

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec25)	Growth (1-21 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	509.437	504.294	182.345	(5.143)	(259.259)	-33,95%	(259.259)	-33,95%			
2	Tabungan	2.589.059	2.589.059	2.531.769	2.522.831	43.230	(8.938)	(66.228)	-2,56%	(66.228)	-2,56%			
3	Deposito	2.920.634	2.920.634	2.924.620	2.917.896	(78.599)	(6.724)	(2.738)	-0,09%	(2.738)	-0,09%			
	Total	6.273.245	6.273.245	5.965.826	5.945.020	146.977	(20.806)	(328.225)	-5,23%	(328.225)	-5,23%			
	CASA	3.352.612	3.352.612	3.041.206	3.027.124	225.576	(14.081)	(325.487)	-9,71%	(325.487)	-9,71%			
	(%) CASA	53,44%	53,44%	50,98%	50,92%									
	FDR	48,57%	48,57%	50,98%	51,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec25)	Growth (1-20 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	110.435	114.288		3.853	7.492	7,02%	7.492	7,02%			
2	Giro ISE	18.995	18.995	24.543	24.904		362	5.909	31,11%	5.909	31,11%			
3	Tabungan ISE	68.468	68.468	64.558	68.049		3.491	(419)	-0,61%	(419)	-0,61%			
4	Deposito ISE	19.332	19.332	21.334	21.334		0	2.002	10,36%	2.002	10,36%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	181.183	4.500	200	-4.300	2.468	-28,667	-28,667	28.867			
	Linkage	17.889	17.889	17.763	-	-	-	-	-127	-126	-126			
	Non-Linkage	191.961	191.961	163.420	4.500	200	-4.300	2.595	-28,541	-28,541	28.741			
	• Local Champion	181.667	181.667	153.230	4.500	200	-4.300	1.541	-28,437	-28,437	28.637			
	• Value Chain	10.294	10.294	10.190	-	-	-	1.054	-104	-104	104			
2	MBG	198.935	198.935	197.101	2.050	993	-1.057	4.200	-1.833	-1.833	2.826			
	KUR	188.785	188.785	187.488	1.950	993	-957	3.747	-1.296	-1.296	2.289			
	Non KUR	10.150	10.150	9.613	100	-	-100	453	-537	-537	537			
3	PWG	459.599	459.599	484.934	55.360	84.847	29.487	25.395	25.335	25.335	59.513	480.684	100,88%	4.251
	Cilem	248.801	248.801	267.780	19.451	26.334	6.883	14.413	18.979	18.979	7.355	262.172	102,14%	5.608
	Gadai	210.799	210.799	217.154	35.909	58.514	22.605	10.982	6.356	6.356	52.158	218.511	99,38%	(1.357)
4	CFG	2.178.496	2.178.496	2.178.082	39.222	26.968	-12.254	24.944	-413	-413	27.381	2.206.489	98,71%	(28.406)
	CF 1	387.334	387.334	387.055	4.227	2.240	-1.987	191	-279	-279	2.519	393.160	98,45%	(6.105)
	Total Griya	317.524	317.524	317.648	3.363	1.800	-1.563	0	123	123	1.677	320.632	99,07%	(2.984)
	• Total Non Program	313.027	313.027	313.163	3.203	1.800	-1.403	4.811	136	136	1.664			
	• Program	4.498	4.498	4.485	160	-	-160	139	-13	-13	13			
	Oto	69.810	69.810	69.407	864	440	-424	191	-403	-403	843	72.528	95,70%	(3.121)
	CF 2	1.791.161	1.791.161	1.791.027	34.995	24.728	-10.267	24.752	-134	-134	24.862	1.813.328	98,77%	(22.301)
	Mitraguna & Others	1.591.167	1.591.167	1.589.967	31.214	21.790	-9.424	21.455	-1.200	-1.200	22.990	1.610.035	98,75%	(20.069)
	Pensiun	199.995	199.995	201.061	3.781	2.938	-843	3.297	1.066	1.066	1.872	203.293	98,90%	(2.232)
	Total Pembiayaan	3.046.880	3.046.880	3.041.301	101.132	113.008	11.876	57.006	-5.579	-5.579	118.587			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (21-Jan-26)	% Relatif		Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD		%	Penc.	Gap
1	SME	-	3.204	-	11.458	0,00%	0,00%	6,32%	11.458	11.458	8.255			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	10.258	0,00%	0,00%	6,28%	10.258	10.258	7.055			
	Value Chain	-	-	-	1.200	0,00%	0,00%	0,78%	1.200	1.200	1.200			
2	MBG	3.329	3.329	3.329	18.384	1,67%	1,67%	9,33%	15.055	15.055	15.055			
	KUR	3.176	3.176	3.176	17.715	1,68%	1,68%	9,45%	14.539	14.539	14.539			
	Non KUR	153	153	153	669	1,51%	1,51%	6,96%	516	516	516			
3	PWG	1.006	1.006	1.006	19.293	0,22%	0,22%	3,98%	18.288	18.288	18.288			
	Cilem	1.006	1.006	1.006	14.813	0,40%	0,40%	5,53%	13.807	13.807	13.807			
	Gadai	-	-	-	4.481	0,00%	0,00%	2,06%	4.481	4.481	4.481			
4	CFG	19.246	26.975	19.246	62.427	0,88%	0,88%	2,87%	43.182	43.182	35.452			
	CF 1	11.417	13.772	11.417	26.545	2,95%	2,95%	6,86%	15.128	15.128	12.774			
	Total Griya	10.491	11.815	10.491	22.923	3,30%	3,30%	7,22%	12.432	12.432	11.108			
	Oto	927	1.957	927	3.623	1,33%	1,33%	5,22%	2.696	2.696	1.666			
	CF 2	7.828	13.204	7.828	35.882	0,44%	0,44%	2,00%	28.054	28.054	22.678			
	Mitraguna & Others	7.229	11.970	7.229	33.991	0,45%	0,45%	2,14%	26.762	26.762	22.021			
	Pensiun	995	1.234	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
	Total Pembiayaan	32.000	33.703	32.000	34.198	1,05%	1,05%	1,12%	2.198	2.198	495			

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	
2	Contribution Margin	158.691	158.691	142.833	(15.858)	10,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,10	3,27	3,28	0,00	0,18
CIF Payroll	18.110	19.067	20.569	1.502	2.459



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	82.793	82.793	60.756	61.232	17.096	475	(21.561)	-26,04%	(21.561)	-26,04%			
2	Tabungan	420.104	420.104	402.233	400.891	(10.462)	(1.342)	(19.213)	-4,57%	(19.213)	-4,57%			
3	Deposito	192.311	192.311	199.204	193.868	(9.176)	(5.336)	1.557	0,81%	1.557	0,81%			
	Total	695.207	695.207	662.193	655.990	(2.542)	(6.203)	(39.217)	-5,64%	(39.217)	-5,64%			
	CASA	502.896	502.896	462.989	462.122	6.634	(867)	(40.774)	-8,11%	(40.774)	-8,11%			
	(%) CASA	72,34%	72,34%	69,92%	70,45%									
	FDR	76,04%	76,04%	76,16%	76,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	25.283	25.283	24.578	25.085	507	(198)	-0,78%	(198)	-0,78%				
2	Giro ISE	4.827	4.827	5.206	5.578	371	751	15,55%	751	15,55%				
3	Tabungan ISE	14.956	14.956	13.871	14.007	136	(949)	-6,34%	(949)	-6,34%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.141	87.141	61.672	2.300	-	-2.300	-493	-25,469	-25,469	25.469			
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126			
	Non-Linkage	84.028	84.028	58.685	2.300	-	-2.300	-369	-25,343	-25,343	25.343			
	• Local Champion	83.103	83.103	57.796	2.300	-	-2.300	-333	-25,307	-25,307	25.307			
	• Value Chain	925	925	889	-	-	-	-35	-36	-36	36			
2	MBG	40.857	40.857	39.705	-	105	105	-145	-1.152	-1.152	1.257			
	KUR	38.399	38.399	37.722	-	105	105	-77	-678	-678	783			
	Non KUR	2.458	2.458	1.984	-	-	0	-68	-474	-474	474			
3	PWG	39.718	39.718	41.438	4.611	6.864	2.253	2.002	1.720	1.720	5.144	41.104	100,81%	334
	Cilem	18.601	18.601	19.810	1.420	1.785	364	857	1.209	1.209	575	19.436	101,93%	375
	Gadai	21.117	21.117	21.628	3.190	5.079	1.889	1.145	511	511	4.569	21.669	99,81%	(41)
4	CFG	360.890	360.890	361.508	4.410	3.356	-1.054	1.493	619	619	2.737	361.934	99,88%	(426)
	CF 1	52.385	52.385	52.050	749	-	-749	314	-335	-335	335	52.652	98,86%	(602)
	Total Griya	41.765	41.765	41.543	300	-	-300	0	-223	-223	223	41.860	99,24%	(317)
	• Total Non Program	41.765	41.765	41.543	300	-	-300	-210	-223	-223	223			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	10.619	10.619	10.507	449	-	-449	314	-112	-112	112	10.792	97,36%	(285)
	CF 2	308.505	308.505	309.458	3.661	3.356	-305	1.179	954	954	2.402	309.282	100,06%	176
	Mitraguna & Others	290.360	290.360	291.476	3.661	3.356	-305	923	1.117	1.117	2.239	291.110	100,13%	366
	Pensiun	18.145	18.145	17.982	-	-	0	256	-163	-163	163	18.172	98,95%	(190)
	Total Pembiayaan	528.607	528.607	504.324	11.320	10.325	-995	2.857	-24.283	-24.283	34.608			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif	Net (UG) & DG	Target Jan'26						
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				%	Penc.	Gap				
1	SME	-	3.204	-	6.447	6.447	0,00%	6.447	6.447	3.244					
	Linkage	-	-	-	-	6.447	0,00%	6.447	10,45%	6.447	6.447				
	Local Champion	-	3.204	-	6.447	6.447	0,00%	6.447	10,99%	6.447	6.447	3.244			
	Value Chain	-	-	-	-	6.447	0,00%	6.447	0,00%	6.447	-	-	-	-	
2	MBG	1.009	1.799	1.009	3.907	3.907	2,47%	3.907	9,84%	2.898	2.898	2.108			
	KUR	1.009	1.705	1.009	3.886	3.886	2,63%	3.886	10,30%	2.877	2.877	2.182			
	Non KUR	-	94	-	21	21	0,00%	21	1,05%	21	21	(73)			
3	PWG	-	-	-	1.648	1.648	0,00%	1.648	3,98%	1.648	1.648	1.648			
