

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	763.553	763.553	516.586	533.040	188.368	16.454	(230.513)	-30,19%	(230.513)	-30,19%			
2	Tabungan	2.589.059	2.589.059	2.503.066	2.504.561	115.490	1.495	(84.498)	-3,26%	(84.498)	-3,26%			
3	Deposito	2.920.634	2.920.634	2.925.056	2.820.640	(92.998)	(104.416)	(99.994)	-3,42%	(99.994)	-3,42%			
	Total	6.273.245	6.273.245	5.944.708	5.858.240	210.861	(86.467)	(415.005)	-6,62%	(415.005)	-6,62%			
	CASA	3.352.612	3.352.612	3.019.652	3.037.600	303.859	17.949	(315.011)	-9,40%	(315.011)	-9,40%			
	(%) CASA	53,44%	53,44%	50,80%	51,85%									
	FDR	48,57%	48,57%	51,21%	51,96%									

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	106.796	106.796	111.412	111.246		(166)	4.450	4,17%	4.450	4,17%			
2	Giro ISE	18.995	18.995	24.518	24.645		127	5.650	29,74%	5.650	29,74%			
3	Tabungan ISE	68.468	68.468	64.560	64.267		(293)	(4.201)	-6,14%	(4.201)	-6,14%			
4	Deposito ISE	19.332	19.332	22.334	22.334		0	3.002	15,53%	3.002	15,53%			
5	CIF ISE	1.573	1.573	1.573	1.573		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	209.850	209.850	180.493	4.500	200	-4.300	2.468	-29.357	-29.357	29.557	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-	-127	-126	-126			
	Non-Linkage	191.961	191.961	162.730	4.500	200	-4.300	2.595	-29.231	-29.231	29.431			
	• Local Champion	181.667	181.667	152.541	4.500	200	-4.300	1.541	-29.126	-29.126	29.326			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.437	5.710	1.993	-3.717	4.200	-2.498	-2.498	4.491	198.118	99,15%	(1.681)
	KUR	188.785	188.785	186.868	5.410	1.993	-3.417	3.747	-1.917	-1.917	3.910	189.874	98,42%	(3.006)
	Non KUR	10.150	10.150	9.569	300	-	-300	453	-581	-581	581	8.244	116,07%	675
3	PWG	459.599	459.599	489.296	73.541	112.637	39.096	25.395	29.697	29.697	82.940	480.684	101,79%	8.613
	Cilem	248.801	248.801	270.109	26.076	37.480	11.404	14.413	21.309	21.309	16.172	262.172	103,03%	7.937
	Gadai	210.799	210.799	219.187	47.465	75.157	27.692	10.982	8.388	8.388	66.769	218.511	100,31%	675
4	CFG	2.178.496	2.178.496	2.177.983	53.733	37.382	-16.351	24.944	-513	-513	37.895	2.206.489	98,71%	(28.506)
	CF 1	387.334	387.334	384.797	8.750	3.279	-5.471	191	-2.537	-2.537	5.816	393.160	97,87%	(8.363)
	Total Griya	317.524	317.524	316.021	7.886	2.800	-5.086	0	-1.503	-1.503	4.303	320.632	98,56%	(4.611)
	• Total Non Program	313.027	313.027	311.544	7.726	2.800	-4.926	4.811	-1.483	-1.483	4.283			
	• Program	4.498	4.498	4.478	160	-	-160	139	-20	-20	20			
	Oto	69.810	69.810	68.776	864	479	-385	191	-1.034	-1.034	1.513	72.528	94,83%	(3.752)
	CF 2	1.791.161	1.791.161	1.793.185	44.983	34.103	-10.880	24.752	2.024	2.024	32.079	1.813.328	98,89%	(20.143)
	Mitraguna & Others	1.591.167	1.591.167	1.592.177	40.300	31.210	-9.090	21.455	1.011	1.011	30.199	1.610.035	98,89%	(17.858)
	Pensiun	199.995	199.995	201.008	4.683	2.893	-1.790	3.297	1.013	1.013	1.880	203.293	98,88%	(2.285)
	Total Pembiayaan	3.046.880	3.046.880	3.044.209	137.484	152.212	14.728	57.006	-2.671	-2.671	154.883			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% 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				Posisi	Penc.	Gap
1	SME	-	-	3.204	-	14.893	0,00%	0,00%	8,25%	14.893	14.893	11.689			
	Linkage	-	-	-	-	148	0,00%	0,00%	0,83%	148	148	148			
	Local Champion	-	-	3.204	-	13.594	0,00%	0,00%	8,35%	13.594	13.594	10.390			
	Value Chain	-	-	-	-	1.151	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	30.678	1.67%	1.67%	1.67%	15,62%	27.348	27.348	27.348			
	KUR	3.176	3.176	3.176	29.852	1.68%	1.68%	1.68%	15,97%	26.676	26.676	26.676			
	Non KUR	153	153	153	826	1,51%	1,51%	1,51%	8,63%	673	673	673			
3	PWG	1.006	1.006	1.006	57.210	0,22%	0,22%	0,22%	11,69%	56.205	56.205	56.205			
	Cilem	1.006	1.006	1.006	45.046	0,40%	0,40%	0,40%	16,68%	44.040	44.040	44.040			
	Gadai	-	-	-	12.165	0,00%	0,00%	0,00%	5,55%	12.165	12.165	12.165			
4	CFG	22.413	24.078	22.413	27.673	1,03%	1,03%	1,27%	1,27%	5.261	5.261	3.595			
	CF 1	4.912	5.995	4.912	9.345	1,27%	1,27%	1,27%	2,43%	4.433	4.433	3.351			
	Total Griya	4.165	5.484	4.165	8.597	1,31%	1,31%	2,72%	4.433	4.433	4.433	3.114			
	Oto	748	511	748	748	1,07%	1,07%	1,07%	1,09%	-	-	237			
	CF 2	17.500	18.084	17.500	18.328	0,98%	0,98%	1,02%	828	828	828	244			
	Mitraguna & Others	16.505	17.489	16.505	17.638	1,04%	1,04%	1,11%	1,11%	1.133	1.133	149			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	(306)	95			
	Total Pembiayaan	32.000	33.703	32.000	40.437	1,05%	1,05%	1,33%	8.436	8.436	6.734				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	4.358.798	4.358.798	6.274.559	1.915.761	10,0%
2	Contribution Margin	158.691	158.691	142.833	(15.858)	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)
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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	82.793	82.793	61.913	78.671	21.845	16.758	(4.122)	-4,98%	(4.122)	-4,98%			
2	Tabungan	420.104	420.104	409.154	408.289	(11.092)	(865)	(11.814)	-2,81%	(11.814)	-2,81%			
3	Deposito	192.311	192.311	192.552	193.016	(7.520)	464	705	0,37%	705	0,37%			
	Total	695.207	695.207	663.619	679.976	3.234	16.357	(15.232)	-2,19%	(15.232)	-2,19%			
	CASA	502.896	502.896	471.067	486.960	10.754	15.893	(15.937)	-3,17%	(15.937)	-3,17%			
	(%) CASA	72,34%	72,34%	70,98%	71,61%									
	FDR	76,04%	76,04%	75,88%	74,05%									

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	25.283	25.283	24.821	24.266	(555)	(1.017)	-4,02%	(1.017)	-4,02%				
2	Giro ISE	4.827	4.827	5.398	4.805	(593)	(22)	-0,45%	(22)	-0,45%				
3	Tabungan ISE	14.956	14.956	13.922	13.960	38	(995)	-6,66%	(995)	-6,66%				
4	Deposito ISE	5.500	5.500	5.500	5.500	0	0	0,00%	0	0,00%				
5	CIF ISE	140	140	140	140	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	87.141	87.141	61.536	2.300	-	-2.300	-493	-25.605	-25.605	25.605	0	0,00%	
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126			
	Non-Linkage	84.028	84.028	58.549	2.300	-	-2.300	-369	-25.479	-25.479	25.479			
	• Local Champion	83.103	83.103	57.660	2.300	-	-2.300	-333	-25.443	-25.443	25.443			
	• Value Chain	925	925	889	-	-	-	-35	-36	-36	36			
2	MBG	40.857	40.857	39.721	800	405	-395	-145	-1.136	-1.136	1.541	40.235	98,72%	(514)
	KUR	38.399	38.399	37.750	800	405	-395	-77	-650	-650	1.055	38.396	98,32%	(646)
	Non KUR	2.458	2.458	1.971	-	-	0	-68	-487	-487	487	1.839	107,21%	
3	PWG	39.718	39.718	41.264	5.949	8.081	2.132	2.002	1.546	1.546	6.535	41.104	100,39%	160
	Cilem	18.601	18.601	19.552	1.862	2.416	554	857	951	951	1.465	19.436	100,60%	116
	Gadai	21.117	21.117	21.712	4.087	5.665	1.578	1.145	595	595	5.070	21.669	100,20%	44
4	CFG	360.890	360.890	361.005	5.616	4.534	-1.082	1.493	115	115	4.419	361.934	99,74%	(929)
	CF 1	52.385	52.385	51.517	1.124	-	-1.124	314	-868	-868	868	52.652	97,85%	(1.134)
	Total Griya	41.765	41.765	41.188	675	-	-675	0	-577	-577	577	41.860	98,40%	(671)
1	• Total Non Program	41.765	41.765	41.188	675	-	-675	-210	-577	-577	577			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	10.619	10.619	10.329	449	-	-449	314	-290	-290	290	10.792	95,71%	(463)
	CF 2	308.505	308.505	309.488	4.492	4.534	42	1.179	983	983	3.551	309.282	100,07%	205
	Mitraguna & Others	290.360	290.360	291.505	4.492	4.534	42	923	1.146	1.146	3.388	291.110	100,14%	395
	Pensiun	18.145	18.145	17.982	-	-	0	256	-163	-163	163	18.172	98,95%	(190)
	Total Pembiayaan	528.607	528.607	503.526	14.665	13.020	-1.645	2.857	-25.081	-25.081	38.101			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 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	-	3.204	-	7.451	0,00%	0,00%	0,00%	12,11%	7.451	7.451	4.248			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	3.204	-	7.451	0,00%	0,00%	0,00%	12,73%	7.451	7.451	4.248			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.009	1.799	1.009	6.273	2,47%	2,47%	2,47%	15,79%	5.263	5.263	4.474			
	KUR	1.009	1.705	1.009	6.224	2,63%	2,63%	2,63%	16,49%	5.214	5.214	4.519			
	Non KUR	-	94	-	49	0,00%	0,00%	0,00%	2,47%	49	49	(46)			
3	PWG	-	-	-	4.190	0,00%	0,00%	0,00%	10,15%	4.190	4.190	4.190			
	Cilem	-	-	-	2.876	0,00%	0,00%	0,00%	14,71%	2.876	2.876	2.876			
	Gadai	-	-	-	1.314	0,00%	0,00%	0,00%	6,05%	1.314	1.314	1.314			
4	CFG	4.663	5.303	4.663	4.374	1,29%	1,29%	1,29%	1,21%	(290)	(290)	(929)			
	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	4.663	5.303	4.663	4.374	1,51%	1,51%	1,51%	1,41%	(290)	(290)	(929)			
	Mitraguna & Others	4.663	5.303	4.663	4.374	1,61%	1,61%	1,61%	1,50%	(290)	(290)	(929)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	6.050	6.672	6.050	7.779	1,14%	1,14%	1,14%	1,54%	1.729	1.729	1.106			

