	595	570	-	-	0	-24	-25	-25	25			
	• Local Champion	595	595	570	-	-	0	-24	-25	-25	25			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.646	15.646	15.747	1.500	625	-875	1.477	101	101	524	15.110	104,21%	636
	KUR	14.577	14.577	14.693	1.500	625	-875	1.505	116	116	509	14.719	99,82%	(26)
	Non KUR	1.069	1.069	1.053	-	-	0	-28	-15	-15	15	391	269,44%	
3	PWG	11.732	11.732	12.528	914	1.498	585	340	796	796	702	12.211	102,60%	317
	Cilem	11.732	11.732	12.528	914	1.498	585	340	796	796	702	12.211	102,60%	317
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	37.993	37.993	37.993	1.857	675	-1.182	577	0	0	675	40.160	94,60%	(2.168)
	CF 1	17.776	17.776	17.642	986	290	-696	39	-135	-135	425	18.180	97,04%	(538)
	Total Griya	8.967	8.967	9.189	597	290	-307	0	221	221	69	9.056	93,34%	(603)
1	• Total Non Program	7.001	7.001	7.225	430	290	-140	176	224	224	66			
	• Program	1.966	1.966	1.964	167	-	-167	173	-3	-3	3			
	Oto	8.809	8.809	8.453	389	-	-389	39	-356	-356	356	9.056	92,59%	(1.629)
	CF 2	20.216	20.216	20.351	871	385	-486	538	135	135	250	21.981	92,91%	(1.494)
	Mitraguna & Others	19.433	19.433	19.571	745	385	-360	488	138	138	247	21.066	92,91%	
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3	915	85,27%	(135)
	Total Pembiayaan	65.965	65.965	66.838	4.271	2.798	-1.473	2.370	872	872	1.926			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	-	-	-	-	1.255	0,00%	0,00%	7,97%	1.255	1.255	1.255		
	KUR	-	-	-	-	1.075	0,00%	0,00%	7,32%	1.075	1.075	1.075		
	Non KUR	-	-	-	-	180	0,00%	0,00%	17,06%	180	180	180		
3	PWG	104	-	104	1.283	0,89%	0,89%	0,89%	10,24%	1.179	1.179	1.283		
	Cilem	104	-	104	1.283	0,89%	0,89%	0,89%	10,24%	1.179	1.179	1.283		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	284	726	284	2.547	0,75%	0,75%	0,75%	6,70%	2.263	2.263	1.821		
	CF 1	284	708	284	1.793	1,60%	1,60%	1,60%	10,16%	1.509	1.509	1.084		
	Total Griya	-	-	-	-	971	0,00%	0,00%	10,56%	971	971	971		
	Oto	284	708	284	822	3,22%	3,22%	3,22%	9,73%	538	538	114		
	CF 2	-	17	-	754	0,00%	0,00%	0,00%	3,71%	754	754	737		
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	3,85%	754	754	737		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	100	-	167	0,00%	0,00%	0,00%	0,25%	167	167	67		

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	109.038	109.038	119.574	10.536	64,2%	PHR	2,94	3,26
2	Contribution Margin	2.877	2.877	4.725	1.848	-	CIF Payroll	757	510



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.249	1.217	486	(32)	180	17,37%	180	17,37%			
2	Tabungan	34.954	34.954	32.566	32.782	1.101	216	(2.172)	-6,21%	(2.172)	-6,21%			
3	Deposito	2.425	2.425	2.425	2.425	(30)	0	0	0,00%	0	0,00%			
	Total	38.416	38.416	36.240	36.424	1.557	183	(1.992)	-5,19%	(1.992)	-5,19%			
	CASA	35.991	35.991	33.815	33.999	1.587	183	(1.992)	-5,53%	(1.992)	-5,53%			
	(%) CASA	93,69%	93,69%	93,31%	93,34%									
	FDR	3,05%	3,05%	3,58%	3,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	73	73		0	(1)	-1,05%	(1)	-1,05%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	74	74	73	73		0	(1)	-1,05%	(1)	-1,05%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	46	46	46	46		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%		
	Linkage	-	-	-	-	-	-	0	0	0	-				
	Non-Linkage	-	-	-	-	-	0	0	0	0	-				
	• Local Champion	-	-	-	-	-	0	0	0	0	-				
	• Value Chain	-	-	-	-	-	-	0	0	0	-				
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0			
	Non KUR	-	-	-	-	-	0	0	0	0	-	0			
3	PWG	928	928	1.058	80	214	134	14	131	131	84	1.059	99,97%	(0)	
	Cilem	928	928	1.058	80	214	134	14	131	131	84	1.059	99,97%	(0)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0		
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)	
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0	
	Total Griya	-	-	-	-	-	0	0	0	0	-	0			
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	-	-	-	-	-	0	0	0	0	-				
	CF 2	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)	
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)	
	Pensiun	-	-	-	-	-	0	0	0	0	-	0			
	Total Pembiayaan	1.171	1.171	1.298	90	214	124	21	127	127	87				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	72	0,00%	0,00%	6,76%	72	72	72			
	Cilem	-	-	-	-	72	0,00%	0,00%	6,76%	72	72	72			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	5,51%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	38.008	38.008	38.416	408	
2	Contribution Margin	859	859	686	(173)	20,1%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,16	2,69	2,66	(0,03)	0,50
CIF Payroll	353	366	434	68	81