	Cilem	-	-	-	999	999	0,00%	999	5,05%	999	999	999			
	Gadai	-	-	-	648	648	0,00%	648	3,00%	648	648	648			
4	CFG	1.080	2.153	1.080	13.381	13.381	0,30%	13.381	3,70%	12.301	12.301	11.228			
	CF 1	36	40	36	6.383	6.383	0,07%	6.383	12,26%	6.348	6.348	6.343			
	Total Griya	36	40	36	5.812	5.812	0,09%	5.812	13,99%	5.777	5.777	5.772			
	Oto	-	-	-	571	571	0,00%	571	5,43%	571	571	571			
	CF 2	1.044	2.113	1.044	6.997	6.997	0,34%	6.997	2,26%	5.953	5.953	4.884			
	Mitraguna & Others	1.044	2.113	1.044	6.989	6.989	0,36%	6.989	2,40%	5.945	5.945	4.876			
	Pensiun	-	-	-	8	8	0,00%	8	0,05%	8	8	8			
	Total Pembiayaan	6.050	6.672	6.050	7.563	7.563	1,14%	7.563	1,50%	1.513	1.513	890			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif	Net (UG) & DG	Target Jan'26		
		31-Dec-25	Dec-24	Nov-25	Dec-25				%	Penc.	Gap
1	SME	1.065	1.066	1.065	2.915	2.915	1,22%	2.915	1,22%	1.850	1.849
	Linkage	-	-	-	-	2.915	0,00%	2.915	4,73%	-	-
	Non-Linkage	1.065	1.066	1.065	2.915	2.915	1,27%	2.915	4,97%	1.850	1.850
	Value Chain	-	-	-	-	2.915	0,00%	2.915	0,00%	-	-
2	MBG	322	304	322	274	274	0,79%	274	0,69%	(47)	(47)
	KUR	322	304	322	274	274	0,84%	274	0,73%	(47)	(47)
	Non KUR	-	-	-	-	274	0,00%	274	0,00%	-	-
3	PWG	-	-	-	-	274	0,00%	274	0,00%	-	-
	Cilem	-	-	-	-	274	0,00%	274	0,00%	-	-
	Gadai	-	-	-	-	274	0,00%	274	0,00%	-	-
4	CFG	4.663	5.303	4.663	4.374</td						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.263	8.263	8.544	7.989	1.659	(554)	(274)	-3,32%	(274)	-3,32%			
2	Tabungan	283.875	283.875	283.082	291.152	5.643	8.070	7.277	2,56%	7.277	2,56%			
3	Deposito	160.857	160.857	164.600	164.599	(3.128)	(1)	3.741	2,33%	3.741	2,33%			
	Total	452.996	452.996	456.225	463.740	4.175	7.514	10.744	2,37%	10.744	2,37%			
	CASA	292.138	292.138	291.625	299.141	7.302	7.515	7.003	2,40%	7.003	2,40%			
	(%) CASA	64,49%	64,49%	63,92%	64,51%									
	FDR	60,44%	60,44%	59,73%	58,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.010	12.010	12.802	12.881	79	871	7.25%	871	7.25%				
2	Giro ISE	2.545	2.545	3.222	3.237	15	692	27,17%	692	27,17%				
3	Tabungan ISE	1.593	1.593	1.708	1.772	64	179	11,24%	179	11,24%				
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%				
5	CIF ISE	290	290	290	290	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.632	18.632	17.795	-	200	200	332	-837	-837	1.037			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.632	18.632	17.795	-	200	200	332	-837	-837	1.037			
	• Local Champion	18.231	18.231	17.395	-	200	200	332	-836	-836	1.036			
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0			
2	MBG	39.038	39.038	38.824	500	148	-352	881	-214	-214	362			
	KUR	38.539	38.539	38.336	500	148	-352	894	-203	-203	351			
	Non KUR	499	499	488	-	-	0	-13	-11	-11	11			
3	PWG	39.022	39.022	41.233	5.026	7.346	2.321	2.456	2.211	2.211	5.135	40.422	102,00%	810
	Cilem	21.522	21.522	22.644	1.644	1.613	-31	1.444	1.123	1.123	490	22.371	101,22%	273
	Gadai	17.500	17.500	18.588	3.382	5.733	2.351	1.012	1.088	1.088	4.645	18.051	102,98%	537
4	CFG	177.122	177.122	174.637	3.890	450	-3.440	7.498	-2.485	-2.485	2.935	179.785	97,14%	(5.148)
	CF 1	68.427	68.427	68.169	330	-	-330	-95	-257	-257	257	68.590	99,39%	(420)
	Total Griya	64.824	64.824	64.604	330	-	-330	0	-220	-220	220	105.421	95,82%	(4.403)
	• Total Non Program	64.824	64.824	64.604	330	-	-330	1.042	-220	-220	220	5.774	94,38%	(324)
	• Program	-	-	-	-	-	-	0	0	0	-	3.756	94,93%	(190)
	Oto	3.602	3.602	3.565	-	-	0	-95	-37	-37	37	111.195	95,75%	(4.728)
	CF 2	108.695	108.695	106.468	3.560	450	-3.110	7.592	-2.227	-2.227	2.677			
	Mitraguna & Others	103.413	103.413	101.018	3.560	250	-3.310	7.627	-2.395	-2.395	2.645			
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33			
	Total Pembiayaan	273.813	273.813	272.489	9.416	8.144	-1.271	11.168	-1.324	-1.324	9.468			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	172	172	0,00%	0,00%	0,96%	172	172	172		
	Linkage	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	172	172	0,00%	0,00%	0,96%	172	172	172		
	Value Chain	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
2	MBG	1.642	2.541	1.642	3.813	4.20%	4.20%	4.20%	9,82%	2.171	2.171	1.272		
	KUR	1.518	2.418	1.518	3.690	3,94%	3,94%	3,94%	9,63%	2.172	2.172	1.272		
	Non KUR	123	123	123	122	24,73%	24,73%	24,73%	25,08%	(1)	(1)	(0)		
3	PWG	10	-	10	1.713	0,02%	0,02%	0,02%	4,16%	1.704	1.704	1.713		
	Cilem	10	-	10	1.251	0,04%	0,04%	0,04%	5,53%	1.242	1.242	1.251		
	Gadai	-	-	-	462	0,00%	0,00%	0,00%	2,48%	462	462	462		
4	CFG	3.588	6.197	3.588	6.427	2,03%	2,03%	2,03%	3,68%	2.839	2.839	230		
	CF 1	3.501	4.746	3.501	3.454	5,12%	5,12%	5,12%	5,07%	(47)	(47)	(1.291)		
	Total Griya	3.501	4.642	3.501	3.270	5,40%	5,40%	5,40%	5,06%	(232)	(232)	(1.373)		
	Oto	-	103	-	185	0,00%	0,00%	0,00%	5,18%	185	185	81		
	CF 2	87	1.451	87	2.973	0,08%	0,08%	0,08%	2,79%	2.886	2.886	1.522		
	Mitraguna & Others	87	1.258	87	2.773	0,08%	0,08%	0,08%	2,74%	2.686	2.686	1.514		
	Pensiun	-	193	-	200	0,00%	0,00%	0,00%	3,67%	200	200	7		
	Total Pembiayaan	5.239	8.737	5.239	12.124	1,91%	1,91%	1,91%	4,45%	6.885	6.885	3.387		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
	Linkage	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
2	MBG	296	318	296	1.048	0,76%	0,76%	2,70%	752	752	729			
	KUR	226	248	226	978	0,59%	0,59%	2,55%	752	752	729			
	Non KUR	70	70	70	70	14,08%	14,08%	14,38%	-	-	-			
3	PWG	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	172	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	172	0,00%	0,00%	0,00%	-				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.932	3.932	3.464	2.670	60	(793)	(1.262)	-32,09%	(1.262)	-32,09%			
2	Tabungan	141.973	141.973	140.209	141.160	(1.673)	951	(813)	-0,57%	(813)	-0,57%			
3	Deposito	76.711	76.711	76.237	76.237	(7)	(0)	(474)	-0,62%	(474)	-0,62%			
	Total	222.616	222.616	219.910	220.068	(1.620)	158	(2.549)	-1,14%	(2.549)	-1,14%			
	CASA	145.905	145.905	143.673	143.831	(1.613)	158	(2.075)	-1,42%	(2.075)	-1,42%			
	(%) CASA	65,54%	65,54%	65,33%	65,36%									
	FDR	66,16%	66,16%	67,69%	67,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	5.886	6.220	334	2.056	49,39%	2.056	49,39%				
2	Giro ISE	103	103	103	103	0	(0)	-0,03%	(0)	-0,03%				
3	Tabungan ISE	4.060	4.060	5.783	6.117	334	2.056	50,64%	2.056	50,64%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	280	280	148	-	-	0	-13	-132	-132	132			
	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	6.866	100	370	270	1.124	336	336	34			
	KUR	5.293	5.293	5.637	-	370	370	418	343	343	27			
	Non KUR	1.237	1.237	1.229	100	-	-100	706	-8	-8	8			
3	PWG	23.459	23.459	25.182	3.079	3.760	681	1.690	1.723	1.723	2.037			
	Cilem	14.441	14.441	15.393	1.586	1.318	-269	1.399	952	952	366			
	Gadai	9.018	9.018	9.789	1.493	2.442	949	290	771	771	1.671			
4	CFG	117.010	117.010	116.657	1.476	1.200	-276	169	-353	-353	1.553			
	CF 1	21.080	21.080	20.944	400	-	-400	-117	-136	-136	136			
	Total Griya	16.583	16.583	16.507	400	-	-400	0	-76	-76	76			
4	• Total Non Program	16.093	16.093	16.016	400	-	-400	-67	-76	-76	76			
	• Program	491	491	491	-	-	0	-2	0	0	-			
	Oto	4.496	4.496	4.437	-	-	0	-117	-59	-59	59			
	CF 2	95.930	95.930	95.713	1.076	1.200	124	286	-217	-217	1.417			
	Mitraguna & Others	65.497	65.497	65.581	920	1.200	280	439	85	85	1.115			
	Pensiun	30.434	30.434	30.131	156	-	-156	-153	-302	-302	302			
	Total Pembiayaan	147.280	147.280	148.853	4.655	5.330	675	2.970	1.574	1.574	3.756			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	57	0,00%	0,00%	0,84%	57	57	57	57				
	KUR	-	-	-	-	57	0,00%	0,00%	1,02%	57	57	57	57				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	165	-	165	628	0,70%	0,70%	2,49%	463	463	628						
	Cilem	165	-	165	525	1,14%	1,14%	3,41%	359	359	525						
	Gadai	-	-	-	103	0,00%	0,00%	1,06%	103	103	103						
4	CFG	2.328	4.367	2.328	4.547	1,99%	1,99%	3,90%	2.219	2.219	180						
	CF 1	880	1.654	880	1.603	4,17%	4,17%	7,65%	723	723	(51)						