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	853.881	853.881	695.728	(158.153)	-3,2%	3,23	3,42	3,40
2	Contribution Margin	30.075	30.075	31.024	949	-	2.393	2.246	2.382



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	8.263	8.263	7.020	6.994	2.637	(26)	(1.269)	-15,36%	(1.269)	-15,36%			
2	Tabungan	283.875	283.875	291.148	289.954	36.718	(1.195)	6.079	2,14%	6.079	2,14%			
3	Deposito	160.857	160.857	165.589	165.583	(3.535)	(5)	4.726	2,94%	4.726	2,94%			
	Total	452.996	452.996	463.757	462.531	35.820	(1.226)	9.536	2,11%	9.536	2,11%			
	CASA	292.138	292.138	298.169	296.948	39.355	(1.221)	4.810	1,65%	4.810	1,65%			
	(%) CASA	64,49%	64,49%	64,29%	64,20%									
	FDR	60,44%	60,44%	58,59%	58,74%									

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	12.010	12.010	12.413	12.337	(76)	327	2,72%	327	2,72%				
2	Giro ISE	2.545	2.545	1.951	1.901	(51)	(645)	-25,33%	(645)	-25,33%				
3	Tabungan ISE	1.593	1.593	1.589	1.564	(25)	(29)	-1,79%	(29)	-1,79%				
4	Deposito ISE	7.872	7.872	8.872	8.872	0	1.000	12,70%	1.000	12,70%				
5	CIF ISE	290	290	290	290	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	18.632	18.632	17.418	-	200	332	-1.214	-1.214	1.414		0	0,00%	
	Linkage	-	-	-	-	-	0	0	0	0	-			
	Non-Linkage	18.632	18.632	17.418	-	200	332	-1.214	-1.214	1.414				
	• Local Champion	18.231	18.231	17.017	-	200	332	-1.214	-1.214	1.414				
	• Value Chain	401	401	401	-	-	0	-0	-0	0	-			
2	MBG	39.038	39.038	38.305	1.500	148	-1.352	881	-733	-733	881	39.018	98,17%	(713)
	KUR	38.539	38.539	37.817	1.500	148	-1.352	894	-722	-722	870	38.520	98,17%	(703)
	Non KUR	499	499	488	-	-	0	-13	-11	-11	11	497	98,14%	(9)
3	PWG	39.022	39.022	41.833	6.412	9.532	3.119	2.456	2.812	2.812	6.720	40.422	103,49%	1.411
	Cilem	21.522	21.522	23.237	2.574	2.716	142	1.444	1.715	1.715	22.371	103,87%	866	
	Gadai	17.500	17.500	18.596	3.839	6.816	2.977	1.012	1.096	1.096	5.720	18.051	103,02%	545
4	CFG	177.122	177.122	174.145	7.620	1.340	-6.280	7.498	-2.977	-2.977	4.317	179.785	96,86%	(5.640)
	CF 1	68.427	68.427	67.307	330	-	-330	-95	-1.120	-1.120	1.120	68.590	98,13%	(1.283)
	Total Griya	64.824	64.824	63.749	330	-	-330	0	-1.075	-1.075	1.075	64.834	98,33%	(1.085)
1	• Total Non Program	64.824	64.824	63.749	330	-	-330	1.042	-1.075	-1.075	1.075			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.602	3.602	3.557	-	-	0	-95	-45	-45	45	3.756	94,72%	(198)
	CF 2	108.695	108.695	106.838	7.290	1.340	-5.950	7.592	-1.857	-1.857	3.197	111.195	96,08%	(4.357)
	Mitraguna & Others	103.413	103.413	101.388	7.290	1.140	-6.150	7.627	-2.024	-2.024	3.164	105.421	96,17%	(4.033)
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33	5.774	94,38%	(324)
	Total Pembiayaan	273.813	273.813	271.701	15.532	11.220	-4.313	11.168	-2.112	-2.112	13.332			

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	-	-	-	2.214	0,00%	0,00%	0,00%	12,71%	2.214	2.214	2.214	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	2.214	0,00%	0,00%	0,00%	12,71%	2.214	2.214	2.214	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
2	MBG	1.642	2.541	1.642	6.461	4,20%	4,20%	4,20%	16,87%	4.820	4.820	3.920	
	KUR	1.518	2.418	1.518	6.461	3,94%	3,94%	3,94%	17,09%	4.943	4.943	4.043	
	Non KUR	123	123	123	-	24,73%	24,73%	24,73%	0,00%	(123)	(123)	(123)	
3	PWG	10	-	10	7.114	0,02%	0,02%	0,02%	17,01%	7.104	7.104	7.114	
	Cilem	10	-	10	6.682	0,04%	0,04%	0,04%	28,75%	6.672	6.672	6.682	
	Gadai	-	-	-	432	0,00%	0,00%	0,00%	2,32%	432	432	432	
4	CFG	3.588	6.197	3.588	12.562	2,03%	2,03%	2,03%	7,21%	8.974	8.974	6.365	
	CF 1	3.501	4.746	3.501	7.860	5,12%	5,12%	5,12%	11,68%	4.359	4.359	3.115	
	Total Griya	3.501	4.642	3.501	7.703	5,40%	5,40%	5,40%	12,08%	4.202	4.202	3.061	
	Oto	-	103	-	157	0,00%	0,00%	0,00%	4,42%	157	157	54	
	CF 2	87	1.451	87	4.701	0,08%	0,08%	0,08%	4,40%	4.615	4.615	3.250	
	Mitraguna & Others	87	1.258	87	4.501	0,08%	0,08%	0,08%	4,44%	4.415	4.415	3.243	
	Pensiun	-	193	-	200	0,00%	0,00%	0,00%	3,67%	200	200	7	
	Total Pembiayaan	2.094	2.106	2.094	4.058	0,76%	0,76%	0,76%	1,49%	1.964	1.964	1.953	

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	448.564	448.564	453.085	4.521		3.04	3.25	3.24
2	Contribution Margin	17.543	17.543	23.079	5.536	-31,6%	1.673	1.893	2.000



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	3.932	3.932	2.809	2.797	1.798	(12)	(1.135)	-28,87%	(1.135)	-28,87%			
2	Tabungan	141.973	141.973	137.660	137.176	(765)	(484)	(4.797)	-3,38%	(4.797)	-3,38%			
3	Deposito	76.711	76.711	76.436	76.136	(535)	(300)	(575)	-0,75%	(575)	-0,75%			
	Total	222.616	222.616	216.905	216.109	498	(796)	(6.507)	-2,92%	(6.507)	-2,92%			
	CASA	145.905	145.905	140.469	139.973	1.033	(496)	(5.932)	-4,07%	(5.932)	-4,07%			
	(%) CASA	65,54%	65,54%	64,76%	64,77%									
	FDR	66,16%	66,16%	68,70%	68,95%									

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	4.164	4.164	7.126	6.647		(479)	2.484	59,65%	2.484	59,65%			
2	Giro ISE	103	103	103	103		0	(0)	-0,03%	(0)	-0,03%			
3	Tabungan ISE	4.060	4.060	7.023	6.544		(479)	2.484	61,17%	2.484	61,17%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	93	93	93	93		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	280	280	148	-	-	0	-13	-132	-132	132	0	0,00%	
	Linkage	148	148	148	-	-	-	-4	0	0	(0)			
	Non-Linkage	132	132	-	-	-	0	-9	-132	-132	132			
	• Local Champion	132	132	-	-	-	0	-9	-132	-132	132			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.531	6.531	6.815	300	370	70	1.124	285	285	85	5.571	122,34%	1.245
	KUR	5.293	5.293	5.590	-	370	370	418	297	297	73	5.548	100,77%	
	Non KUR	1.237	1.237	1.225	300	-	-300	706	-12	-12	12	23	5405,90%	
3	PWG	23.459	23.459	25.701	3.844	5.671	1.826	1.690	2.242	2.242	3.428	24.839	103,47%	862
	Cilem	14.441	14.441	15.657	1.840	1.948	108	1.399	1.216	1.216	732	15.270	102,53%	387
	Gadai	9.018	9.018	10.044	2.005	3.723	1.718	290	1.026	1.026	2.696	9.569	104,97%	475
4	CFG	117.010	117.010	116.346	1.476	1.230	-246	169	-664	-664	1.894	118.621	98,08%	(2.275)
	CF 1	21.080	21.080	20.832	400	-	-400	-117	-248	-248	248	21.279	97,90%	(448)
	Total Griya	16.583	16.583	16.416	400	-	-400	0	-167	-167	167	16.609	98,84%	(192)
1	• Total Non Program	16.093	16.093	15.926	400	-	-400	-67	-166	-166	166			
	• Program	491	491	490	-	-	0	-2	-1	-1	1			
	Oto	4.496	4.496	4.416	-	-	0	-117	-81	-81	81	4.671	94,54%	(255)
	CF 2	95.930	95.930	95.514	1.076	1.230	154	286	-416	-416	1.646	97.342	98,12%	(1.828)
	Mitraguna & Others	65.497	65.497	65.384	920	1.230	310	439	-113	-113	1.343	66.777	97,91%	(1.393)
	Pensiun	30.434	30.434	30.130	156	-	-156	-153	-304	-304	304	30.565	98,58%	(435)
	Total Pembiayaan	147.280	147.280	149.010	5.620	7.271	1.650	2.970	1.731	1.731	5.540			

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	-	-	-	148	● 0,00%	● 0,00%	● 0,00%	● 100,00%	148	148	148				
	Linkage	-	-	-	148	● 0,00%	● 0,00%	● 0,00%	● 100,00%	148	148	148				
	Local Champion	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	-	-	-	343	● 0,00%	● 0,00%	● 0,00%	● 5,03%	343	343	343				
	KUR	-	-	-	343	● 0,00%	● 0,00%	● 0,00%	● 6,14%	343	343	343				
	Non KUR	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
3	PWG	165	-	165	3.264	● 0,70%	● 0,70%	● 0,70%	● 12,70%	3.099	3.099	3.264				
	Cilem	165	-	165	3.046	● 1,14%	● 1,14%	● 1,14%	● 19,46%	2.881	2.881	3.046				
	Gadai	-	-	-	218	● 0,00%	● 0,00%	● 0,00%	● 2,17%	218	218	218				
4	CFG	2.328	4.367	2.328	4.919	● 1,99%	● 1,99%	● 1,99%	● 4,23%	2.591	2.591	552				
	CF 1	880	1.654	880	2.168	● 4,17%	● 4,17%	● 4,17%	● 10,41%	1.288	1.288	514				
	Total Griya	880	1.654	880	2.059	● 5,31%	● 5,31%	● 5,31%	● 12,55%	1.179	1.179	405				
	Oto	-	-	-	108	● 0,00%	● 0,00%	● 0,00%	● 0,00%	108	108	108				
	CF 2	1.448	2.713	1.448	2.752	● 1,51%	● 1,51%	● 1,51%	● 2,88%	1.304	1.304	38				
	Mitraguna & Others	1.055	2.452	1.055	2.134	● 1,61%	● 1,61%	● 1,61%	● 3,26%	1.079	1.079	(317)				
	Pensiun	393	262	393	618	● 1,29%	● 1,29%	● 1,29%	● 2,05%	224	224	356				
	Total Pembiayaan	1.033	671	1.033	1.036	● 0,70%	● 0,70%	● 0,70%	● 5,82%	3	3	365				

