

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	115.151	124.405	40.792	9.254	(4.910)	-3,80%	(4.910)	-3,80%			
2	Tabungan	2.141.195	2.141.195	2.079.540	2.052.237	3.879	(27.303)	(88.958)	-4,15%	(88.958)	-4,15%			
3	Deposito	745.402	745.402	806.274	805.583	(16.003)	(691)	60.182	8,07%	60.182	8,07%			
	Total	3.015.912	3.015.912	3.000.965	2.982.226	28.668	(18.740)	(33.686)	-1,12%	(33.686)	-1,12%			
	CASA	2.270.510	2.270.510	2.194.691	2.176.642	44.671	(18.049)	(93.868)	-4,13%	(93.868)	-4,13%			
	FDR	101.77%	101.77%	102.70%	103.35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Jan'26)	Growth (1-11 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	86.071	86.071	86.663	87.492	829	1.421	1.65%	1.421	1.65%			
2	Giro ISE	18.582	18.582	23.475	23.658	183	5.076	27,32%	5.076	27,32%			
3	Tabungan ISE	57.822	57.822	53.521	54.167	646	(3.655)	-6,32%	(3.655)	-6,32%			
4	Deposito ISE	9.667	9.667	9.667	9.667	0	0	0,00%	0	0,00%			
5	CIF ISE	2.859	2.859	2.859	2.859	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	104.367	907	-	-907	4.516	-60	-60	60			
	Linkage	27.073	27.073	27.073	-	-	-	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	77.294	907	-	-907	1.852	-60	-60	60			
	• Local Champion	72.132	72.132	72.094	907	-	-907	-298	-38	-38	38			
	• Value Chain	5.222	5.222	5.201	-	-	-	2.150	-21	-21	21			
2	MBG	393.041	393.041	391.121	3.860	2.190	-1.670	4.198	-1.921	-1.921	4.111			
	KUR	366.506	366.506	365.144	3.700	2.190	-1.510	4.207	-1.363	-1.363	3.553			
	Non KUR	26.535	26.535	25.977	160	-	-160	-9	-558	-558	558			
3	PWG	382.996	382.996	400.067	27.646	55.145	27.499	26.064	17.071	17.071	38.074			
	Cilem	213.404	213.404	225.487	10.196	17.620	7.423	18.137	12.083	12.083	5.536			
	Gadai	169.592	169.592	174.579	17.450	37.526	20.076	7.926	4.987	4.987	32.538			
4	CFG	2.188.914	2.188.914	2.186.452	23.390	17.587	-5.803	31.375	-2.462	-2.462	20.050			
	CF 1	286.396	286.396	286.035	720	634	-86	2.168	-360	-360	994			
	Total Griya	233.746	233.746	233.149	700	-	-700	0	-597	-597	597			
	• Total Non Program	157.294	157.294	156.940	700	-	-700	1.697	-354	-354	354			
	• Program	76.452	76.452	76.209	-	-	-	0	-527	-243	-243	243		
	Oto	52.650	52.650	52.886	20	634	614	2.168	237	237	397			
	CF 2	1.902.518	1.902.518	1.900.416	22.670	16.954	-5.717	29.207	-2.102	-2.102	19.056			
	Mitraguna & Others	1.631.111	1.631.111	1.630.671	21.087	16.361	-4.727	25.473	-440	-440	16.800			
	Pensiun	271.408	271.408	269.745	1.583	593	-990	3.734	-1.662	-1.662	2.255			
	Total Pembiayaan	3.069.378	3.069.378	3.082.006	55.804	74.923	19.119	66.153	12.628	12.628	62.294			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	3.190	0,00%	0,00%	3,06%	3.190	3.190	3.190			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	1.391	0,00%	0,00%	1,80%	1.391	1.391	1.391			
	Value Chain	1.800	1.819	1.800	1.800	2.500	2,50%	2,50%	2,50%	(0)	(0)	(19)			
2	MBG	4.478	4.478	4.478	24.491	1.14%	1,14%	1,14%	6,26%	20.013	20.013	20.013			