	Total Griya	880	1.654	880	1.412	5,31%	5,31%	8,56%	532	532	(242)						
	Oto	-	-	-	191	0,00%	0,00%	4,29%	191	191	191						
	CF 2	1.448	2.713	1.448	2.944	1,51%	1,51%	3,08%	1.496	1.496	231						
	Mitraguna & Others	1.055	2.452	1.055	2.326	1,61%	1,61%	3,55%	1.271	1.271	(125)						
	Pensiun	393	262	393	618	1,29%	1,29%	2,05%	225	225	357						
	Total Pembiayaan	1.033	671	1.033	671	0,70%	0,70%	0,45%	(362)	(362)	(0)						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	1.033	671	1.033	671	0,88%	0,88%	0,58%	(362)	(362)	(0)						
	CF 1	786	424	7													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	487.579	487.579	260.786	255.351	155.427	(5.435)	(232.228)	-47,63%	(232.228)	-47,63%			
2	Tabungan	244.607	244.607	225.321	215.335	17.351	(9.986)	(29.272)	-11,97%	(29.272)	-11,97%			
3	Deposito	1.393.419	1.393.419	1.397.774	1.397.763	(85.267)	(10)	4.345	0,31%	4.345	0,31%			
	Total	2.125.604	2.125.604	1.883.881	1.868.449	87.511	(15.432)	(257.155)	-12,10%	(257.155)	-12,10%			
	CASA	732.186	732.186	486.108	470.686	172.778	(15.422)	(261.500)	-35,71%	(261.500)	-35,71%			
	(%) CASA	34,45%	34,45%	25,80%	25,19%									
	FDR	12,89%	12,89%	14,83%	14,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	11.783	11.777		(6)	58	0,49%	58	0,49%			
2	Giro ISE	1.318	1.318	1.244	1.248		4	(70)	-5,34%	(70)	-5,34%			
3	Tabungan ISE	6.100	6.100	4.237	4.226		(10)	(1.874)	-30,72%	(1.874)	-30,72%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.148	21.148	21.001	2.000	-	-2.000	1.494	-147	-147	147			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	21.148	21.148	21.001	2.000	-	-2.000	1.494	-147	-147	147			
	• Local Champion	18.944	18.944	18.823	2.000	-	-2.000	531	-121	-121	121			
	• Value Chain	2.204	2.204	2.178	-	-	-	963	-26	-26	26			
2	MBG	55.355	55.355	55.083	150	320	170	-559	-272	-272	592			
	KUR	53.969	53.969	53.707	150	320	170	-513	-263	-263	583			
	Non KUR	1.386	1.386	1.376	-	-	0	-46	-9	-9	9			
3	PWG	29.528	29.528	31.307	3.701	6.057	2.356	2.160	1.779	1.779	4.278			
	Cilem	16.389	16.389	17.509	1.469	1.613	143	603	1.120	1.120	492	30.936	101,20%	372
	Gadai	13.139	13.139	13.798	2.232	4.445	2.213	1.556	659	659	3.786	17.246	101,53%	264
4	CFG	168.051	168.051	171.902	4.016	5.713	1.697	3.092	3.852	3.852	1.861	13.690	100,79%	108
	CF 1	19.642	19.642	20.305	-	800	800	-156	663	663	137	170.683	100,71%	1.219
	Total Griya	15.288	15.288	16.003	-	800	800	0	715	715	85	20.077	101,14%	228
	• Total Non Program	12.467	12.467	13.190	-	800	800	1.825	724	724	76	15.540	102,98%	463
	• Program	2.821	2.821	2.812	-	-	0	-28	-9	-9	9			
	Oto	4.355	4.355	4.302	-	-	0	-156	-52	-52	52	4.537	94,82%	(235)
	CF 2	148.408	148.408	151.597	4.016	4.913	897	3.248	3.189	3.189	1.724	150.606	100,66%	991
	Mitraguna & Others	129.674	129.674	132.562	3.586	4.505	919	2.938	2.888	2.888	1.617	131.845	100,54%	717
	Pensiun	18.734	18.734	19.036	430	408	-22	311	302	302	106	18.761	101,46%	275
	Total Pembiayaan	274.081	274.081	279.294	9.867	12.090	2.223	6.187	5.212	5.212	6.878			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	1.651	0,00%	0,00%	7,86%	1.651	1.651	1.651					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	500	0,00%	0,00%	2,38%	500	500	500					
	Value Chain	-	-	-	1.151	0,00%	0,00%	6,11%	1.151	1.151	1.151					
2	MBG	526	1.465	526	6.655	0,95%	0,95%	12,08%	6.129	6.129	5.190					
	KUR	496	1.363	496	6.458	0,92%	0,92%	12,02%	5.962	5.962	5.095					
	Non KUR	30	102	30	197	2,16%	2,16%	14,31%	167	167	95					
3	PWG	-	-	-	1.013	0,00%	0,00%	3,24%	1.013	1.013	1.013					
	Cilem	-	-	-	703	0,00%	0,00%	4,01%	703	703	703					
	Gadai	-	-	-	311	0,00%	0,00%	2,25%	311	311	311					
4	CFG	465	695	465	2.290	0,28%	0,28%	1,33%	1.826	1.826	1.595					
	CF 1	465	695	465	1.578	2,37%	2,37%	7,77%	1.114	1.114	883					
	Total Griya	346	572	346	1.263	2,26%	2,26%	7,89%	917	917	691					
	Oto	119	123	119	316	2,74%	2,74%	7,34%	197	197	193					
	CF 2	-	-	-	712	0,00%	0,00%	0,47%	712	712	712					
	Mitraguna & Others	-	-	-	712	0,00%	0,00%	0,54%	712	712	712					
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-					
	Total Pembiayaan	1.494	1.462	1.494	1.645	0,54%	0,54%	0,59%	151	151	183					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	377.865	377.865	2.125.681	1.747.816						(0,01)
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%					268

PHR & Payroll

Kinerja	Posisi				Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25	Growth (Mtd)		
PHR	3.13	3.37	3.36	(0,01)	0,22	
CIF Payroll	1.790	1.868	2.136	268	346	



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.095	8.095	7.869	7.924	517	55	(171)	-2,11%	(171)	-2,11%			
2	Tabungan	118.643	118.643	118.305	117.856	(3.647)	(449)	(787)	-0,66%	(787)	-0,66%			
3	Deposito	42.564	42.564	40.351	40.301	(708)	(50)	(2.263)	-5,32%	(2.263)	-5,32%			
	Total	169.302	169.302	166.525	166.081	(3.838)	(444)	(3.220)	-1,90%	(3.220)	-1,90%			
	CASA	126.738	126.738	126.174	125.780	(3.130)	(394)	(958)	-0,76%	(958)	-0,76%			
	(%) CASA	74,86%	74,86%	75,77%	75,73%									
	FDR	70,07%	70,07%	72,16%	72,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.109	11.109	12.369	12.196	(174)	1.087	9,79%	1.087	9,79%				
2	Giro ISE	3.721	3.721	5.126	5.077	(50)	1.355	36,42%	1.355	36,42%				
3	Tabungan ISE	6.587	6.587	6.443	6.319	(124)	(268)	-4,07%	(268)	-4,07%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.579	5.579	5.534	-	-	0	-132	-45	-45	45			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.579	5.579	5.534	-	-	0	-132	-45	-45	45			
	• Local Champion	1.781	1.781	1.765	-	-	0	-103	-16	-16	16			
	• Value Chain	3.798	3.798	3.769	-	-	-	-29	-29	-29	29			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	35.640	35.640	37.263	3.536	5.757	2.221	618	1.624	1.624	4.134	36.952	100,84%	312
	Cilem	15.532	15.532	16.339	422	1.439	1.016	-503	807	807	632	16.292	100,29%	46
	Gadai	20.108	20.108	20.925	3.114	4.318	1.204	1.121	816	816	3.502	20.659	101,28%	265
4	CFG	77.413	77.413	77.364	1.805	370	-1.435	735	-49	-49	419	78.558	98,48%	(1.194)
	CF 1	17.116	17.116	17.033	400	-	-400	282	83	83	83	17.311	98,39%	(278)
	Total Griya	14.820	14.820	14.756	400	-	-400	0	-63	-63	63	14.853	99,35%	(97)
4	• Total Non Program	14.820	14.820	14.756	400	-	-400	1.049	-63	-63	63			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.277	-	-	0	282	-20	-20	20	2.458	92,62%	(181)
	CF 2	60.298	60.298	60.331	1.405	370	-1.035	453	34	34	336	61.247	98,50%	(916)
	Mitraguna & Others	53.287	53.287	53.375	1.355	370	-985	465	87	87	283	53.857	99,11%	(482)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-54	-54	54	7.390	94,13%	(434)
	Total Pembiayaan	118.632	118.632	120.162	5.341	6.127	786	1.221	1.529	1.529	4.598			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	-	-	-	-	1.606	0,00%	0,00%	4,31%	1.606	1.606	1.606		
	Cilem	-	-	-	-	1.204	0,00%	0,00%	7,37%	1.204	1.204	1.204		
	Gadai	-	-	-	-	402	0,00%	0,00%	1,92%	402	402	402		
4	CFG	27	283	27	1.265	0,63%	0,03%	0,03%	1,64%	1.238	1.238	983		
	CF 1	-	238	-	411	0,00%	0,00%	0,00%	2,41%	411	411	174		
	Total Griya	-	238	-	411	0,00%	0,00%	0,00%	2,79%	411	411	174		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	27	45	27	854	0,04%	0,04%	0,04%	1,42%	827	827	809		
	Mitraguna & Others	27	45	27	738	0,05%	0,05%	0,05%	1,38%	711	711	693		
	Pensiun	-	-	-	-	116	0,00%	0,00%	1,67%	116	116	116		
	Total Pembiayaan	484	497	484	484	0,41%	0,41%	0,40%	-	-	-	(13)		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	484	497	484	484	0,63%	0,63%	0,63%	-	-	-	(13)		
	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	484	497	484	484	0,80%	0,80%	0,80%	-	-	-	(13)		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.031	2.031	5.280	5.372	(844)	92	3.340	164,43%	3.340	164,43%			
2	Tabungan	91.862	91.862	85.203	83.534	7.372	(1.669)	(8.327)	-9,07%	(8.327)	-9,07%			
3	Deposito	22.462	22.462	22.168	22.157	(331)	(10)	(305)	-1,36%	(305)	-1,36%			