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	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Non-Linkage	-	-	-	-	● 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	-	-	-</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	487.579	487.579	260.363	256.875	152.181	(3.487)	(230.703)	-47,32%	(230.703)	-47,32%			
2	Tabungan	244.607	244.607	207.462	200.798	42.930	(6.663)	(43.809)	-17,91%	(43.809)	-17,91%			
3	Deposito	1.393.419	1.393.419	1.402.111	1.301.820	(85.235)	(100.291)	(91.599)	-6,57%	(91.599)	-6,57%			
	Total	2.125.604	2.125.604	1.869.936	1.759.494	109.876	(110.442)	(366.111)	-17,22%	(366.111)	-17,22%			
	CASA	732.186	732.186	467.825	457.674	195.111	(10.151)	(274.512)	-37,49%	(274.512)	-37,49%			
	(%) CASA	34,45%	34,45%	25,02%	26,01%									
	FDR	12,89%	12,89%	14,96%	15,90%									

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	11.719	11.719	11.706	12.036		329	317	2,70%	317	2,70%			
2	Giro ISE	1.318	1.318	1.243	1.843		600	524	39,78%	524	39,78%			
3	Tabungan ISE	6.100	6.100	4.161	3.891		(271)	(2.210)	-36,23%	(2.210)	-36,23%			
4	Deposito ISE	4.300	4.300	6.302	6.302		0	2.002	46,56%	2.002	46,56%			
5	CIF ISE	70	70	70	70		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	21.148	21.148	20.948	2.000	-	-2.000	1.494	-200	-200	200	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	21.148	21.148	20.948	2.000	-	-2.000	1.494	-200	-200	200			
	• Local Champion	18.944	18.944	18.770	2.000	-	-2.000	531	-174	-174	174			
	• Value Chain	2.204	2.204	2.178	-	-	-	963	-26	-26	26			
2	MBG	55.355	55.355	54.837	860	420	-440	-559	-519	-519	939	56.281	97,43% (1.445)	
	KUR	53.969	53.969	53.468	860	420	-440	-513	-501	-501	921	54.017	98,98% (549)	
	Non KUR	1.386	1.386	1.369	-	-	0	-46	-17	-17	17	2.264	60,46% (895)	
3	PWG	29.528	29.528	31.129	4.568	7.662	3.094	2.160	1.601	1.601	6.061	30.936	100,63% 193	
	Cilem	16.389	16.389	17.333	1.569	1.980	412	603	944	944	1.036	17.246	100,51% 87	
	Gadai	13.139	13.139	13.796	3.000	5.682	2.682	1.556	657	657	5.025	13.690	100,77% 106	
4	CFG	168.051	168.051	172.773	6.280	7.474	1.194	3.092	4.722	4.722	2.752	170.683	101,22% 2.090	
	CF 1	19.642	19.642	20.198	1.990	800	-1.190	-156	555	555	245	20.077	100,60% 121	
1	• Total Non Program	12.467	12.467	13.130	1.990	800	-1.190	1.825	663	663	137	15.540	102,55% 396	
	• Program	2.821	2.821	2.806	-	-	0	-28	-15	-15	15			
	Oto	4.355	4.355	4.262	-	-	0	-156	-93	-93	93	4.537	93,93% (275)	
	CF 2	148.408	148.408	152.575	4.290	6.674	2.384	3.248	4.167	4.167	2.507	150.606	101,31% 1.969	
	Mitraguna & Others	129.674	129.674	133.545	3.860	6.266	2.406	2.938	3.871	3.871	2.395	131.845	101,29% 1.700	
	Pensiun	18.734	18.734	19.030	430	408	-22	311	296	296	112	18.761	101,43% 269	
	Total Pembiayaan	274.081	274.081	279.687	13.708	15.556	1.848	6.187	5.605	5.605	9.951			

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	-	-	-	2.441	0,00%	0,00%	11,65%	2.441	2.441	2.441			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.290	0,00%	0,00%	6,16%	1.290	1.290	1.290			
	Value Chain	-	-	-	1.151	0,00%	0,00%	6,13%	1.151	1.151	1.151			
2	MBG	526	1.465	526	11.109	0,95%	0,95%	20,26%	10.584	10.584	9.644			
	KUR	496	1.363	496	10.819	0,92%	0,92%	20,23%	10.323	10.323	9.456			
	Non KUR	30	102	30	290	2,16%	2,16%	21,22%	260	260	189			
3	PWG	-	-	-	2.333	0,00%	0,00%	7,49%	2.333	2.333	2.333			
	Cilem	-	-	-	2.310	0,00%	0,00%	13,33%	2.310	2.310	2.310			
	Gadai	-	-	-	23	0,00%	0,00%	0,16%	23	23	23			
4	CFG	465	695	465	3.692	0,28%	0,28%	2,14%	3.227	3.227	2.997			
	CF 1	465	695	465	1.750	2,37%	2,37%	8,67%	1.285	1.285	1.055			
	Total Griya	346	572	346	1.629	2,26%	2,26%	10,22%	1.283	1.283	1.056			
	Oto	119	123	119	122	2,74%	2,74%	2,86%	3	3	(1)			
	CF 2	-	-	-	1.941	0,00%	0,00%	1,27%	1.941	1.941	1.941			
	Mitraguna & Others	-	-	-	1.941	0,00%	0,00%	1,45%	1.941	1.941	1.941			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.494	1.462	1.494	1.723	0,54%	0,54%	0,62%	229	229	261			

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	377.865	377.865	2.125.681	1.747.816		3,13	3,37	3,36	
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%	CIF Payroll	1.790	1.868	2.136



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	8.095	8.095	8.098	8.222	548	124	126	1,56%	126	1,56%			
2	Tabungan	118.643	118.643	113.485	113.947	(4.796)	462	(4.695)	-3,96%	(4.695)	-3,96%			
3	Deposito	42.564	42.564	40.328	40.327	(633)	(1)	(2.236)	-5,25%	(2.236)	-5,25%			
	Total	169.302	169.302	161.911	162.496	(4.881)	585	(6.806)	-4,02%	(6.806)	-4,02%			
	CASA	126.738	126.738	121.583	122.169	(4.248)	586	(4.569)	-3,61%	(4.569)	-3,61%			
	(%) CASA	74,86%	74,86%	75,09%	75,18%									
	FDR	70,07%	70,07%	73,94%	73,67%									

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	11.109	11.109	12.583	12.744	161	1.635	14,72%	1.635	14,72%				
2	Giro ISE	3.721	3.721	5.504	5.563	59	1.841	49,49%	1.841	49,49%				
3	Tabungan ISE	6.587	6.587	6.279	6.381	102	(207)	-3,14%	(207)	-3,14%				
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%				
5	CIF ISE	57	57	57	57	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	5.579	5.579	5.447	-	-	0	-132	-132	-132	132	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.579	5.579	5.447	-	-	0	-132	-132	-132	132			
	• Local Champion	1.781	1.781	1.678	-	-	0	-103	-103	-103	103			
	• Value Chain	3.798	3.798	3.769	-	-	-29	-29	-29	-29	29			
2	MBG	-	-	-	-	-	0	0	0	0	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	40		(40)
3	PWG	35.640	35.640	37.280	5.351	7.811	2.460	618	1.640	1.640	6.171	36.952	100,89%	328
	Cilem	15.532	15.532	16.216	1.068	2.114	1.046	-503	685	685	1.429	16.292	99,53%	(76)
	Gadai	20.108	20.108	21.063	4.283	5.697	1.414	1.121	955	955	4.742	20.659	101,96%	404
4	CFG	77.413	77.413	76.987	2.673	420	-2.253	735	-426	-426	846	78.558	98,00%	(1.571)
	CF 1	17.116	17.116	16.833	1.258	-	-1.258	282	-283	-283	283	17.311	97,24%	(478)
1	• Total Non Program	14.820	14.820	14.595	1.258	-	-1.258	1.049	-224	-224	224	14.853	98,26%	(258)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.238	-	-	0	282	-59	-59	59	2.458	91,04%	(220)
	CF 2	60.298	60.298	60.154	1.415	420	-995	453	-144	-144	564	61.247	98,22%	(1.093)
	Mitraguna & Others	53.287	53.287	53.198	1.365	420	-945	465	-90	-90	510	53.857	98,78%	(659)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-54	-54	54	7.390	94,13%	(434)
	Total Pembiayaan	118.632	118.632	119.714	8.024	8.231	207	1.221	1.082	1.082	7.149			

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	-	-	-	-	4.592	0,00%	0,00%	12,32%	4.592	4.592	4.592		
	Cilem	-	-	-	-	3.105	0,00%	0,00%	19,15%	3.105	3.105	3.105		
	Gadai	-	-	-	-	1.487	0,00%	0,00%	7,06%	1.487	1.487	1.487		
4	CFG	27	283	27	3.142	0,03%	0,03%	0,03%	4,08%	3.115	3.115	2.859		
	CF 1	-	238	-	524	0,00%	0,00%	0,00%	3,11%	524	524	287		
	Total Griya	-	238	-	524	0,00%	0,00%	0,00%	3,59%	524	524	287		
	CF 2	27	45	27	2.618	0,04%	0,04%	0,04%	4,35%	2.591	2.591	2.573		
	Mitraguna & Others	27	45	27	2.501	0,05%	0,05%	0,05%	4,70%	2.474	2.474	2.456		
	Pensiun	-	-	-	116	0,00%	0,00%	0,00%	1,67%	116	116	116		
	Total Pembiayaan	484	497	484	484	0,41%	0,41%	0,41%	0,40%	-	-	(13)		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	173.097	173.097	169.302	(3.795)	
2	Contribution Margin	5.207	5.207	8.410	3.203	-61,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,03	3,11	3,14	0,02	0,11
CIF Payroll	837	704	762	58	(75)



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	2.031	2.031	5.695	4.157	(603)	(1.539)	2.125	104,62%	2.125	104,62%			
2	Tabungan	91.862	91.862	77.947	82.849	7.930	4.903	(9.012)	-9,81%	(9.012)	-9,81%			
3	Deposito	22.462	22.462	21.624	21.568	(324)	(57)	(894)	-3,98%	(894)	-3,98%			
	Total	116.355	116.355	105.267	108.574	7.003	3.307	(7.781)	-6,69%	(7.781)	-6,69%			
	CASA	93.893	93.893	83.642	87.006	7.327	3.364	(6.887)	-7,33%	(6.887)	-7,33%			
	(%) CASA	80,70%	80,70%	79,46%	80,14%									
	FDR	76,70%	76,70%	85,26%	82,67%									