	KUR	3.828	3.828	3.828	21.119	1,04%	1,04%	1,04%	5,78%	17.291	17.291	17.291			
	Non KUR	650	650	650	3.372	2,45%	2,45%	2,45%	12,98%	2.722	2.722	2.722			
3	PWG	593	593	593	9.894	0,15%	0,15%	0,15%	2,47%	9.300	9.300	9.300			
	Cilem	474	474	474	7.414	0,22%	0,22%	0,22%	3,29%	6.940	6.940	6.940			
	Gadai	120	120	120	2.480	0,07%	0,07%	0,07%	1,42%	2.360	2.360	2.360			
4	CFG	18.991	30.393	18.991	53.263	0,87%	0,87%	0,87%	2,44%	34.273	34.273	22.870			
	CF 1	12.478	16.284	12.478	20.097	4,36%	4,36%	4,36%	7,03%	7.620	7.620	3.814			
	Total Griya	11.752	15.217	11.752	18.479	5,03%	5,03%	5,03%	7,93%	6.726	6.726	3.261			
	Oto	726	1.066	726	1.619	1,38%	1,38%	1,38%	3,06%	893	893	553			
	CF 2	6.513	14.110	6.513	33.166	0,34%	0,34%	0,34%	1,75%	26.653	26.653	19.056			
	Mitraguna & Others	5.511	12.494	5.511	29.179	0,34%	0,34%	0,34%	1,75%	23.668	23.668	16.685			
	Pensiun	1.002	1.615	1.002	3.987	0,37%	0,37%	0,37%	1,48%	2.985	2.985	2.372			
	Total Pembiayaan	50.271	49.786	50.271	51.549	1,64%	1,64%	1,64%	1,67%	1.278	1.278	1.763			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.588.183	2.588.183	3.155.969	567.786	-36,2%
2	Contribution Margin	103.725	103.725	141.288	37.563	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2.98	3.18	3.18	0,00	0,20
CIF Payroll	21.797	22.639	24.689	2.050	2.892



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	28.394	29.237	768	843	5.926	25,42%	5.926	25,42%			
2	Tabungan	226.222	226.222	227.090	214.859	7.249	(12.231)	(11.363)	-5,02%	(11.363)	-5,02%			
3	Deposito	57.749	57.749	59.152	59.152	(16.702)	0	1.403	2,43%	1.403	2,43%			
	Total	307.283	307.283	314.637	303.248	(8.685)	(11.388)	(4.034)	-1,31%	(4.034)	-1,31%			
	CASA	249.533	249.533	255.484	244.096	8.017	(11.388)	(5.437)	-2,18%	(5.437)	-2,18%			
	(%) CASA	81,21%	81,21%	81,20%	80,49%									
	FDR	140,23%	140,23%	137,51%	142,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.531	16.531	20.088	20.249	161	3.718	22,49%	3.718	22,49%				
2	Giro ISE	9.728	9.728	11.958	12.113	155	2.385	24,51%	2.385	24,51%				
3	Tabungan ISE	6.803	6.803	8.130	8.135	6	1.333	19,59%	1.333	19,59%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	451	451	451	451	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	17.967	-	-	0	-515	-1	-1	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	17.967	-	-	0	-515	-1	-1	1			
	• Local Champion	17.278	17.278	17.278	-	-	0	-508	-0	-0	0			
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0			
2	MBG	40.289	40.289	39.761	-	500	500	-283	-528	-528	1.028			
	KUR	37.544	37.544	37.458	-	500	500	-233	-85	-85	585			
	Non KUR	2.745	2.745	2.303	-	0	0	-49	-443	-443	443			
3	PWG	29.909	29.909	30.867	2.371	3.790	1.419	2.262	958	958	2.832			
	Cilem	14.540	14.540	14.983	831	726	-105	987	443	443	283			
	Gadai	15.369	15.369	15.884	1.539	3.064	1.524	1.275	515	515	2.549			
4	CFG	342.743	342.743	344.061	8.867	4.160	-4.707	9.613	1.318	1.318	2.842			
	CF 1	14.313	14.313	14.260	-	0	229	-52	-52	-52	52			
	Total Griya	10.223	10.223	10.195	-	0	0	-28	-28	-28	28			