	Total	116.355	116.355	112.650	111.063	6.197	(1.587)	(5.292)	-4,55%	(5.292)	-4,55%			
	CASA	93.893	93.893	90.483	88.906	6.528	(1.577)	(4.987)	-5,31%	(4.987)	-5,31%			
	(%) CASA	80,70%	80,70%	80,32%	80,05%									
	FDR	76,70%	76,70%	79,98%	81,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.346	1.346	3.655	3.923	268	2.577	191,41%	2.577	191,41%				
2	Giro ISE	751	751	3.139	3.156	17	2.405	320,16%	2.405	320,16%				
3	Tabungan ISE	595	595	516	767	251	172	28,89%	172	28,89%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	4.466	4.466	4.370	-	-	0	-101	-96	-96	96			
	KUR	4.384	4.384	4.287	-	-	0	-98	-96	-96	96			
	Non KUR	83	83	83	-	-	0	-2	0	0	-			
3	PWG	6.953	6.953	7.782	502	961	459	553	829	829	132	7.531	103,33%	251
	Cilem	6.953	6.953	7.782	502	961	459	553	829	829	132	7.531	103,33%	251
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	77.827	77.827	77.949	3.140	942	-2.198	2.720	123	123	819	79.213	98,40%	(1.264)
	CF 1	27.829	27.829	28.204	865	440	-425	375	375	375	65	27.885	101,14%	319
	Total Griya	23.781	23.781	23.748	865	-	-865	0	-32	-32	32	23.807	99,75%	(59)
4	• Total Non Program	23.781	23.781	23.748	865	-	-865	-403	-32	-32	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.456	-	440	440	375	407	407	33	4.078	109,25%	377
	CF 2	49.997	49.997	49.746	2.275	502	-1.773	2.344	-252	-252	754	51.328	96,92%	(1.582)
	Mitraguna & Others	49.551	49.551	49.304	2.275	502	-1.773	2.099	-246	-246	748	50.799	97,06%	(1.494)
	Pensiun	447	447	441	-	-	0	245	-5	-5	5	529	83,37%	(88)
	Total Pembiayaan	89.246	89.246	90.101	3.642	1.903	-1.739	3.172	856	856	1.047			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	537	0,00%	0,00%	12,28%	537	537	537				
	KUR	-	-	-	-	537	0,00%	0,00%	12,52%	537	537	537				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	44	-	44	104	0,64%	0,64%	0,64%	1,33%	59	59	104				
	Cilem	44	-	44	104	0,64%	0,64%	0,64%	1,33%	59	59	104				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	215	-	998	0,00%	0,00%	0,00%	1,28%	998	998	783				
	CF 1	-	145	-	997	0,00%	0,00%	0,00%	3,53%	997	997	852				
	Total Griya	-	-	-	-	869	0,00%	0,00%	3,66%	869	869	869				
	Oto	-	145	-	128	0,00%	0,00%	0,00%	2,87%	128	128	(17)				
	CF 2	-	70	-	1	0,00%	0,00%	0,00%	0,00%	1	1	(70)				
	Mitraguna & Others	-	70	-	1	0,00%	0,00%	0,00%	0,00%	1	1	(70)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	792	2.144	792	792	0,89%	0,89%	0,89%	0,88%	-	-	(1.352)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	2.144	-	792	1,02%	1,02%	1,02%	-	-	-	-	-	(1.352)		
	CF 1	-	1.828	-	773	2,78%	2,78%	2,74%	-	-	-	-	-	(1.054)		
	Total Griya	-	1.828	-	773	3,25%										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.776	4.776	4.441	4.465	313	24	(311)	-6,51%	(311)	-6,51%			
2	Tabungan	179.061	179.061	180.314	179.437	10.816	(877)	376	0,21%	376	0,21%			
3	Deposito	108.457	108.457	112.704	112.704	(315)	(0)	4.247	3,92%	4.247	3,92%			
	Total	292.294	292.294	297.459	296.606	10.814	(853)	4.312	1,48%	4.312	1,48%			
	CASA	183.837	183.837	184.755	183.902	11.129	(853)	65	0,04%	65	0,04%			
	(%) CASA	62,89%	62,89%	62,11%	62,00%									
	FDR	31,01%	31,01%	30,83%	30,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.931	2.931	2.872	2.852	(20)	(79)	-2,68%	(79)	-2,68%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.848	2.828	(20)	(79)	-2,70%	(79)	-2,70%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	586	586	586	-	-	0	-4	-0	-0	0			
	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	9.883	200	-	-200	408	-77	-77	77			
	KUR	9.015	9.015	8.945	200	-	-200	426	-70	-70	70			
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7			
3	PWG	5.460	5.460	6.042	171	785	614	91	582	582	202	6.032	100,17%	10
	Cilem	5.460	5.460	6.042	171	785	614	91	582	582	202	6.032	100,17%	10
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	74.621	74.621	75.187	1.354	822	-532	269	566	566	256	75.055	100,18%	132
	CF 1	20.278	20.278	20.219	-	-	0	381	-59	-59	59	20.632	98,00%	(413)
	Total Griya	17.506	17.506	17.482	-	-	0	0	-24	-24	24	17.688	98,84%	(205)
4	• Total Non Program	17.506	17.506	17.482	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.773	2.773	2.737	-	-	0	381	-36	-36	36	2.945	92,95%	(208)
	CF 2	54.343	54.343	54.968	1.354	822	-532	-112	625	625	197	54.423	101,00%	545
	Mitraguna & Others	48.214	48.214	48.492	1.100	450	-650	-161	278	278	172	48.260	100,48%	231
	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	91.698	1.725	1.607	-118	764	1.071	1.071	536			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	207	0,00%	0	0,00%	2,10%	207	207	207			
	KUR	-	-	-	-	207	0,00%	0	0,00%	2,31%	207	207	207			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	29	0,00%	0	0,00%	0,47%	29	29	29			
	Cilem	-	-	-	-	29	0,00%	0	0,00%	0,47%	29	29	29			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	4.017	4.175	4.017	4.782	4.017	5,38%	4.017	5,38%	6,36%	765	765	607			
	CF 1	4.017	3.837	4.017	4.478	4.017	19,81%	4.017	19,81%	22,15%	461	461	642			
	Total Griya	4.017	3.837	4.017	4.478	4.017	22,95%	4.017	22,95%	25,62%	461	461	642			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	CF 2	-	338	-	304	338	0,00%	0	0,00%	0,55%	304	304	(34)			
	Mitraguna & Others	-	23	-	-	0	0,00%	0	0,00%	0,00%	-	-	(23)			
	Pensiun	-	315	-	306	306	0,00%	0	0,00%	4,69%	304	304	(11)			
	Total Pembiayaan	3.052	2.762	3.052	2.735	3.052	3,37%	3.052	3,37%	2,98%	(317)	(317)	(27)			

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	259.564	259.564	292.294	32.730	10,2%	PHR	3,04	3,28
2	Contribution Margin	5.407	5.407	4.857	(550)	10,2%	CIF Payroll	969	990



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.470	14.470	14.224	15.135	172	911	665	4,60%	665	4,60%			
2	Tabungan	120.049	120.049	119.521	118.743	3.067	(778)	(1.307)	-1,09%	(1.307)	-1,09%			
3	Deposito	46.117	46.117	45.986	45.836	(249)	(150)	(281)	-0,61%	(281)	-0,61%			
	Total	180.636	180.636	179.730	179.713	2.990	(17)	(922)	-0,51%	(922)	-0,51%			
	CASA	134.519	134.519	133.745	133.877	3.239	133	(641)	-0,48%	(641)	-0,48%			
	(%) CASA	74,47%	74,47%	74,41%	74,50%									
	FDR	79,01%	79,01%	79,70%	79,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	820	820	870	872		3	52	6,38%	52	6,38%			
2	Giro ISE	57	57	58	58		0	1	1,36%	1	1,36%			
3	Tabungan ISE	763	763	812	814		3	52	6,75%	52	6,75%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	24.174	24.174	26.645	3.303	4.588	1.285	837	2.471	2.471	2.117	25.544	104,31%	1.101
	Cilem	12.833	12.833	14.528	1.057	2.030	973	712	1.695	1.695	335	13.651	106,42%	876
	Gadai	11.342	11.342	12.117	2.246	2.558	312	125	776	776	1.782	11.893	101,89%	225
4	CFG	118.544	118.544	116.598	2.813	30	-2.783	2.624	-1.946	-1.946	1.976	119.925	97,23%	(3.326)
	CF 1	17.768	17.768	17.680	225	-	-225	161	-88	-88	88	18.100	97,68%	(420)
	Total Griya	15.545	15.545	15.507	-	-	0	0	-38	-38	38	15.701	98,77%	(193)
4	• Total Non Program	15.545	15.545	15.507	-	-	0	0	-110	-110	38			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.223	2.223	2.172	225	-	-225	161	-50	-50	50	2.399	90,54%	(227)
	CF 2	100.776	100.776	98.919	2.588	30	-2.558	2.463	-1.858	-1.858	1.888	101.824	97,15%	(2.906)
	Mitraguna & Others	90.285	90.285	88.618	2.070	30	-2.040	2.040	-1.667	-1.667	1.697	91.330	97,03%	(2.711)
	Pensiun	10.491	10.491	10.300	518	-	-518	422	-191	-191	191	10.495	98,15%	(194)
	Total Pembiayaan	142.719	142.719	143.244	6.116	4.618	-1.498	3.460	525	525	4.093			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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%	0,00%		-	-	-				
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
3	PWG	8	-	8	590	0,03%	0,03%	0,22%	583	583	590						
	Cilem	8	-	8	299	0,06%	0,06%	2,06%	292	292	299						
	Gadai	-	-	-	291	0,00%	0,00%	2,40%	291	291	291						
4	CFG	399	410	399	3.495	0,34%	0,34%	3,00%	3.097	3.097	3.086						
	CF 1	-	-	-	99	0,00%	0,00%	0,56%	99	99	99						
	Total Griya	-	-	-	35	0,00%	0,00%	0,22%	35	35	35						