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	1.346	1.346	4.193	4.172		(21)	2.826	209,94%	2.826	209,94%			
2	Giro ISE	751	751	3.183	3.199		16	2.448	325,92%	2.448	325,92%			
3	Tabungan ISE	595	595	1.010	973		(37)	378	63,52%	378	63,52%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	155	155	155	155		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	4.466	4.466	4.337	-	-	0	-101	-130	-130	130	4.229	102,55%	108
	KUR	4.384	4.384	4.254	-	-	0	-98	-130	-130	130	4.229	100,59%	
	Non KUR	83	83	83	-	-	0	-2	0	0	-		-0	
3	PWG	6.953	6.953	7.999	831	1.424	593	553	1.046	1.046	378	7.531	106,22%	468
	Cilem	6.953	6.953	7.999	831	1.424	593	553	1.046	1.046	378	7.531	106,22%	468
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	77.827	77.827	77.418	3.390	952	-2.438	2.720	-408	-408	1.360	79.213	97,73%	(1.795)
	CF 1	27.829	27.829	27.981	865	440	-425	375	152	152	288	27.885	100,34%	96
	Total Griya	23.781	23.781	23.591	865	-	-865	0	-189	-189	189	23.807	99,10%	(215)
1	• Total Non Program	23.781	23.781	23.591	865	-	-865	-403	-189	-189	189			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.390	-	440	440	375	341	341	99	4.078	107,63%	311
	CF 2	49.997	49.997	49.437	2.525	512	-2.013	2.344	-560	-560	1.072	51.328	96,32%	(1.890)
	Mitraguna & Others	49.551	49.551	48.996	2.275	512	-1.763	2.099	-555	-555	1.067	50.799	96,45%	(1.802)
	Pensiun	447	447	441	250	-	-250	245	-5	-5	5	529	83,37%	(88)
	Total Pembiayaan	89.246	89.246	89.754	4.221	2.376	-1.845	3.172	509	509	1.867			

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	-	-	-	-		0,00%	0,00%	6,96%		302	302	302			
	KUR	-	-	-	-		0,00%	0,00%	7,09%		302	302	302			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	44	-	44	797		0,64%	0,64%	9,96%		753	753	797			
	Cilem	44	-	44	797		0,64%	0,64%	9,96%		753	753	797			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	-	215	-	2.219		0,00%	0,00%	2,87%		2.219	2.219	2.004			
	CF 1	-	145	-	1.881		0,00%	0,00%	6,72%		1.881	1.881	1.736			
	Total Griya	-	-	-	1.585		0,00%	0,00%	6,72%		1.585	1.585	1.585			
	Oto	-	145	-	296		0,00%	0,00%	6,74%		296	296	151			
	CF 2	-	70	-	338		0,00%	0,00%	0,68%		338	338	268			
	Mitraguna & Others	-	70	-	338		0,00%	0,00%	0,69%		338	338	268			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Pembiayaan	44	215	44	3.318		0,05%	0,05%	3,70%		3.274	3.274	3.103			

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	-	-	-	-		0,00%	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	792	2.144	792	792		1,02%	1,02%	1,02%		-	-	(1.352)			
	CF 1	773	1.828	773	773		2,78%	2,78%	2,76%		-	-	(1.054)			
	Total Griya	773	1.828	773	773		3,2									

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	4.776	4.776	4.529	4.670	510	142	(106)	-2,22%	(106)	-2,22%			
2	Tabungan	179.061	179.061	182.224	183.664	11.470	1.440	4.604	2,57%	4.604	2,57%			
3	Deposito	108.457	108.457	112.607	112.607	(245)	(0)	4.149	3,83%	4.149	3,83%			
	Total	292.294	292.294	299.359	300.941	11.735	1.582	8.647	2,96%	8.647	2,96%			
	CASA	183.837	183.837	186.753	188.335	11.980	1.582	4.498	2,45%	4.498	2,45%			
	(%) CASA	62,89%	62,89%	62,38%	62,58%									
	FDR	31,01%	31,01%	30,36%	30,20%									

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	2.931	2.931	2.854	2.866	11	(65)	-2,22%	(65)	-2,22%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.830	2.841	11	(65)	-2,24%	(65)	-2,24%				
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 (1-26 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	586	586	586	-	-	0	-4	-0	-0	0	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	586	586	586	-	-	0	-4	-0	-0	0			
	• Local Champion	586	586	586	-	-	0	-4	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	9.960	9.960	9.963	200	100	-100	408	3	3	97	8.731	114,11%	1.232
	KUR	9.015	9.015	9.025	200	100	-100	426	10	10	90	8.664	104,17%	
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7	68	1388,62%	
3	PWG	5.460	5.460	6.230	219	1.236	1.016	91	771	771	465	6.032	103,28%	198
	Cilem	5.460	5.460	6.230	219	1.236	1.016	91	771	771	465	6.032	103,28%	198
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	74.621	74.621	74.117	1.854	1.072	-782	269	-504	-504	1.576	75.055	98,75%	(938)
	CF 1	20.278	20.278	19.823	500	-	-500	381	-456	-456	456	20.632	96,08%	(810)
	Total Griya	17.506	17.506	17.095	500	-	-500	0	-411	-411	411	17.688	96,65%	(592)
1	• Total Non Program	17.506	17.506	17.095	500	-	-500	546	-411	-411	411			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.773	2.773	2.727	-	-	0	381	-45	-45	45	2.945	92,63%	(217)
	CF 2	54.343	54.343	54.295	1.354	1.072	-282	-112	-48	-48	1.120	54.423	99,76%	(128)
	Mitraguna & Others	48.214	48.214	47.819	1.100	700	-400	-161	-395	-395	1.095	48.260	99,08%	(442)
	Pensiun	6.129	6.129	6.476	254	372	118	49	347	347	25	6.163	105,09%	314
	Total Pembiayaan	90.627	90.627	90.896	2.273	2.408	134	764	269	269	2.139			

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	-	-	-	-	586	0,00%	0,00%	5,89%	586	586	586		
	KUR	-	-	-	-	586	0,00%	0,00%	6,50%	586	586	586		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	440	0,00%	0,00%	7,05%	440	440	440		
	Cilem	-	-	-	-	440	0,00%	0,00%	7,05%	440	440	440		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	4.017	4.175	4.017	2.683	586	5,38%	5,38%	3,62%	(1.335)	(1.335)	(1.492)		
	CF 1	4.017	3.837	4.017	1.983	586	19,81%	19,81%	10,00%	(2.035)	(2.035)	(1.854)		
	Total Griya	4.017	3.837	4.017	1.856	586	22,95%	22,95%	10,86%	(2.162)	(2.162)	(1.981)		
	Oto	-	-	-	-	127	0,00%	0,00%	4,65%	127	127	127		
	CF 2	-	338	-	700	0	0,00%	0,00%	1,29%	700	700	362		
	Mitraguna & Others	-	23	-	396	0	0,00%	0,00%	0,83%	396	396	373		
	Pensiun	-	315	-	304	0	0,00%	0,00%	4,69%	304	304	(11)		
	Total Pembiayaan	4.017	4.175	4.017	3.709	586	4,43%	4,43%	4,08%	(309)	(309)	(466)		

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	586	590	586	586	586	100,00%	100,00%	100,00%	(0)	(0)	(4)		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	586	590	586	586	586	100,00%	100,00%	100,00%	(0)	(0)	(4)		
	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	2.466	2.173	2.466	5.871	5.871	3,30%	3,30%	7,92%	3.405	3.405	3.698		
	CF 1	842	855	842	4.553	4.553	4,15%	4,15%	22,97%	3.710	3.710	3.698		
	Total Griya	707	719	707	4.418	4.418	4,04%	4,04%	25,84%	3.710	3.710	3.698		



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	14.470	14.470	16.612	14.540	(1.127)	(2.072)	70	0,48%	70	0,48%			
2	Tabungan	120.049	120.049	119.220	119.036	3.326	(184)	(1.013)	-0,84%	(1.013)	-0,84%			
3	Deposito	46.117	46.117	46.035	46.035	(249)	0	(82)	-0,18%	(82)	-0,18%			
	Total	180.636	180.636	181.867	179.611	1.950	(2.256)	(1.025)	-0,57%	(1.025)	-0,57%			
	CASA	134.519	134.519	135.832	133.576	2.199	(2.256)	(943)	-0,70%	(943)	-0,70%			
	(%) CASA	74,47%	74,47%	74,69%	74,37%									
	FDR	79,01%	79,01%	79,04%	80,03%									

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	820	820	938	872	(66)	53	6,41%	53	6,41%				
2	Giro ISE	57	57	58	58	0	1	1,36%	1	1,36%				
3	Tabungan ISE	763	763	881	815	(66)	52	6,78%	52	6,78%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	76	76	76	76	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	24.174	24.174	27.134	3.753	6.887	3.134	837	2.959	2.959	3.928	25.544	106,22%	1.590	
	Cilem	12.833	12.833	14.795	1.348	2.736	1.387	712	1.962	1.962	774	13.651	108,37%	1.143	
	Gadai	11.342	11.342	12.339	2.405	4.151	1.747	125	998	998	3.154	11.893	103,75%	446	
4	CFG	118.544	118.544	116.608	3.048	499	-2.549	2.624	-1.937	-1.937	2.436	119.925	97,23%	(3.317)	
	CF 1	17.768	17.768	17.608	225	-	-225	161	-161	-161	161	18.100	97,28%	(493)	
1	• Total Non Program	15.545	15.545	15.445	-	-	0	0	-110	-101	-101	101	15.701	98,37%	(256)
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	2.223	2.223	2.163	225	-	-225	161	-60	-60	60	2.399	90,15%	(236)	
	CF 2	100.776	100.776	99.000	2.823	499	-2.324	2.463	-1.776	-1.776	2.275	101.824	97,23%	(2.824)	
	Mitraguna & Others	90.285	90.285	88.625	2.305	424	-1.881	2.040	-1.659	-1.659	2.083	91.330	97,04%	(2.704)	
	Pensiun	10.491	10.491	10.375	518	75	-443	422	-116	-116	191	10.495	98,86%	(120)	
	Total Pembiayaan	142.719	142.719	143.742	6.801	7.386	585	3.460	1.023	1.023	6.363				