4	• Total Non Program	10.223	10.223	10.195	-	0	410	-28	-28	-28	28			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	4.089	4.089	4.065	-	0	229	-24	-24	-24	24			
	CF 2	328.430	328.430	329.801	8.867	4.160	-4.707	9.383	1.371	1.371	2.789			
	Mitraguna & Others	284.906	284.906	286.564	7.572	4.160	-3.412	5.130	1.659	1.659	2.501			
	Pensiun	43.525	43.525	43.236	1.295	-	-1.295	4.254	-288	-288	288			
	Total Pembiayaan	430.909	430.909	432.656	11.238	8.450	-2.788	11.078	1.747	1.747	6.703	432.656		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	717	2.043	717	2.577	1,78%	1,78%	6,48%	1.860	1.860	534					
	KUR	619	1.944	619	2.420	1,65%	1,65%	6,46%	1.802	1.802	477					
	Non KUR	98	99	98	156	3,58%	3,58%	6,79%	58	58	57					
3	PWG	2	-	2	226	0,01%	0,01%	0,01%	224	224	226					
	Cilem	2	-	2	191	0,01%	0,01%	0,01%	190	190	191					
	Gadai	-	-	-	35	0,00%	0,00%	0,00%	35	35	35					
4	CFG	650	1.589	650	5.773	0,19%	0,19%	0,19%	5.123	5.123	4.184					
	CF 1	-	144	-	458	0,00%	0,00%	0,00%	458	458	315					
	Total Griya	-	-	-	452	0,00%	0,00%	0,00%	452	452	452					
	Oto	-	144	-	6	0,00%	0,00%	0,00%	6	6	(138)					
	CF 2	650	1.445	650	5.315	0,20%	0,20%	0,20%	4.665	4.665	3.869					
	Mitraguna & Others	356	838	356	3.829	0,12%	0,12%	0,12%	3.473	3.473	2.991					
	Pensiun	294	607	294	1.485	0,68%	0,68%	0,68%	1.191	1.191	878					
	Total Pembiayaan	6.970	6.182	6.970	6.967	1,62%	1,62%	1,62%	7.207	7.207	7.207	786				

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	387.886	387.886	437.639	49.753	17,4%	3.35	3.51	3.46
2	Contribution Margin	22.233	22.233	18.363	(3.870)	17,4%	3.524	3.474	3.853



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	2.788	10.598	(7.362)	7.810	8.867	512,10%	8.867	512,10%			
2	Tabungan	189.435	189.435	173.517	172.402	4.808	(1.116)	(17.033)	-8,99%	(17.033)	-8,99%			
3	Deposito	39.189	39.189	59.806	59.306	(559)	(500)	20.117	51,33%	20.117	51,33%			
	Total	230.355	230.355	236.111	242.306	(3.113)	6.195	11.951	5,19%	11.951	5,19%			
	CASA	191.166	191.166	176.305	183.000	(2.554)	6.695	(8.166)	-4,27%	(8.166)	-4,27%			
	(%) CASA	82,99%	82,99%	74,67%	75,52%									
	FDR	139,78%	139,78%	136,95%	133,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.451	2.451	2.722	2.612	(110)	162	6,59%	162	6,59%				
2	Giro ISE	3	3	48	48	0	45	1330,19%	45	1330,19%				
3	Tabungan ISE	2.447	2.447	2.674	2.564	(110)	117	4,76%	117	4,76%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	169	169	169	169	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.638	6.638	6.638	907	-	-907	2.464	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	6.638	6.638	6.638	907	-	-907	2.464	-0	-0	0			
	• Local Champion	4.438	4.438	4.438	907	-	-907	264	-0	-0	0			
	• Value Chain	2.200	2.200	2.200	-	-	-	2.200	0	0	-			
2	MBG	19.714	19.714	19.608	100	-	-100	-127	-106	-106	106			
	KUR	16.432	16.432	16.350	-	-	0	-161	-82	-82	82			
	Non KUR	3.281	3.281	3.258	100	-	-100	34	-24	-24	24			