	Oto	-	-	-	65	0,00%	0,00%	2,98%	65	65	65						
	CF 2	399	410	399	3.396	0,40%	0,40%	3,43%	2.997	2.997	2.986						
	Mitraguna & Others	399	410	399	3.365	0,44%	0,44%	3,80%	2.966	2.966	2.955						
	Pensiun	-	-	-	31	0,00%	0,00%	0,30%	31	31	31						
	Total Pembiayaan	616	616	616	616	0,43%	0,43%	0,43%	3.679	3.679	3.676						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	616	616	616	616		0,52%	0,52%	0,53%		-	-	0			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	-	-	-	-		0,00%	0,00%</td								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.820	3.820	6.745	7.264	3.093	519	3.444	90,17%	3.444	90,17%			
2	Tabungan	153.202	153.202	153.559	152.961	(2.045)	(597)	(241)	-0,16%	(241)	-0,16%			
3	Deposito	132.943	132.943	117.148	117.228	3.556	80	(15.715)	-11,82%	(15.715)	-11,82%			
	Total	289.964	289.964	277.453	277.453	4.603	1	(12.511)	-4,31%	(12.511)	-4,31%			
	CASA	157.022	157.022	160.304	160.225	1.047	(79)	3.204	2,04%	3.204	2,04%			
	(%) CASA	54,15%	54,15%	57,78%	57,75%									
	FDR	65,00%	65,00%	67,33%	67,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.753	4.753	5.267	5.226	(41)	474	9,97%	474	9,97%				
2	Giro ISE	1	1	1	1	0	(0)	-2,21%	(0)	-2,21%				
3	Tabungan ISE	4.752	4.752	5.266	5.226	(41)	474	9,97%	474	9,97%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	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	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	43	43	43	-	-	0	0	0	0	-			
3	PWG	28.873	28.873	27.214	2.825	3.725	900	1.132	-1.660	-1.660	5.385	30.261	89,93%	(3.048)
	Cilem	13.207	13.207	13.997	843	1.104	261	466	790	790	314	14.044	99,66%	(47)
	Gadai	15.666	15.666	13.217	1.981	2.621	640	666	-2.449	-2.449	5.070	16.217	81,50%	(3.000)
4	CFG	151.231	151.231	151.286	1.783	2.124	341	563	55	55	2.069	152.140	99,44%	(854)
	CF 1	16.198	16.198	16.127	18	-	-18	-122	-71	-71	71	16.634	96,95%	(507)
	Total Griya	13.509	13.509	13.483	-	-	0	0	-26	-26	26	13.826	97,52%	(343)
4	• Total Non Program	13.509	13.509	13.483	-	-	0	0	-26	-26	26			
	• Program	-	-	-	-	-	0	0	0	0	-	2.809	94,15%	(164)
	Oto	2.689	2.689	2.644	18	-	-18	-122	-45	-45	45	135.506	99,74%	(347)
	CF 2	135.033	135.033	135.159	1.765	2.124	359	685	126	126	1.998	123.799	99,13%	(1.071)
	Mitraguna & Others	123.373	123.373	122.727	1.227	1.249	22	-69	-645	-645	1.894	11.707	106,19%	725
	Pensiun	11.660	11.660	12.432	538	875	337	754	772	772	103			
	Total Pembiayaan	188.469	188.469	186.813	4.608	5.849	1.241	1.645	-1.656	-1.656	7.505			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	173	-	173	329	0,60%	0,60%	0,60%	1,21%	156	156	329				
	Cilem	173	-	173	272	1,31%	1,31%	1,31%	99	99	99	272				
	Gadai	-	-	-	57	0,00%	0,00%	0,00%	43%	57	57	57				
4	CFG	520	769	520	3.524	0,34%	0,34%	0,34%	2,33%	3.004	3.004	2.755				
	CF 1	269	195	269	827	1,66%	1,66%	1,66%	5,13%	558	558	632				
	Total Griya	116	43	116	603	0,86%	0,86%	0,86%	4,47%	487	487	560				
	Oto	153	152	153	224	5,69%	5,69%	5,69%	8,47%	71	71	72				
	CF 2	251	575	251	2.697	0,19%	0,19%	0,19%	2,00%	2.446	2.446	2.123				
	Mitraguna & Others	251	575	251	2.697	0,20%	0,20%	0,20%	2,20%	2.446	2.446	2.123				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	1.245	1.319	1.245	1.515	0,66%	0,66%	0,66%	0,81%	270	270	196				

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	258.971	258.971	290.549	31.578		3.33	3.47	3.48
2	Contribution Margin	10.698	10.698	11.741	1.043	-9,7%	2.006	2.489	2.557



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.825	14.825	15.701	16.170	4.558	469	1.345	9,07%	1.345	9,07%			
2	Tabungan	143.357	143.357	135.467	138.566	(11.055)	3.099	(4.791)	-3,34%	(4.791)	-3,34%			
3	Deposito	163.005	163.005	162.258	161.758	(4.524)	(500)	(1.246)	-0,76%	(1.246)	-0,76%			
	Total	321.186	321.186	313.426	316.494	(11.021)	3.068	(4.692)	-1,46%	(4.692)	-1,46%			
	CASA	158.182	158.182	151.168	154.736	(6.497)	3.568	(3.446)	-2,18%	(3.446)	-2,18%			
	(%) CASA	49,25%	49,25%	48,23%	48,89%									
	FDR	80,11%	80,11%	82,31%	81,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.168	4.168	3.441	3.256	(185)	(913)	-21,90%	(913)	-21,90%				
2	Giro ISE	119	119	314	344	30	225	188,62%	225	188,62%				
3	Tabungan ISE	3.799	3.799	2.877	2.661	(215)	(1.138)	-29,95%	(1.138)	-29,95%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-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			
	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	12.723	100	-	-100	588	-215	-215	215			
	KUR	11.745	11.745	11.538	100	-	-100	636	-207	-207	207			
	Non KUR	1.194	1.194	1.185	-	-	0	-49	-8	-8	8			
3	PWG	25.223	25.223	26.739	2.855	4.390	1.535	884	1.516	1.516	2.873	26.545	100,73%	195
	Cilem	15.400	15.400	16.074	1.288	1.186	-102	709	674	674	512	16.171	99,40%	(97)
	Gadai	9.823	9.823	10.665	1.567	3.203	1.637	175	843	843	2.361	10.373	102,81%	292
4	CFG	214.066	214.066	214.581	4.720	4.030	-690	1.447	515	515	3.515	215.593	99,53%	(1.012)
	CF 1	28.251	28.251	28.084	908	-	-908	-107	-167	-167	167	28.838	97,38%	(754)
	Total Griya	24.668	24.668	24.530	908	-	-908	0	-138	-138	138	25.036	99,98%	(506)
4	• Total Non Program	24.668	24.668	24.530	908	-	-908	708	-138	-138	138			
	• Program	-	-	-	-	-	0	0	0	0	-	3.802	93,47%	(248)
	Oto	3.583	3.583	3.554	-	-	0	-107	-29	-29	29	186.755	99,86%	(258)
	CF 2	185.814	185.814	186.497	3.812	4.030	218	1.554	683	683	3.347	167.650	99,88%	(205)
	Mitraguna & Others	166.713	166.713	167.445	3.462	3.916	454	1.551	732	732	3.184	19.104	99,73%	(52)
	Pensiun	19.102	19.102	19.052	350	114	-236	3	-50	-50	164			
	Total Pembiayaan	257.294	257.294	257.966	7.874	8.420	546	3.994	672	672	7.748			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	56	99	56	641	56	0,43%	0,43%	5,04%	585	585	542		
	KUR	56	99	56	641	56	0,48%	0,48%	5,55%	585	585	542		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	85	-	85	955	85	0,34%	0,34%	3,57%	870	870	955		
	Cilem	85	-	85	637	85	0,55%	0,55%	3,96%	552	552	637		
	Gadai	-	-	-	318	0	0,00%	0,00%	2,98%	318	318	318		
4	CFG	412	65	412	5.270	412	0,19%	0,19%	0,24%	4.858	4.858	5.206		
	CF 1	46	65	46	528	46	0,16%	0,16%	1,88%	482	482	464		
	Total Griya	46	47	46	304	46	0,19%	0,19%	1,24%	258	258	257		
	Oto	-	18	-	224	0	0,00%	0,00%	6,31%	224	224	206		
	CF 2	366	-	366	4.742	366	0,20%	0,20%	2,54%	4.376	4.376	4.742		
	Mitraguna & Others	366	-	366	4.649	366	0,22%	0,22%	2,78%	4.282	4.282	4.649		
	Pensiun	-	-	-	93	0	0,00%	0,00%	1,26%	93	93	93		
	Total Pembiayaan	512	512	512	568	512	0,20%	0,20%	0,22%	56	56	56		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	-	-	-	56	56	0,00%	0,00%	0,44%	56	56	56		
	KUR	-	-	-	56	56	0,00%	0,00%	0,48%	56	56	56		
	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	-	512	512	512	512	0,24%	0,24%	0,24%	-	-	(0)		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Griya	-	-	-	-									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.263	7.263	5.533	7.596	2.227	2.062	332	4,57%	332	4,57%			
2	Tabungan	108.476	108.476	105.878	105.399	2.985	(479)	(3.077)	-2,84%	(3.077)	-2,84%			
3	Deposito	135.229	135.229	134.623	134.407	24.673	(216)	(822)	-0,61%	(822)	-0,61%			
	Total	250.968	250.968	246.035	247.401	29.885	1.367	(3.566)	-1,42%	(3.566)	-1,42%			
	CASA	115.739	115.739	111.412	112.995	5.212	1.583	(2.745)	-2,37%	(2.745)	-2,37%			
	(%) CASA	46,12%	46,12%	45,28%	45,67%									
	FDR	60,99%	60,99%	62,04%	61,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.303	4.303	3.134	6.162	3.027	1.859	43,20%	1.859	43,20%				
2	Giro ISE	1.640	1.640	1.658	1.617	(41)	(23)	-1,42%	(23)	-1,42%				
3	Tabungan ISE	2.563	2.563	1.377	4.445	3.068	1.882	73,44%	1.882	73,44%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	• Local Champion	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	55	55	55	-	-	0	-2	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	55	55	55	-	-	0	-2	0	0	-			
3	PWG	28.392	28.392	28.784	3.753	4.365	612	1.753	393	393	3.972	29.727	96,83%	(943)