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	8	-	8	2.665	0,03%	0,03%	9,82%	2.658	2.658	2.665			
	Cilem	8	-	8	1.831	0,06%	0,06%	12,37%	1.823	1.823	1.831			
	Gadai	-	-	-	835	0,00%	0,00%	6,77%	835	835	835			
4	CFG	399	410	399	6.116	0,34%	0,34%	5,24%	5.717	5.717	5.706			
	CF 1	-	-	-	2.520	0,00%	0,00%	14,31%	2.520	2.520	2.520			
	Total Griya	-	-	-	2.465	0,00%	0,00%	15,96%	2.465	2.465	2.465			
	Oto	-	-	-	55	0,00%	0,00%	2,55%	55	55	55			
	CF 2	399	410	399	3.595	0,40%	0,40%	3,63%	3.197	3.197	3.186			
	Mitraguna & Others	399	410	399	3.565	0,44%	0,44%	4,02%	3.166	3.166	3.155			
	Pensiun	-	-	-	31	0,00%	0,00%	0,30%	31	31	31			
	Total Pembiayaan	616	616	616	853	0,43%	0,43%	0,59%	237	237	237			

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	616	616	616	853	0,52%	0,52%	0,73%	237	237	237			
	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	616	616	616	853	0,61%	0,61%	0,86%	237	237	237			
	Mitraguna & Others	616	616	616	853	0,68%	0,68%	0,96%	237	237	237			
	Pensiun	-	-</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	3.820	3.820	7.182	7.257	1.625	75	3.437	89,98%	3.437	89,98%			
2	Tabungan	153.202	153.202	151.916	153.580	(1.147)	1.664	378	0,25%	378	0,25%			
3	Deposito	132.943	132.943	117.239	116.214	(10.882)	(1.025)	(16.729)	-12,58%	(16.729)	-12,58%			
	Total	289.964	289.964	276.336	277.051	(10.405)	714	(12.914)	-4,45%	(12.914)	-4,45%			
	CASA	157.022	157.022	159.097	160.837	478	1.739	3.815	2,43%	3.815	2,43%			
	(%) CASA	54,15%	54,15%	57,57%	58,05%									
	FDR	65,00%	65,00%	67,74%	67,56%									

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	4.753	4.753	5.354	5.595	241	842	17,72%	842	17,72%				
2	Giro ISE	1	1	1	1	0	(0)	-2,21%	(0)	-2,21%				
3	Tabungan ISE	4.752	4.752	5.353	5.594	241	842	17,72%	842	17,72%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	50	50	50	50	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	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	• Local Champion	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
3	PWG	28.873	28.873	27.950	3.454	5.714	2.259	1.132	-923	-923	6.637	30.261	92,36%	(2.311)
	Cilem	13.207	13.207	14.351	1.106	1.693	587	466	1.143	1.143	550	14.044	102,18%	306
	Gadai	15.666	15.666	13.600	2.348	4.021	1.672	666	-2.066	-2.066	6.087	16.217	83,86%	(2.618)
4	CFG	151.231	151.231	150.925	2.440	2.317	-123	563	-306	-306	2.623	152.140	99,20%	(1.215)
	CF 1	16.198	16.198	15.871	18	-	-18	-122	-327	-327	327	16.634	95,41%	(763)
1	• Total Non Program	13.509	13.509	13.398	-	-	0	0	-111	-111	111	13.826	96,91%	(427)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.689	2.689	2.473	18	-	-18	-122	-216	-216	216	2.809	88,04%	(336)
	CF 2	135.033	135.033	135.054	2.422	2.317	-105	685	21	21	2.296	135.506	99,67%	(452)
	Mitraguna & Others	123.373	123.373	122.742	1.482	1.562	80	-69	-631	-631	2.193	123.799	99,45%	(1.057)
	Pensiun	11.660	11.660	12.312	940	755	-185	754	652	652	103	11.707	105,17%	605
	Total Pembiayaan	188.469	188.469	187.189	5.894	8.031	2.136	1.645	-1.280	-1.280	9.311			

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	173	-	173	3.747	0,60%	0,60%	0,60%	13,40%	3.574	3.574	3.747		
	Cilem	173	-	173	2.871	1,31%	1,31%	1,31%	20,00%	2.698	2.698	2.871		
	Gadai	-	-	-	876	0,00%	0,00%	0,00%	6,44%	876	876	876		
4	CFG	520	769	520	3.907	0,34%	0,34%	0,34%	2,59%	3.386	3.386	3.137		
	CF 1	269	195	269	1.916	1,66%	1,66%	1,66%	12,07%	1.647	1.647	1.721		
	Total Griya	116	43	116	1.916	0,86%	0,86%	0,86%	14,30%	1.800	1.800	1.873		
	Oto	153	152	153	-	5,69%	5,69%	5,69%	0,00%	(153)	(153)	(152)		
	CF 2	251	575	251	1.990	0,19%	0,19%	0,19%	1,47%	1.739	1.739	1.416		
	Mitraguna & Others	251	575	251	1.990	0,20%	0,20%	0,20%	1,62%	1.739	1.739	1.416		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	693	769	693	7.653	0,37%	0,37%	0,37%	4,09%	6.960	6.960	6.884		

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	43	43	43	43	100,00%	100,00%	100,00%	100,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	43	43	43	43	100,00%	100,00%	100,00%	100,00%	-	-	-	-	
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	1.202	1.276	1.202	1.392	0,79%	0,79%	0,92%	190	190	117			
	CF 1	-	73	-	74	0,00%	0,00%	0,47%	74	74	0			
	Total Griya	-	73	-	74	0,00%	0,00%	0,55%	74	74	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
</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	14.825	14.825	18.487	19.203	6.611	715	4.378	29,53%	4.378	29,53%			
2	Tabungan	143.357	143.357	137.325	136.792	(5.704)	(533)	(6.565)	-4,58%	(6.565)	-4,58%			
3	Deposito	163.005	163.005	161.359	161.354	(4.433)	(5)	(1.651)	-1,01%	(1.651)	-1,01%			
	Total	321.186	321.186	317.172	317.349	(3.525)	177	(3.837)	-1,19%	(3.837)	-1,19%			
	CASA	158.182	158.182	155.813	155.995	907	182	(2.187)	-1,38%	(2.187)	-1,38%			
	(%) CASA	49,25%	49,25%	49,13%	49,16%									
	FDR	80,11%	80,11%	81,22%	81,17%									

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	4.168	4.168	3.959	3.935	(25)	(234)	-5,60%	(234)	-5,60%				
2	Giro ISE	119	119	947	969	22	850	712,37%	850	712,37%				
3	Tabungan ISE	3.799	3.799	2.762	2.715	(47)	(1.084)	-28,52%	(1.084)	-28,52%				
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%				
5	CIF ISE	58	58	58	58	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	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144			
	• Local Champion	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	12.939	12.939	12.592	300	-	-300	588	-347	-347	347	12.835	98,10%	(243)
	KUR	11.745	11.745	11.416	300	-	-300	636	-329	-329	329	11.863	96,23%	(447)
	Non KUR	1.194	1.194	1.176	-	-	0	-49	-18	-18	18	972	120,93%	
3	PWG	25.223	25.223	26.682	3.948	5.408	1.459	884	1.459	1.459	3.949	26.545	100,52%	137
	Cilem	15.400	15.400	15.669	1.595	1.511	-84	709	269	269	1.242	16.171	96,90%	(502)
	Gadai	9.823	9.823	11.013	2.353	3.896	1.543	175	1.190	1.190	2.706	10.373	106,16%	639
4	CFG	214.066	214.066	214.400	5.850	4.599	-1.250	1.447	334	334	4.265	215.593	99,45%	(1.193)
	CF 1	28.251	28.251	28.022	908	39	-868	-107	-230	-230	269	28.838	97,17%	(817)
	Total Griya	24.668	24.668	24.440	908	-	-908	0	-228	-228	228	25.036	97,62%	(596)
1	• Total Non Program	24.668	24.668	24.440	908	-	-908	708	-228	-228	228			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.583	3.583	3.582	-	39	39	-107	-1	-1	40	3.802	94,20%	(220)
	CF 2	185.814	185.814	186.378	4.942	4.560	-382	1.554	564	564	3.996	186.755	99,80%	(376)
	Mitraguna & Others	166.713	166.713	167.327	4.592	4.446	-146	1.551	614	614	3.832	167.650	99,81%	(323)
	Pensiun	19.102	19.102	19.052	350	114	-236	3	-50	-50	164	19.104	99,72%	(53)
	Total Pembiayaan	257.294	257.294	257.597	10.298	10.007	-291	3.994	302	302	9.705			

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	-	-	-	-	-	0,00%	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	56	99	56	2.036	0,43%	0,43%	16,17%	1.980	1.980	1.936			
	KUR	56	99	56	2.036	0,48%	0,48%	17,83%	1.980	1.980	1.936			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	85	-	85	4.445	0,34%	0,34%	16,66%	4.360	4.360	4.445			
	Cilem	85	-	85	3.192	0,55%	0,55%	20,37%	3.107	3.107	3.192			
	Gadai	-	-	-	1.252	0,00%	0,00%	11,37%	1.252	1.252	1.252			
4	CFG	412	65	412	15.062	0,19%	0,19%	7,03%	14.650	14.650	14.997			
	CF 1	46	65	46	4.957	0,16%	0,16%	17,69%	4.911	4.911	4.892			
	Total Griya	46	47	46	4.009	0,19%	0,19%	16,40%	3.963	3.963	3.962			
	Oto	-	18	-	948	0,00%	0,00%	26,47%	948	948	930			
	CF 2	366	-	366	10.105	0,20%	0,20%	5,42%	9.739	9.739	10.105			
	Mitraguna & Others	366	-	241	10.012	0,22%	0,22%	5,98%	9.646	9.646	10.012			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	512	512	512	568	0,20%	0,20%	8,36%	20.989	20.989	21.379			

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	-	-	-	-	-	0,00%	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	-	-	-	56	0,00%	0,00%	0,44%	56	56	56			
	KUR	-	-	-	56	0,00%	0,00%	0,49%	56	56	56			
	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	512	512	512	512	0,24%	0,24%	0,24%	-	-	(0)			
	CF 1	-	-	-	-	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	7.263	7.263	4.706	5.809	2.141	1.104	(1.454)	-20,02%	(1.454)	-20,02%			
2	Tabungan	108.476	108.476	101.542	102.201	4.753	659	(6.275)	-5,78%	(6.275)	-5,78%			
3	Deposito	135.229	135.229	134.957	134.957	24.557	0	(271)	-0,20%	(271)	-0,20%			
	Total	250.968	250.968	241.204	242.968	31.451	1.763	(8.000)	-3,19%	(8.000)	-3,19%			
	CASA	115.739	115.739	106.247	108.010	6.893	1.763	(7.729)	-6,68%	(7.729)	-6,68%			
	(%) CASA	46,12%	46,12%	44,05%	44,45%									
	FDR	60,99%	60,99%	63,32%	62,86%									