	Cilem	16.041	16.041	16.929	1.372	1.461	89	759	888	888	573	16.826	100,61%	103
	Gadai	12.350	12.350	11.855	2.381	2.904	523	994	-495	-495	3.399	12.901	91,90%	(1.046)
4	CFG	122.987	122.987	122.205	1.925	1.060	-865	-34	-782	-782	1.842	124.474	98,18%	(2.268)
	CF 1	13.510	13.510	13.351	160	-	-160	-95	-159	-159	159	14.053	95,01%	(701)
	Total Griya	10.279	10.279	10.199	160	-	-160	0	-80	-80	80	10.597	96,24%	(398)
4	• Total Non Program	10.106	10.106	10.027	-	-	0	-123	-79	-79	79			
	• Program	173	173	173	160	-	-160	173	-1	-1	1	3.455	91,23%	(303)
	Oto	3.231	3.231	3.152	-	-	0	-95	-79	-79	79	110.421	98,58%	(1.567)
	CF 2	109.477	109.477	108.854	1.765	1.060	-705	61	-623	-623	1.683	77.881	98,74%	(985)
	Mitraguna & Others	77.257	77.257	76.896	1.765	1.060	-705	343	-361	-361	1.421			
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262	32.540	98,21%	(582)
	Total Pembiayaan	153.077	153.077	152.650	5.679	5.425	-253	1.677	-427	-427	5.852			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap
1	SME	-	-	-	494	494	0,00%	0,00%	30,75%	494	494	494	
	Linkage	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	494	494	0,00%	0,00%	30,75%	494	494	494	
	Value Chain	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	KUR	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Non KUR	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
3	PWG	137	-	137	1.239	1.239	0,48%	0,48%	4,30%	1.102	1.102	1.239	
	Cilem	137	-	137	879	879	0,86%	0,86%	5,19%	742	742	879	
	Gadai	-	-	-	360	360	0,00%	0,00%	3,03%	360	360	360	
4	CFG	1.785	1.411	1.785	2.224	2.224	1,45%	1,45%	1,82%	439	439	813	
	CF 1	1.285	832	1.285	1.296	1.296	9,51%	9,51%	9,71%	11	11	464	
	Total Griya	813	742	813	834	834	7,91%	7,91%	8,18%	21	21	92	
	Oto	472	90	472	462	462	14,60%	14,60%	14,60%	(10)	(10)	372	
	CF 2	500	579	500	928	928	0,46%	0,46%	0,85%	428	428	349	
	Mitraguna & Others	389	210	389	818	818	0,50%	0,50%	1,06%	428	428	608	
	Pensiun	110	369	110	110	110	0,34%	0,34%	0,35%	-	-	(259)	
	Total Pembiayaan	1.922	1.411	1.922	3.957	3.957	1,26%	1,26%	2,59%	2.034	2.034	2.545	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Linkage	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Non-Linkage	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Value Chain	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	KUR	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Non KUR	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
3	PWG	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
4	CFG	757	665	757	757	757	0,62%	0,62%	0,62%	(1)	(1)	92	
	CF 1	143	145	143	142	142	1,06%	1,06%	1,06%	(1)	(1)	(4)	
	Total Griya	143	145	143	142	142	1,39%	1,39%	1,39%	(1)	(1)	(4)	
	Oto	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-	
	CF 2	615	519	61									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.834	2.834	4.325	4.343	789	19	1.509	53,23%	1.509	53,23%			
2	Tabungan	115.394	115.394	109.961	108.868	4.665	(1.094)	(6.526)	-5,66%	(6.526)	-5,66%			
3	Deposito	44.546	44.546	44.511	44.501	(164)	(10)	(44)	-0,10%	(44)	-0,10%			
	Total	162.774	162.774	158.798	157.713	5.290	(1.085)	(5.062)	-3,11%	(5.062)	-3,11%			
	CASA	118.228	118.228	114.286	113.211	5.454	(1.075)	(5.017)	-4,24%	(5.017)	-4,24%			
	(%) CASA	72,63%	72,63%	71,97%	71,78%									
	FDR	103,47%	103,47%	107,05%	107,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	3.725	3.164	(561)	(665)	-17,36%	(665)	-17,36%				
2	Giro ISE	160	160	160	160	(0)	1	0,44%	1	0,44%				
3	Tabungan ISE	3.659	3.659	3.555	2.993	(561)	(665)	-18,19%	(665)	-18,19%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	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	0	-			
2	MBG	8.071	8.071	8.076	300	50	-250	719	5	5	45			
	KUR	7.488	7.488	7.501	300	50	-250	733	13	13	37			
	Non KUR	583	583	575	-	-	0	-14	-8	-8	8			
3	PWG	36.403	36.403	37.997	6.546	9.470	2.924	3.746	1.594	1.594	7.876	37.728	100,71%	269
	Cilem	16.437	16.437	17.327	2.772	1.453	-1.318	2.814	889	889	564	17.211	100,67%	115
	Gadai	19.966	19.966	20.670	3.775	8.017	4.242	932	705	705	7.312	20.516	100,75%	154
4	CFG	103.832	103.832	103.801	773	688	-85	-9	-32	-32	720	105.316	98,56%	(1.515)
	CF 1	14.229	14.229	14.146	145	-	-145	66	83	83	83	14.548	97,24%	(402)
	Total Griya	10.678	10.678	10.631	-	-	0	0	-47	-47	47	10.832	98,14%	(201)
1	• Total Non Program	10.507	10.507	10.461	-	-	0	689	-47	-47	47			
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.515	145	-	-145	66	-36	-36	36	3.716	94,60%	(201)
	CF 2	89.604	89.604	89.655	628	688	60	-74	51	51	637	90.768	98,77%	(1.113)
	Mitraguna & Others	82.912	82.912	82.947	628	478	-150	-313	35	35	443	83.868	98,90%	(921)
	Pensiun	6.692	6.692	6.707	-	210	210	239	16	16	194	6.900	97,21%	(192)
	Total Pembiayaan	168.423	168.423	169.988	7.619	10.208	2.589	4.454	1.565	1.565	8.643			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	1.417	1.417	0,00%	0,00%	17,54%	1.417	1.417	1.417		
	KUR	-	-	-	1.286	1.286	0,00%	0,00%	17,14%	1.286	1.286	1.286		
	Non KUR	-	-	-	131	131	0,00%	0,00%	22,80%	131	131	131		
3	PWG	-	-	-	2.100	2.100	0,00%	0,00%	5,53%	2.100	2.100	2.100		
	Cilem	-	-	-	1.970	1.970	0,00%	0,00%	11,37%	1.970	1.970	1.970		
	Gadai	-	-	-	130	130	0,00%	0,00%	0,63%	130	130	130		
4	CFG	3.193	2.116	3.193	3.803	3.803	3,08%	3,08%	3,66%	610	610	1.687		
	CF 1	161	111	161	884	884	1,13%	1,13%	6,25%	723	723	773		
	Total Griya	161	-	161	735	735	1,50%	1,50%	6,92%	575	575	735		
	Oto	-	111	-	149	149	0,00%	0,00%	4,22%	149	149	37		
	CF 2	3.033	2.005	3.033	2.920	2.920	3,38%	3,38%	3,26%	(113)	(113)	915		
	Mitraguna & Others	3.033	2.005	3.033	2.605	2.605	3,66%	3,66%	3,14%	(427)	(427)	600		
	Pensiun	-	-	-	314	314	0,00%	0,00%	4,69%	314	314	314		
	Total Pembiayaan	2.489	2.284	2.489	2.489	2.489	1,48%	1,48%	1,46%	(0)	(0)	204		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	2.489	2.284	2.489	2.489	2.489	2,40%	2,40%	2,40%	(0)	(0)	204		
	CF 1	78	78	78	78	78	0,55%	0,55%	0,55%	-	-	-		
	Total Griya	78	78	78	78	78	0,73%	0,73%						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	596	596	920	668	114	(252)	72	12,10%	72	12,10%			
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%			
	Total	896	896	1.220	968	(136)	(252)	72	8,05%	72	8,05%			
	CASA	596	596	920	668	114	(252)	72	12,10%	72	12,10%			
	(%) CASA	66,51%	66,51%	75,41%	69,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-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	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	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					

Asset & Contribution Margin



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	30.299	30.299	33.262	29.844	1.062	(3.418)	(455)	-1,50%	(455)	-1,50%			
2	Tabungan	123.931	123.931	132.099	131.962	6.997	(137)	8.030	6,48%	8.030	6,48%			
3	Deposito	106.411	106.411	106.569	106.029	(2.387)	(540)	(382)	-0,36%	(382)	-0,36%			
	Total	260.642	260.642	271.930	267.835	5.672	(4.095)	7.193	2,76%	7.193	2,76%			
	CASA	154.231	154.231	165.361	161.806	8.059	(3.555)	7.575	4,91%	7.575	4,91%			
	(%) CASA	59,17%	59,17%	60,81%	60,41%									
	FDR	85,30%	85,30%	82,63%	83,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.768	5.768	5.566	6.104	537	336	5,82%	336	5,82%				
2	Giro ISE	3.250	3.250	3.197	3.156	(40)	(94)	-2,88%	(94)	-2,88%				
3	Tabungan ISE	2.518	2.518	2.369	2.947	578	429	17,05%	429	17,05%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	39.488	39.488	38.847	-	-	0	463	-641	-641	641			
	Linkage	14.626	14.626	14.626	-	-	-	1	0	0	(0)			
	Non-Linkage	24.862	24.862	24.221	-	-	0	461	-641	-641	641			
	• Local Champion	21.896	21.896	21.268	-	-	0	307	-628	-628	628			
	• Value Chain	2.966	2.966	2.954	-	-	-	154	-12	-12	12			
2	MBG	2.621	2.621	2.600	-	-	0	-126	-21	-21	21			
	KUR	2.621	2.621	2.600	-	-	0	-126	-21	-21	21			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	45.441	45.441	48.895	5.306	8.502	3.196	2.971	3.454	3.454	5.048	46.804	104,47%	2.091