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	4.303	4.303	4.029	3.899		(130)	(404)	-9,38%	(404)	-9,38%			
2	Giro ISE	1.640	1.640	1.591	1.584		(7)	(57)	-3,45%	(57)	-3,45%			
3	Tabungan ISE	2.563	2.563	2.339	2.216		(123)	(347)	-13,54%	(347)	-13,54%			
4	Deposito ISE	100	100	100	100		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	1.643	1.643	1.602	-	-	0	-40	-41	-41	41	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.643	1.643	1.602	-	-	0	-40	-41	-41	41			
	• Local Champion	1.643	1.643	1.602	-	-	0	-40	-41	-41	41			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	55	55	55	-	-	0	-2	0	0	-	387	14,18%	(332)
	KUR	-	-	-	-	-	0	0	0	0	-	290	(290)	
	Non KUR	55	55	55	-	-	0	-2	0	0	-	97	56,60%	(42)
3	PWG	28.392	28.392	28.550	4.621	6.560	1.939	1.753	159	159	6.401	29.727	96,04%	(1.177)
	Cilem	16.041	16.041	16.953	1.658	2.056	399	759	912	912	1.144	16.826	100,76%	127
	Gadai	12.350	12.350	11.597	2.964	4.504	1.540	994	-753	-753	5.257	12.901	89,89%	(1.304)
4	CFG	122.987	122.987	122.534	1.925	1.575	-350	-34	-454	-454	2.029	124.474	98,44%	(1.940)
	CF 1	13.510	13.510	13.279	160	-	-160	-95	-231	-231	231	14.053	94,49%	(774)
1	• Total Non Program	10.106	10.106	9.968	-	-	0	-123	-138	-138	138	10.597	95,69%	(457)
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	3.231	3.231	3.138	-	-	0	-95	-92	-92	92	3.455	90,83%	(317)
	CF 2	109.477	109.477	109.255	1.765	1.575	-190	61	-222	-222	1.797	110.421	98,94%	(1.166)
	Mitraguna & Others	77.257	77.257	77.297	1.765	1.575	-190	343	40	40	1.535	77.881	99,25%	(584)
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262	32.540	98,21%	(582)
	Total Pembiayaan	153.077	153.077	152.741	6.547	8.135	1.588	1.677	-336	-336	8.471			

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	-	-	-	-	55	0,00%	0,00%	100,00%	55	55	55	
	KUR	-	-	-	-	0	0,00%	0,00%	100,00%	55	55	55	
	Non KUR	-	-	-	-	55	0,00%	0,00%	100,00%	55	55	55	
3	PWG	137	-	137	2.274	0,48%	0,48%	0,48%	7,96%	2.136	2.136	2.274	
	Cilem	137	-	137	1.659	0,86%	0,86%	0,86%	9,79%	1.522	1.522	1.659	
	Gadai	-	-	-	614	0,00%	0,00%	0,00%	5,30%	614	614	614	
4	CFG	1.785	1.411	1.785	3.095	1,45%	1,45%	1,45%	2,53%	1.310	1.310	1.684	
	CF 1	1.285	832	1.285	1.513	9,51%	9,51%	9,51%	11,40%	228	228	681	
	Total Griya	813	742	813	1.130	7,91%	7,91%	7,91%	11,14%	316	316	388	
	Oto	472	90	472	384	14,60%	14,60%	14,60%	12,22%	(88)	(88)	293	
	CF 2	500	579	500	1.582	0,46%	0,46%	0,46%	1,45%	1.082	1.082	1.003	
	Mitraguna & Others	389	210	389	1.471	0,50%	0,50%	0,50%	1,90%	1.082	1.082	1.262	
	Pensiun	110	369	110	110	0,34%	0,34%	0,34%	0,35%	-	-	(259)	
	Total Pembiayaan	1.922	1.411	1.922	5.424	1,26%	1,26%	1,26%	3,55%	3.501	3.501	4.012	

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	-	-	-	-	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	757	665	757	757	0,62%	0,62%	0,62%	(1)	(1)	(1)	92		
	CF 1	143	145	143	142	1,06%	1,06%	1,07%	(1)	(1)	(1)	(4)		
	Total Griya	143	145	143	142	1,39%	1,39%	1,40%	(1)	(1)	(1)	(4)		
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	CF 2	615												



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	2.834	2.834	3.413	3.331	147	(82)	496	17,50%	496	17,50%			
2	Tabungan	115.394	115.394	105.744	108.427	7.879	2.683	(6.967)	-6,04%	(6.967)	-6,04%			
3	Deposito	44.546	44.546	46.931	44.426	221	(2.505)	(120)	-0,27%	(120)	-0,27%			
	Total	162.774	162.774	156.087	156.183	8.246	96	(6.591)	-4,05%	(6.591)	-4,05%			
	CASA	118.228	118.228	109.156	111.757	8.025	2.601	(6.471)	-5,47%	(6.471)	-5,47%			
	(%) CASA	72,63%	72,63%	69,93%	71,56%									
	FDR	103,47%	103,47%	110,11%	110,04%									

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	3.829	3.829	2.797	2.746		(51)	(1.083)	-28,28%	(1.083)	-28,28%			
2	Giro ISE	160	160	161	161		0	1	0,60%	1	0,60%			
3	Tabungan ISE	3.659	3.659	2.626	2.575		(51)	(1.083)	-29,61%	(1.083)	-29,61%			
4	Deposito ISE	10	10	10	10		0	0	0,00%	0	0,00%			
5	CIF ISE	104	104	104	104		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	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Local Champion	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.071	8.071	7.981	850	50	-800	719	-90	-90	140	7.982	99,99%	(1)
	KUR	7.488	7.488	7.410	850	50	-800	733	-78	-78	128	7.726	95,90%	(317)
	Non KUR	583	583	572	-	-	0	-14	-11	-11	11	256	223,47%	
3	PWG	36.403	36.403	38.399	8.947	11.434	2.487	3.746	1.995	1.995	9.439	37.728	101,78%	671
	Cilem	16.437	16.437	17.478	3.366	2.057	-1.309	2.814	1.040	1.040	1.017	17.211	101,55%	266
	Gadai	19.966	19.966	20.921	5.581	9.377	3.796	932	955	955	8.422	20.516	101,97%	405
4	CFG	103.832	103.832	105.371	1.823	2.688	865	-9	1.538	1.538	1.150	105.316	100,05%	55
	CF 1	14.229	14.229	15.076	945	1.000	55	66	847	847	153	14.548	103,63%	528
	Total Griya	10.678	10.678	11.573	800	1.000	200	0	895	895	105	10.832	106,84%	741
1	• Total Non Program	10.507	10.507	11.403	800	1.000	200	689	895	895	105			
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.503	145	-	-145	66	-48	-48	48	3.716	94,27%	(213)
	CF 2	89.604	89.604	90.295	878	1.688	810	-74	691	691	997	90.768	99,48%	(473)
	Mitraguna & Others	82.912	82.912	83.587	628	1.478	850	-313	676	676	802	83.868	99,67%	(281)
	Pensiun	6.692	6.692	6.707	250	210	-40	239	16	16	194	6.900	97,21%	(192)
	Total Pembiayaan	168.423	168.423	171.865	11.620	14.172	2.552	4.454	3.442	3.442	10.730			

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	-	-	-	-		0,00%	0,00%	17,75%		1.417	1.417	1.417			
	KUR	-	-	-	-		0,00%	0,00%	17,35%		1.286	1.286	1.286			
	Non KUR	-	-	-	-		0,00%	0,00%	22,94%		131	131	131			
3	PWG	-	-	-	-		0,00%	0,00%	15,76%		6.053	6.053	6.053			
	Cilem	-	-	-	-		0,00%	0,00%	26,47%		4.626	4.626	4.626			
	Gadai	-	-	-	-		0,00%	0,00%	6,82%		1.427	1.427	1.427			
4	CFG	3.193	2.116	3.193	4.482		3,08%	3,08%	4,25%		1.289	1.289	2.366			
	CF 1	161	111	161	974		1,13%	1,13%	6,46%		813	813	863			
	Total Griya	161	-	161	803		1,50%	1,50%	6,94%		642	642	803			
	Oto	-	111	-	171		0,00%	0,00%	4,88%		171	171	60			
	CF 2	3.033	2.005	3.033	3.508		3,38%	3,38%	3,89%		476	476	1.503			
	Mitraguna & Others	3.033	2.005	3.033	3.194		3,66%	3,66%	3,82%		161	161	1.189			
	Pensiun	-	-	-	-		0,00%	0,00%	4,69%		314	314	314			
	Total Pembiayaan	3.193	2.116	3.193	11.952		1,48%	1,48%	6,95%		8.759	8.759	9.836			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (MtD)
1	Asset (Retail) T	141.438	141.438	171.988	30.550			3.04	3.16	3.22	0,06
2	Contribution Margin	6.401	6.401	8.606	2.205	-34,4%		776	794	857	63



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	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	596	596	529	529	78	0	(67)	-11,21%	(67)	-11,21%			
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%			
	Total	896	896	829	829	(172)	0	(67)	-7,45%	(67)	-7,45%			
	CASA	596	596	529	529	78	0	(67)	-11,21%	(67)	-11,21%			
	(%) CASA	66,51%	66,51%	63,81%	63,81%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	0	0	0	0	0	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	-	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	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% 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	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				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%	-	-	-			
	Non-Linkage	-	-	-	-	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	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi	
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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	30.299	30.299	32.417	39.088	3.168	6.671	8.788	29,00%	8.788	29,00%			
2	Tabungan	123.931	123.931	131.957	132.889	5.328	932	8.958	7,23%	8.958	7,23%			
3	Deposito	106.411	106.411	106.031	105.531	(2.384)	(500)	(880)	-0,83%	(880)	-0,83%			
	Total	260.642	260.642	270.405	277.508	6.112	7.103	16.866	6,47%	16.866	6,47%			
	CASA	154.231	154.231	164.374	171.977	8.496	7.603	17.746	11,51%	17.746	11,51%			
	(%) CASA	59,17%	59,17%	60,79%	61,97%									
	FDR	85,30%	85,30%	83,33%	81,19%									

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	5.768	5.768	6.793	7.170		377	1.402	24,31%	1.402	24,31%			
2	Giro ISE	3.250	3.250	2.998	2.965		(33)	(285)	-8,77%	(285)	-8,77%			
3	Tabungan ISE	2.518	2.518	3.795	4.205		410	1.687	67,00%	1.687	67,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	66	66	66	66		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	39.488	39.488	38.814	-	-	0	463	-674	-674	674	0	0,00%	
	Linkage	14.626	14.626	14.626	-	-	-	1	0	0	(0)			
	Non-Linkage	24.862	24.862	24.188	-	-	0	461	-674	-674	674			
	• Local Champion	21.896	21.896	21.235	-	-	0	307	-661	-661	661			
	• Value Chain	2.966	2.966	2.953	-	-	-	154	-13	-13	13			
2	MBG	2.621	2.621	2.570	-	-	0	-126	-51	-51	51	2.573	99,91%	(2)
	KUR	2.621	2.621	2.570	-	-	0	-126	-51	-51	51	2.534	101,42%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	38		(38)
3	PWG	45.441	45.441	49.360	7.982	11.179	3.198	2.971	3.919	3.919	7.261	46.804	105,46%	2.556
	Cilem	20.824	20.824	23.873	2.415	4.436	2.021	1.952	3.049	3.049	1.387	21.636	110,34%	2.236
	Gadai	24.616	24.616	25.487	5.567	6.744	1.177	1.019	870	870	5.874	25.167	101,27%	319
4	CFG	134.777	134.777	134.572	3.905	2.120	-1.785	2.722	-205	-205	2.325	137.220	98,07%	(2.648)
	CF 1	26.797	26.797	26.528	-	-	0	-136	-269	-269	269	27.124	97,80%	(596)
	Total Griya	21.030	21.030	20.845	-	-	0	0	-186	-186	186	21.235	98,16%	(390)
1	• Total Non Program	21.030	21.030	20.845	-	-	0	-200	-186	-186	186			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.767	5.767	5.684	-	-	0	-136	-83	-83	83	5.889	96,50%	(206)
	CF 2	107.980	107.980	108.044	3.905	2.120	-1.785	2.858	64	64	2.056	110.096	98,14%	(2.052)
	Mitraguna & Others	82.573	82.573	82.400	3.370	1.680	-1.690	2.244	-174	-174	1.854	84.351	97,69%	(1.952)
	Pensiun	25.407	25.407	25.645	535	440	-95	614	237	237	203	25.745	99,61%	(100)
	Total Pembiayaan	222.327	222.327	225.316	11.887	13.299	1.413	6.030	2.989	2.989	10.311			