	Cilem	20.824	20.824	23.096	1.251	2.976	1.725	1.952	2.271	2.271	705	21.636	106,74%	1.459
	Gadai	24.616	24.616	25.799	4.055	5.526	1.471	1.019	1.182	1.182	4.343	25.167	102,51%	631
4	CFG	134.777	134.777	134.355	2.785	1.440	-1.345	2.722	-423	-423	1.863	137.220	97,91%	(2.866)
	CF 1	26.797	26.797	26.676	-	-	0	-136	-121	-121	121	27.124	98,35%	(448)
	Total Griya	21.030	21.030	20.958	-	-	0	0	-72	-72	72	21.235	98,70%	(277)
4	• Total Non Program	21.030	21.030	20.958	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-	5.889	97,09%	(171)
	Oto	5.767	5.767	5.718	-	-	0	-136	-49	-49	49	110.096	97,80%	(2.418)
	CF 2	107.980	107.980	107.679	2.785	1.440	-1.345	2.858	-302	-302	1.742	84.351	97,25%	(2.317)
	Mitraguna & Others	82.573	82.573	82.034	2.250	1.000	-1.250	2.244	-539	-539	1.539	25.745	99,61%	(100)
	Pensiun	25.407	25.407	25.645	535	440	-95	614	237	237	203			
	Total Pembiayaan	222.327	222.327	224.697	8.091	9.942	1.851	6.030	2.369	2.369	7.573			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	2.695	537	0,00%	0,00%	6,94%	2.695	2.695	2.695		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	2.646	537	0,00%	0,00%	10,92%	2.646	2.646	2.646		
	Value Chain	-	-	-	49	537	0,00%	0,00%	0,23%	49	49	49		
2	MBG	26	73	26	99	578	0,98%	0,98%	3,82%	74	74	27		
	KUR	26	73	26	99	578	0,98%	0,98%	3,82%	74	74	27		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	87	-	87	2.333	537	0,19%	0,19%	4,77%	2.246	2.246	2.333		
	Cilem	87	-	87	1.820	537	0,42%	0,42%	7,88%	1.733	1.733	1.820		
	Gadai	-	-	-	513	537	0,00%	0,00%	1,99%	513	513	513		
4	CFG	482	979	482	3.312	537	0,36%	0,36%	2,47%	2.830	2.830	2.333		
	CF 1	-	22	-	607	537	0,00%	0,00%	2,27%	607	607	584		
	Total Griya	-	-	-	372	537	0,00%	0,00%	1,77%	372	372	372		
	Oto	-	22	-	235	537	0,00%	0,00%	4,10%	235	235	212		
	CF 2	482	956	482	2.705	537	0,45%	0,45%	2,51%	2.223	2.223	1.749		
	Mitraguna & Others	386	862	386	2.610	537	0,47%	0,47%	3,18%	2.223	2.223	1.748		
	Pensiun	95	137	137	95	537	0,38%	0,38%	0,37%	-	-	1		
	Total Pembiayaan	7.633	8.017	7.633	7.640	537	3,43%	3,43%	3,40%	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		2.92	3.02	3.03
2	Contribution Margin	11.577	11.577	9.271	(2.306)	19,9%	659	723	751



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	42.284	42.284	30.944	30.772	(5.063)	(172)	(11.512)	-27,23%	(11.512)	-27,23%			
2	Tabungan	91.959	91.959	90.133	87.585	7.504	(2.547)	(4.373)	-4,76%	(4.373)	-4,76%			
3	Deposito	185.504	185.504	185.148	185.168	40	20	(336)	-0,18%	(336)	-0,18%			
	Total	319.746	319.746	306.225	303.525	2.482	(2.700)	(16.221)	-5,07%	(16.221)	-5,07%			
	CASA	134.243	134.243	121.077	118.357	2.441	(2.720)	(15.886)	-11,83%	(15.886)	-11,83%			
	(%) CASA	41,98%	41,98%	39,54%	38,99%									
	FDR	66,63%	66,63%	69,78%	70,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.601	4.601	4.286	4.389	103	(212)	-4,61%	(212)	-4,61%				
2	Giro ISE	299	299	343	439	96	141	47,13%	141	47,13%				
3	Tabungan ISE	4.302	4.302	3.943	3.949	7	(353)	-8,20%	(353)	-8,20%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	11.846	11.846	11.743	200	-	-200	488	-104	-104	104			
	KUR	10.383	10.383	10.290	200	-	-200	532	-92	-92	92			
	Non KUR	1.463	1.463	1.452	-	0	-44	-11	-11	-11	11			
3	PWG	41.008	41.008	42.902	5.183	7.844	2.661	1.504	1.894	1.894	5.949	42.392	101,20%	511
	Cilem	17.652	17.652	18.748	1.184	1.447	263	657	1.096	1.096	351	18.484	101,43%	264
	Gadai	23.356	23.356	24.154	3.999	6.397	2.398	847	798	798	5.599	23.907	101,03%	247
4	CFG	160.189	160.189	159.026	1.419	1.130	-289	410	-1.164	-1.164	2.294	162.630	97,78%	(3.604)
	CF 1	20.927	20.927	20.391	-	-	0	-257	-535	-535	535	21.542	94,66%	(1.151)
	Total Griya	15.660	15.660	15.193	-	0	0	-466	-466	-466	466	16.168	93,97%	(975)
4	• Total Non Program	15.660	15.660	15.193	-	0	0	312	-466	-466	466			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	5.267	5.267	5.198	-	-	0	-257	-69	-69	69	5.374	96,73%	(176)
	CF 2	139.263	139.263	138.634	1.419	1.130	-289	667	-629	-629	1.759	141.088	98,26%	(2.453)
	Mitraguna & Others	134.778	134.778	134.184	719	1.130	411	-2	-594	-594	1.724	136.194	98,52%	(2.011)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	Total Pembiayaan	213.043	213.043	213.671	6.802	8.974	2.172	2.401	627	627	8.347			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	71	380	71	799	71	0,60%	0,60%	6,81%	728	728	420		
	KUR	71	229	71	602	71	0,69%	0,69%	5,85%	530	530	373		
	Non KUR	-	151	-	198	71	0,00%	0,00%	13,62%	198	198	47		
3	PWG	68	-	68	3.686	68	0,17%	0,17%	8,59%	3.618	3.618	3.686		
	Cilem	68	-	68	3.253	68	0,38%	0,38%	17,35%	3.186	3.186	3.253		
	Gadai	-	-	-	433	68	0,00%	0,00%	1,79%	433	433	433		
4	CFG	635	2.440	635	5.169	635	0,40%	0,40%	3,25%	4.535	4.535	2.729		
	CF 1	574	823	574	2.649	574	2,74%	2,74%	12,99%	2.075	2.075	1.826		
	Total Griya	574	-	574	2.308	574	3,67%	3,67%	15,19%	1.734	1.734	2.308		
	Oto	-	823	-	341	574	0,00%	0,00%	6,55%	341	341	(482)		
	CF 2	61	1.617	61	2.521	61	0,04%	0,04%	1,82%	2.460	2.460	903		
	Mitraguna & Others	61	1.617	61	2.521	61	0,05%	0,05%	1,88%	2.460	2.460	903		
	Pensiun	-	-	-	-	61	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	2.930	3.060	2.930	2.929	2.930	1,38%	1,38%	1,37%	(1)	(1)	(132)		

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.871	14.871	14.735	14.608	647	(127)	(264)	-1,77%	(264)	-1,77%			
2	Tabungan	86.362	86.362	83.749	83.251	694	(497)	(3.111)	-3,60%	(3.111)	-3,60%			
3	Deposito	20.333	20.333	20.651	20.651	541	(0)	318	1,57%	318	1,57%			
	Total	121.566	121.566	119.135	118.510	1.882	(625)	(3.056)	-2,51%	(3.056)	-2,51%			
	CASA	101.233	101.233	98.484	97.859	1.341	(624)	(3.374)	-3,33%	(3.374)	-3,33%			
	(%) CASA	83,27%	83,27%	82,67%	82,57%									
	FDR	62,07%	62,07%	63,87%	64,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.184	1.132		(53)	(192)	-14,52%	(192)	-14,52%			
2	Giro ISE	78	78	115	52		(63)	(26)	-33,51%	(26)	-33,51%			
3	Tabungan ISE	1.246	1.246	1.069	1.080		10	(166)	-13,33%	(166)	-13,33%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	-0	-0	0			
	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	0	-			
2	MBG	6.355	6.355	6.333	500	-	-500	647	-22	-22	22			
	KUR	6.150	6.150	6.129	500	-	-500	644	-22	-22	22			
	Non KUR	204	204	204	-	-	0	3	0	0	-			
3	PWG	20.840	20.840	22.100	2.905	4.754	1.850	1.362	1.260	1.260	3.494	22.179	99,65%	(79)
	Cilem	11.801	11.801	12.315	1.001	910	-92	759	514	514	396	12.590	97,82%	(275)
	Gadai	9.039	9.039	9.786	1.903	3.844	1.941	603	747	747	3.097	9.589	102,05%	196
4	CFG	48.265	48.265	47.652	1.241	473	-768	1.042	-613	-613	1.086	50.543	94,28%	(289)
	CF 1	10.968	10.968	10.832	-	-	0	-160	-136	-136	136	11.322	95,67%	(490)
	Total Griya	6.627	6.627	6.580	-	-	0	0	-47	-47	47	6.802	96,74%	(206)
1	• Total Non Program	5.785	5.785	5.741	-	-	0	-82	-44	-44	44			
	• Program	842	842	839	-	-	0	-4	-3	-3	3			
	Oto	4.341	4.341	4.252	-	-	0	-160	-89	-89	89	4.521	94,06%	(268)
	CF 2	37.297	37.297	36.819	1.241	473	-768	1.201	-478	-478	951	39.221	93,88%	(2.401)
	Mitraguna & Others	34.697	34.697	33.924	991	154	-837	975	-773	-773	927	36.119	93,92%	(2.195)
	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	76.087	4.646	5.227	582	3.050	625	625	4.602			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26				%	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	-	408	-	252		0,00%	0,00%	3,97%	252	252	(156)			
	KUR	-	408	-	252		0,00%	0,00%	4,11%	252	252	(156)			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	704		0,00%	0,00%	3,19%	704	704	704			
	Cilem	-	-	-	325		0,00%	0,00%	2,64%	325	325	325			
	Gadai	-	-	-	379		0,00%	0,00%	3,87%	379	379	379			
4	CFG	90	273	90	854		0,19%	0,19%	1,79%	765	765	581			
	CF 1	1	185	1	217		0,01%	0,01%	2,00%	215	215	32			
	Total Griya	-	-	-	215		0,00%	0,00%	3,27%	215	215	215			
	Oto	1	185	1	1		0,03%	0,03%	0,03%	-	-	(183)			
	CF 2	88	89	88	638		0,24%	0,24%	1,73%	549	549	549			
	Mitraguna & Others	88	89	88	566		0,25%	0,25%	1,88%	549	549	549			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	90	682	90	1.810		0,12%	0,12%	2,38%	1.721	1.721	1.129			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26				%	Penc.	Gap
1	SME	2	2	2	2		100,00%	100,00%	100,00%	(0)	(0)	-			
	Linkage	2	2	2	2		100,00%	100,00%	100,00%	(0)	(0)	-			
	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	817	683	817	817		1,69%	1,69%	1,71%	-	-	-	134		
	CF 1	250	115	250	250		2,28%	2,28%	2,31%	-	-	-	135		
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	250	115	250	250		5,76%	5,76%	5,88%	-	-	-	135		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.557	3.557	8.121	8.352	3.656	231	4.795	134,81%	4.795	134,81%			
2	Tabungan	93.044	93.044	93.160	92.914	(1.073)	(246)	(130)	-0,14%	(130)	-0,14%			
3	Deposito	44.242	44.242	49.129	49.130	(380)	0	4.888	11,05%	4.888	11,05%			
	Total	140.843	140.843	150.411	150.396	2.203	(15)	9.553	6,78%	9.553	6,78%			
	CASA	96.601	96.601	101.281	101.266	2.583	(15)	4.665	4,83%	4.665	4,83%			
	(%) CASA	68,59%	68,59%	67,34%	67,33%									
	FDR	18,73%	18,73%	18,65%	18,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.348	6.348	6.963	6.999		36	651	10,25%	651	10,25%			
2	Giro ISE	45	45	575	598		23	553	1216,85%	553	1216,85%			
3	Tabungan ISE	5.803	5.803	5.888	5.901		13	98	1,69%	98	1,69%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	5.647	5.647	6.538	284	1.005	721	272	892	892	113	6.151	106,30%	387
	Cilem	5.647	5.647	6.538	284	1.005	721	272	892	892	113	6.151	106,30%	387
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	20.733	20.733	21.518	1.245	1.000	-245	479	784	784	216	21.253	101,25%	265
	CF 1	1.803	1.803	2.795	-	1.000	1.000	-30	991	991	9	1.935	144,47%	860
	Total Griya	860	860	1.860	-	1.000	1.000	0	1.000	1.000	0	939	198,03%	921
4	• Total Non Program	860	860	1.860	-	1.000	1.000	-3	1.000	1.000	0			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	935	-	-	0	-30	-9	-9	9	995	93,93%	(60)
	CF 2	18.930	18.930	18.723	1.245	-	-1.245	509	-207	-207	207	19.318	96,92%	(595)
	Mitraguna & Others	18.839	18.839	18.632	1.245	-	-1.245	509	-207	-207	207	19.183	97,12%	(552)
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0	135	67,59%	(44)
	Total Pembiayaan	26.380	26.380	28.056	1.529	2.005	476	751	1.676	1.676	329			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	229	-	229	193	4,05%	4,05%	2,95%	(36)	(36)	193					
	Cilem	229	-	229	193	4,05%	4,05%	2,95%	(36)	(36)	193					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	182	428	182	541	0,88%	0,88%	2,51%	359	359	113					
	CF 1	182	185	182	182	10,07%	10,07%	6,50%	-	-	(4)					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	182	185	182	182	19,25%	19,25%	19,43%	-	-	(4)					
	CF 2	-	242	-	359	0,00%	0,00%	1,92%	359	359	117					
	Mitraguna & Others	-	242	-	359	0,00%	0,00%	1,93%	359	359	117					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	410	428	410	733	1,56%	1,56%	2,61%	323	323	306					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	(230)					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	-	230	-	-											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	31.858	31.858	24.705	25.207	(3.024)	501	(6.652)	-20,88%	(6.652)	-20,88%			
2	Tabungan	58.972	58.972	55.752	55.743	5.875	(9)	(3.229)	-5,47%	(3.229)	-5,47%			
3	Deposito	44.472	44.472	44.223	44.223	(473)	0	(249)	-0,56%	(249)	-0,56%			
	Total	135.302	135.302	124.680	125.173	2.378	493	(10.129)	-7,49%	(10.129)	-7,49%			
	CASA	90.830	90.830	80.457	80.950	2.851	493	(9.880)	-10,88%	(9.880)	-10,88%			
	(%) CASA	67,13%	67,13%	64,53%	64,67%									
	FDR	43,02%	43,02%	48,29%	48,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.321	2.321	2.053	2.052		(2)	(269)	-11,60%	(269)	-11,60%			
2	Giro ISE	55	55	55	55		0	0	0,52%	0	0,52%			
3	Tabungan ISE	2.266	2.266	1.998	1.997		(2)	(269)	-11,89%	(269)	-11,89%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	Linkage	-	-	-	-	-	-	0	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	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	10.712	10.712	11.930	545	1.774	1.228	379	1.218	1.218	556	11.054	107,92%	876
	Cilem	10.712	10.712	11.930	545	1.774	1.228	379	1.218	1.218	556	11.054	107,92%	876
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	45.650	45.650	46.593	400	2.140	1.740	-242	944	944	1.196	47.015	99,10%	(422)
	CF 1	7.628	7.628	7.562	-	-	0	-109	-67	-67	67	7.903	95,68%	(341)
	Total Griya	3.090	3.090	3.052	-	-	0	0	-38	-38	38	3.222	94,73%	(170)
4	• Total Non Program	3.090	3.090	3.052	-	-	0	-39	-38	-38	38			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.510	-	-	0	-109	-29	-29	29	4.681	96,34%	(172)
	CF 2	38.021	38.021	39.032	400	2.140	1.740	-133	1.010	1.010	1.130	39.113	99,79%	(81)
	Mitraguna & Others	37.225	37.225	38.240	400	2.140	1.740	-127	1.015	1.015	1.125	38.148	100,24%	92
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5	965	82,04%	(173)
	Total Pembiayaan	58.208	58.208	60.208	945	3.914	2.968	-24	2.001	2.001	1.913			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	MtM	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-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%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	288	0,00%	0,00%	2,42%	288	288	288			
	Cilem	-	-	-	-	288	0,00%	0,00%	2,42%	288	288	288			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	351	0,00%	0,00%	0,75%	351	351	351			
	CF 1	-	-	-	-	351	0,00%	0,00%	4,65%	351	351	351			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	351	0,00%	0,00%	7,79%	351	351	351			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-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	16.905	16.806	103	(99)	3.212	23,62%	3.212	23,62%			
3	Deposito	753	753	1.035	1.035	(50)	0	282	37,49%	282	37,49%			
	Total	14.347	14.347	17.940	17.841	53	(99)	3.494	24,35%	3.494	24,35%			
	CASA	13.594	13.594	16.905	16.806	103	(99)	3.212	23,62%	3.212	23,62%			
	(%) CASA	94,75%	94,75%	94,23%	94,20%									
	FDR	133,77%	133,77%	117,07%	117,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	37	37	579	579		0	542	1457,11%	542	1457,11%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	579	579		0	542	1457,11%	542	1457,11%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	797	797	797	-	-	0	278	0	0	-			
	KUR	797	797	797	-	-	0	278	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	13.108	13.108	14.941	1.229	2.900	1.671	985	1.833	1.833	1.067	14.483	103,16%	458
	Cilem	9.349	9.349	10.778	638	1.475	837	488	1.429	1.429	46	10.174	105,94%	604
	Gadai	3.758	3.758	4.163	592	1.425	834	497	404	404	1.021	4.309	96,61%	(146)
4	CFG	5.287	5.287	5.263	28	-	-28	-34	-24	-24	24	6.531	80,59%	(1.268)
	CF 1	2.498	2.498	2.487	28	-	-28	-4	-11	-11	11	2.735	90,95%	(248)
	Total Griya	1.011	1.011	1.011	-	-	0	0	0	0	-	1.085	93,21%	(74)
4	• Total Non Program	1.011	1.011	1.011	-	-	0	0	-10	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.476	28	-	-28	-4	-11	-11	11	1.650	89,45%	(174)
	CF 2	2.789	2.789	2.776	-	-	0	-30	-13	-13	13	3.796	73,13%	(1.020)
	Mitraguna & Others	2.522	2.522	2.511	-	-	0	-28	-11	-11	11	3.443	72,93%	(932)
	Pensiun	267	267	265	-	-	0	-2	-2	-2	2	353	75,12%	(88)
	Total Pembiayaan	19.192	19.192	21.001	1.257	2.900	1.643	1.228	1.809	1.809	1.091			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	-	-	-	-	136	0,00%	0,00%	0,91%	136	136	136		
	Cilem	-	-	-	-	63	0,00%	0,00%	0,59%	63	63	63		
	Gadai	-	-	-	-	72	0,00%	0,00%	1,74%	72	72	72		
4	CFG	43	-	43	192	0,81%	0,81%	0,81%	3,64%	149	149	192		
	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	192	1,54%	1,54%	6,90%	1,54%	149	149	192		
	Mitraguna & Others	43	-	43	192	1,70%	1,70%	7,63%	1,70%	149	149	192		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	43	-	43	327	0,22%	0,22%	1,56%	284	284	327			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) |
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| --- | --- | --- | --- | --- | --- |