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	-	-	-	2.638	● 0,00%	● 0,00%	● 0,00%	● 6,80%	● 2.638	● 2.638	● 2.638				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	-	-	-	2.638	● 0,00%	● 0,00%	● 0,00%	● 10,90%	● 2.638	● 2.638	● 2.638				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	26	73	26	127	● 0,98%	● 0,98%	● 0,98%	● 4,94%	● 101	● 101	● 54				
	KUR	26	73	26	127	● 0,98%	● 0,98%	● 0,98%	● 4,94%	● 101	● 101	● 54				
	Non KUR	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
3	PWG	87	-	87	3.665	● 0,19%	● 0,19%	● 0,19%	● 7,42%	● 3.578	● 3.578	● 3.665				
	Cilem	87	-	87	2.018	● 0,42%	● 0,42%	● 0,42%	● 8,45%	● 1.931	● 1.931	● 2.018				
	Gadai	-	-	-	1.647	● 0,00%	● 0,00%	● 0,00%	● 6,46%	● 1.647	● 1.647	● 1.647				
4	CFG	482	979	482	3.302	● 0,36%	● 0,36%	● 0,36%	● 2,45%	● 2.820	● 2.820	● 2.323				
	CF 1	-	22	-	363	● 0,00%	● 0,00%	● 0,00%	● 1,37%	● 363	● 363	● 340				
	Total Griya	-	-	-	363	● 0,00%	● 0,00%	● 0,00%	● 1,74%	● 363	● 363	● 363				
	Oto	-	22	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	(22)				
	CF 2	482	956	482	2.939	● 0,45%	● 0,45%	● 0,45%	● 2,72%	● 2.457	● 2.457	● 1.983				
	Mitraguna & Others	386	862	386	2.806	● 0,47%	● 0,47%	● 0,47%	● 3,41%	● 2.420	● 2.420	● 1.944				
	Pensiun	95	95	95	133	● 0,38%	● 0,38%	● 0,38%	● 0,52%	38	38	38				
	Total Pembiayaan	7.633	8.017	7.633	7.640	● 3,43%	● 3,43%	● 3,43%	● 3,39%	7	7	(377)				

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	257.235	257.235	260.642	3.407	19,9%	PHR	2,92	3,02
2	Contribution Margin	11.577	11.577	9.271	(2.306)	19,9%	CIF Payroll	659	723



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	42.284	42.284	32.944	30.077	(3.752)	(2.867)	(12.208)	-28,87%	(12.208)	-28,87%			
2	Tabungan	91.959	91.959	90.449	90.090	9.675	(359)	(1.868)	-2,03%	(1.868)	-2,03%			
3	Deposito	185.504	185.504	185.168	185.068	(960)	(100)	(436)	-0,23%	(436)	-0,23%			
	Total	319.746	319.746	308.561	305.235	4.963	(3.326)	(14.511)	-4,54%	(14.511)	-4,54%			
	CASA	134.243	134.243	123.393	120.167	5.923	(3.226)	(14.076)	-10,49%	(14.076)	-10,49%			
	(%) CASA	41,98%	41,98%	39,99%	39,37%									
	FDR	66,63%	66,63%	69,76%	70,52%									

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	4.601	4.601	4.405	4.465		61	(136)	-2,95%	(136)	-2,95%			
2	Giro ISE	299	299	526	564		38	265	88,72%	265	88,72%			
3	Tabungan ISE	4.302	4.302	3.879	3.902		23	(401)	-9,31%	(401)	-9,31%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	87	87	87	87		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	11.846	11.846	12.132	300	500	200	488	286	286	214	12.339	98,33%	(206)
	KUR	10.383	10.383	10.687	300	500	200	532	304	304	196	10.557	101,23%	
	Non KUR	1.463	1.463	1.446	-	-	0	-44	-18	-18	18	1.782	81,13%	(336)
3	PWG	41.008	41.008	43.930	6.955	11.016	4.062	1.504	2.922	2.922	8.094	42.392	103,63%	1.538
	Cilem	17.652	17.652	18.941	1.341	2.132	791	657	1.289	1.289	842	18.484	102,47%	457
	Gadai	23.356	23.356	24.989	5.613	8.885	3.271	847	1.633	1.633	7.252	23.907	104,52%	1.082
4	CFG	160.189	160.189	159.179	2.455	2.000	-455	410	-1.010	-1.010	3.010	162.630	97,88%	(3.450)
	CF 1	20.927	20.927	20.349	-	-	0	-257	-577	-577	577	21.542	94,46%	(1.193)
	Total Griya	15.660	15.660	15.155	-	-	0	0	-504	-504	504	16.168	93,73%	(1.013)
1	• Total Non Program	15.660	15.660	15.155	-	-	0	0	312	-504	504			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.194	-	-	0	-257	-73	-73	73	5.374	96,65%	(180)
	CF 2	139.263	139.263	138.830	2.455	2.000	-455	667	-433	-433	2.433	141.088	98,40%	(2.257)
	Mitraguna & Others	134.778	134.778	134.379	1.755	2.000	245	-2	-398	-398	2.398	136.194	98,67%	(1.815)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	Total Pembiayaan	213.043	213.043	215.242	9.710	13.516	3.807	2.401	2.198	2.198	11.318			

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	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	71	380	71	1.641	71	0,60%	0,60%	13,52%	1.570	1.570	1.261				
	KUR	71	229	71	1.340	71	0,69%	0,69%	12,54%	1.269	1.269	1.111				
	Non KUR	-	151	-	301	301	0,00%	0,00%	20,79%	301	301	150				
3	PWG	68	-	68	6.101	68	0,17%	0,17%	13,89%	6.033	6.033	6.101				
	Cilem	68	-	68	4.599	68	0,38%	0,38%	24,28%	4.531	4.531	4.599				
	Gadai	-	-	-	1.502	1.502	0,00%	0,00%	6,01%	1.502	1.502	1.502				
4	CFG	635	2.440	635	4.281	635	0,40%	0,40%	2,69%	3.646	3.646	1.840				
	CF 1	574	823	574	2.074	574	2,74%	2,74%	10,19%	1.500	1.500	1.252				
	Total Griya	574	-	574	1.719	574	3,67%	3,67%	11,34%	1.145	1.145	1.719				
	Oto	-	823	-	355	355	0,00%	0,00%	6,84%	355	355	(468)				
	CF 2	61	1.617	61	2.206	61	0,04%	0,04%	1,59%	2.145	2.145	589				
	Mitraguna & Others	61	1.617	61	2.167	61	0,05%	0,05%	1,61%	2.106	2.106	549				
	Pensiun	-	-	-	39	39	0,00%	0,00%	0,88%	39	39	39				
	Total Pembiayaan	2.930	3.060	2.930	2.989	2.930	1,38%	1,38%	1,39%	60	60	(71)				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (MtD)	Growth (YoY)	
1	Asset (Retail) T	269.409	269.409	319.746	50.337	5,5%	PHR	3,68	3,90	3,90	(0,00)	0,22
2	Contribution Margin	8.606	8.606	8.132	(474)		CIF Payroll	590	693	744	51	154



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	14.871	14.871	14.868	14.801	138	(68)	(71)	-0,47%	(71)	-0,47%			
2	Tabungan	86.362	86.362	82.530	81.667	2.330	(863)	(4.695)	-5,44%	(4.695)	-5,44%			
3	Deposito	20.333	20.333	21.400	21.360	329	(40)	1.027	5,05%	1.027	5,05%			
	Total	121.566	121.566	118.799	117.828	2.798	(971)	(3.738)	-3,07%	(3.738)	-3,07%			
	CASA	101.233	101.233	97.399	96.468	2.468	(931)	(4.765)	-4,71%	(4.765)	-4,71%			
	(%) CASA	83,27%	83,27%	81,99%	81,87%									
	FDR	62,07%	62,07%	64,17%	64,70%									

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	1.324	1.324	1.119	1.132		13	(192)	-14,51%	(192)	-14,51%			
2	Giro ISE	78	78	57	76		19	(2)	-3,18%	(2)	-3,18%			
3	Tabungan ISE	1.246	1.246	1.062	1.056		(6)	(190)	-15,23%	(190)	-15,23%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	55	55	55	55		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	2	2	-	-	0	0	-0	-0	0	0	0,00%	
	Linkage	2	2	2	-	-	-	0	-0	-0	0			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.355	6.355	6.289	600	-	-600	647	-66	-66	66	6.418	97,99%	(129)
	KUR	6.150	6.150	6.084	600	-	-600	644	-66	-66	66	6.395	95,14%	(311)
	Non KUR	204	204	204	-	-	0	3	0	0	-	23	88,97%	
3	PWG	20.840	20.840	22.152	3.526	5.728	2.202	1.362	1.312	1.312	4.416	22.179	99,88%	(27)
	Cilem	11.801	11.801	12.251	1.166	1.331	166	759	450	450	881	12.590	97,31%	(339)
	Gadai	9.039	9.039	9.901	2.361	4.397	2.036	603	862	862	3.535	9.589	103,25%	312
4	CFG	48.265	48.265	47.793	1.706	772	-934	1.042	-472	-472	1.244	50.543	94,56%	(2.750)
	CF 1	10.968	10.968	10.778	-	-	0	-160	-190	-190	190	11.322	95,19%	(544)
1	• Total Non Program	5.785	5.785	5.707	-	-	0	-82	-78	-78	78	6.802	96,23%	(256)
	• Program	842	842	839	-	-	0	-4	-3	-3	3			
	CF 2	37.297	37.297	37.015	1.706	772	-934	1.201	-282	-282	1.054	39.221	94,38%	(2.206)
	Mitraguna & Others	34.697	34.697	34.119	1.456	453	-1.003	975	-577	-577	1.030	36.119	94,47%	(1.999)
	Pensiun	2.600	2.600	2.896	250	319	69	227	296	296	23	3.102	93,34%	(206)
	Total Pembiayaan	75.462	75.462	76.236	5.832	6.500	668	3.050	774	774	5.726			

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	-	408	-	329	0	0,00%	0,00%	5,23%	329	329	(79)		
	KUR	-	408	-	329	0	0,00%	0,00%	5,40%	329	329	(79)		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	3.217	0,00%	0,00%	14,52%	3.217	3.217	3.217		
	Cilem	-	-	-	-	2.736	0,00%	0,00%	22,34%	2.736	2.736	2.736		
	Gadai	-	-	-	-	481	0,00%	0,00%	4,85%	481	481	481		
4	CFG	90	273	90	2.612	0	0,19%	0,19%	5,46%	2.522	2.522	2.338		
	CF 1	1	185	1	1.164	0	0,01%	0,01%	10,80%	1.163	1.163	980		
	Total Griya	-	-	-	-	888	0,00%	0,00%	13,56%	888	888	888		
	Oto	1	185	1	277	0	0,03%	0,03%	6,54%	275	275	92		
	CF 2	88	89	88	1.447	0	0,24%	0,24%	3,91%	1.359	1.359	1.359		
	Mitraguna & Others	88	89	88	1.230	0	0,25%	0,25%	3,61%	1.142	1.142	1.142		
	Pensiun	-	-	-	-	217	0,00%	0,00%	7,49%	217	217	217		
	Total Pembiayaan	819	685	819	913	0	1,08%	1,08%	1,20%	94	94	228		

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	111.225	111.225	121.566	10.341	9,7%	3,16	3,30	3,31
2	Contribution Margin	4.726	4.726	4.269	(457)		430	445	475



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	3.557	3.557	8.777	9.030	3.636	253	5.473	153,86%	5.473	153,86%			
2	Tabungan	93.044	93.044	89.861	89.668	(259)	(193)	(3.376)	-3,63%	(3.376)	-3,63%			
3	Deposito	44.242	44.242	49.137	49.035	(380)	(101)	4.794	10,84%	4.794	10,84%			
	Total	140.843	140.843	147.775	147.733	2.997	(42)	6.890	4,89%	6.890	4,89%			
	CASA	96.601	96.601	98.638	98.698	3.377	59	2.097	2,17%	2.097	2,17%			
	(%) CASA	68,59%	68,59%	66,75%	66,81%									
	FDR	18,73%	18,73%	18,92%	18,93%									

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	6.348	6.348	4.245	4.254		10	(2.094)	-32,98%	(2.094)	-32,98%			
2	Giro ISE	45	45	719	775		56	729	1604,62%	729	1604,62%			
3	Tabungan ISE	5.803	5.803	3.026	2.980		(46)	(2.823)	-48,65%	(2.823)	-48,65%			
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%			
5	CIF ISE	36	36	36	36		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	5.647	5.647	6.536	660	1.197	537	272	889	889	308	6.151	106,26%	385
	Cilem	5.647	5.647	6.536	660	1.197	537	272	889	889	308	6.151	106,26%	385
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	20.733	20.733	21.430	1.245	1.000	-245	479	696	696	304	21.253	100,83%	177
	CF 1	1.803	1.803	2.788	-	1.000	1.000	1.000	985	985	15	1.935	144,13%	854
1	• Total Non Program	860	860	1.856	-	1.000	1.000	1.000	997	997	3	939	197,66%	917
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	932	-	-	0	-30	-12	-12	12	995	93,62%	(64)
	CF 2	18.930	18.930	18.642	1.245	-	-1.245	509	-288	-288	288	19.318	96,50%	(676)
	Mitraguna & Others	18.839	18.839	18.550	1.245	-	-1.245	509	-288	-288	288	19.183	96,70%	(633)
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0	135	67,59%	(44)
	Total Pembiayaan	26.380	26.380	27.966	1.905	2.197	292	751	1.585	1.585	612			

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	229	-	229	495	4,05%	4,05%	4,05%	7,58%	267	267	495		
	Cilem	229	-	229	495	4,05%	4,05%	4,05%	7,58%	267	267	495		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	182	428	182	681	0,88%	0,88%	0,88%	3,18%	499	499	253		
	CF 1	182	185	182	672	10,07%	10,07%	10,07%	24,10%	490	490	487		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	182	185	182	672	19,25%	19,25%	19,25%	72,10%	490	490	487		
	CF 2	-	242	-	9	0	0,00%	0,00%	0,05%	9	9	(233)		
	Mitraguna & Others	-	242	-	9	0	0,00%	0,00%	0,05%	9	9	(233)		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	0,00%	4,21%	766	766	749		

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	-	230	-	-	0	0,00%	0,00%	0,00%	-	-	(230)		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	(230)		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	-	230	-	-	0	0,00%	0,00%	0,00%	-	-	(230)		
	Mitraguna & Others	-	230	-	-	0	0,00%	0,00%	0,00%	-	-	(230)		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	0,00%	-	-	-	(230)		

Asset & Contribution Margin



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	31.858	31.858	26.753	27.519	(3.135)	766	(4.339)	-13,62%	(4.339)	-13,62%			
2	Tabungan	58.972	58.972	55.569	55.415	5.898	(155)	(3.557)	-6,03%	(3.557)	-6,03%			
3	Deposito	44.472	44.472	44.217	44.268	(492)	51	(204)	-0,46%	(204)	-0,46%			
	Total	135.302	135.302	126.540	127.202	2.270	663	(8.100)	-5,99%	(8.100)	-5,99%			
	CASA	90.830	90.830	82.322	82.934	2.762	612	(7.896)	-8,69%	(7.896)	-8,69%			
	(%) CASA	67,13%	67,13%	65,06%	65,20%									
	FDR	43,02%	43,02%	48,22%	47,97%									

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	2.321	2.321	2.078	2.110	32	(211)	-9,10%	(211)	-9,10%				
2	Giro ISE	55	55	55	55	0	0	0,52%	0	0,52%				
3	Tabungan ISE	2.266	2.266	2.023	2.054	32	(212)	-9,34%	(212)	-9,34%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	39	39	39	39	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	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• Local Champion	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• 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	10.712	10.712	12.161	662	2.416	1.755	379	1.449	1.449	967	11.054	110,01%	1.107
	Cilem	10.712	10.712	12.161	662	2.416	1.755	379	1.449	1.449	967	11.054	110,01%	1.107
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	45.650	45.650	47.172	400	2.790	2.390	-242	1.522	1.522	1.268	47.015	100,33%	156
	CF 1	7.628	7.628	7.542	-	-	0	-109	-86	-86	86	7.903	95,44%	(360)
	Total Griya	3.090	3.090	3.051	-	-	0	0	-39	-39	39	3.222	94,70%	(171)
1	• Total Non Program	3.090	3.090	3.051	-	-	0	0	-39	-39	39			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.492	-	-	0	-109	-47	-47	47	4.681	95,95%	(190)
	CF 2	38.021	38.021	39.629	400	2.790	2.390	-133	1.608	1.608	1.182	39.113	101,32%	517
	Mitraguna & Others	37.225	37.225	38.838	400	2.790	2.390	-127	1.613	1.613	1.177	38.148	101,81%	690
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5	965	82,04%	(173)
	Total Pembiayaan	58.208	58.208	61.018	1.062	5.206	4.145	-24	2.810	2.810	2.396			

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	-	-	-	-	712	0,00%	0,00%	0,00%	5,85%	712	712	712	
	Cilem	-	-	-	-	712	0,00%	0,00%	0,00%	5,85%	712	712	712	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	-	-	-	-	419	0,00%	0,00%	0,00%	0,89%	419	419	419	
	CF 1	-	-	-	-	419	0,00%	0,00%	0,00%	5,55%	419	419	419	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Oto	-	-	-	-	419	0,00%	0,00%	0,00%	9,32%	419	419	419	
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Total Pembiayaan	-	-	-	-	1.130	0,00%	0,00%	0,00%	1,85%	-	-	-	

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	-	-	-	-	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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Pensiun	-	-	-	-	0	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	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	13.594	13.594	17.343	17.588	940	244	3.993	29,37%	3.993	29,37%			
3	Deposito	753	753	1.035	1.035	(50)	0	282	37,50%	282	37,50%			
	Total	14.347	14.347	18.378	18.622	890	244	4.275	29,80%	4.275	29,80%			
	CASA	13.594	13.594	17.343	17.588	940	244	3.993	29,37%	3.993	29,37%			
	(%) CASA	94,75%	94,75%	94,37%	94,44%									
	FDR	133,77%	133,77%	114,32%	112,83%									

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	37	37	584	584		0	547	1470,43%	547	1470,43%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	584	584		0	547	1470,43%	547	1470,43%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	4	4	4	4		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	797	797	797	-	-	0	278	0	0	-	1.176	67,79%	(379)
	KUR	797	797	797	-	-	0	278	0	0	-	1.135	70,26%	(337)
	Non KUR	-	-	-	-	-	0	0	0	0	-	41		(41)
3	PWG	13.108	13.108	15.005	1.858	3.681	1.823	985	1.898	1.898	1.783	14.483	103,61%	523
	Cilem	9.349	9.349	10.877	797	2.081	1.284	488	1.528	1.528	553	10.174	106,91%	703
	Gadai	3.758	3.758	4.128	1.060	1.599	539	497	370	370	1.229	4.309	95,81%	(181)
4	CFG	5.287	5.287	5.208	28	-	-28	-34	-79	-79	79	6.531	79,74%	(1.323)
	CF 1	2.498	2.498	2.466	28	-	-28	-4	-32	-32	32	2.735	90,19%	(268)
1	• Total Non Program	1.011	1.011	1.001	-	-	0	0	-10	-10	10	1.085	92,31%	(83)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.465	28	-	-28	-4	-22	-22	22	1.650	88,80%	(185)
	CF 2	2.789	2.789	2.742	-	-	0	-30	-48	-48	48	3.796	72,22%	(1.055)
	Mitraguna & Others	2.522	2.522	2.477	-	-	0	-28	-45	-45	45	3.443	71,92%	(967)
	Pensiun	267	267	265	-	-	0	-2	-2	-2	2	353	75,12%	(88)
	Total Pembiayaan	19.192	19.192	21.011	1.885	3.681	1.795	1.228	1.819	1.819	1.862			

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	-	-	-	-	1.108	0,00%	0,00%	7,38%	1.108	1.108	1.108		
	Cilem	-	-	-	-	1.051	0,00%	0,00%	9,66%	1.051	1.051	1.051		
	Gadai	-	-	-	-	57	0,00%	0,00%	1,38%	57	57	57		
4	CFG	43	-	43	43	0	0,81%	0,81%	0,83%	(0)	(0)	43		
	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	43	-	43	43	0	1,54%	1,54%	1,57%	(0)	(0)	43		
	Mitraguna & Others	43	-	43	43	0	1,70%	1,70%	1,74%	(0)	(0)	43		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	43	-	43	1.151	0	0,22%	0,22%	5,48%	1.108	1.108	1.151		

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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Pembiayaan	-	-	43	1.151	0	0,00%	0,00%	0,00%	-	-	-	-	

Asset & Contribution Margin