3	PWG	28.717	28.717	30.242	1.478	3.337	1.859	1.194	1.525	1.525	1.812			
	Cilem	17.645	17.645	18.392	460	1.040	579	1.317	748	748	292			
	Gadai	11.072	11.072	11.850	1.018	2.298	1.280	-123	778	778	1.520			
4	CFG	266.916	266.916	266.875	2.828	2.711	-117	4.117	-41	-41	2.752			
	CF 1	10.373	10.373	10.340	-	-	0	283	-33	-33	33			
	Total Griya	7.428	7.428	7.423	-	-	0	0	-5	-5	5			
1	• Total Non Program	7.428	7.428	7.423	-	-	0	0	-5	-5	5			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	2.945	2.945	2.917	-	-	0	283	-28	-28	28			
	CF 2	256.543	256.543	256.535	2.828	2.711	-117	3.834	-7	-7	2.718			
	Mitraguna & Others	227.152	227.152	227.436	2.828	2.711	-117	4.463	284	284	2.427			
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291			
	Total Pembiayaan	321.984	321.984	323.363	5.313	6.048	735	7.648	1.379	1.379	4.669	323.363		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	80	-	398	0,00%	0,00%	0,00%	2,03%	398	398	319				
	KUR	-	80	-	4	0,00%	0,00%	0,00%	0,03%	4	4	(75)				
	Non KUR	-	-	-	394	0,00%	0,00%	0,00%	12,10%	394	394	394				
3	PWG	-	-	-	896	0,00%	0,00%	0,00%	2,96%	896	896	896				
	Cilem	-	-	-	410	0,00%	0,00%	0,00%	2,23%	410	410	410				
	Gadai	-	-	-	486	0,00%	0,00%	0,00%	4,10%	486	486	486				
4	CFG	684	670	684	2.128	0,26%	0,26%	0,26%	0,80%	1.444	1.444	1.458				
	CF 1	389	462	389	428	3,75%	3,75%	3,75%	4,14%	39	39	(34)				
	Total Griya	250	254	250	250	3,36%	3,36%	3,36%	3,37%	-	-	(5)				
	Oto	139	208	139	178	4,72%	4,72%	4,72%	6,10%	39	39	(30)				
	CF 2	296	208	296	1.700	0,12%	0,12%	0,12%	0,66%	1.405	1.405	1.493				
	Mitraguna & Others	296	208	296	1.411	0,13%	0,13%	0,13%	0,62%	1.115	1.115	1.203				
	Pensiun	-	-	-	290	0,00%	0,00%	0,00%	1,00%	290	290	290				
	Total Pembiayaan	1.765	1.761	1.765	1.765	0,66%	0,66%	0,66%	0,66%	-	-	4				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	1.765	1.761	1.765	1.765	0,66%	0,66%	0,66%	-	-	-	-	-	4		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.337	29.337	29.003	28.853	(328)	(151)	(485)	-1,65%	(485)	-1,65%			
2	Tabungan	66.311	66.311	68.462	68.957	3.845	495	2.645	3,99%	2.645	3,99%			
3	Deposito	7.125	7.125	6.943	6.943	(1)	0	(182)	-2,55%	(182)	-2,55%			
	Total	102.773	102.773	104.408	104.752	3.516	344	1.979	1,93%	1.979	1,93%			
	CASA	95.649	95.649	97.465	97.809	3.517	344	2.161	2,26%	2.161	2,26%			
	(%) CASA	93,07%	93,07%	93,35%	93,37%									
	FDR	99,20%	99,20%	97,28%	96,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.229	1.229	648	678	30	(551)	-44,84%	(551)	-44,84%				
2	Giro ISE	384	384	49	49	0	(335)	-87,16%	(335)	-87,16%				
3	Tabungan ISE	845	845	598	629	30	(216)	-25,60%	(216)	-25,60%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	54	54	54	54	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Local Champion	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.663	320	-	-320	123	-195	-195	195			
	KUR	17.199	17.199	17.013	320	-	-320	139	-186	-186	186			
	Non KUR	659	659	651	-	-	0	-17	-9	-9	9			
3	PWG	8.947	8.947	9.034	193	192	-1	1.131	87	87	106			
	Cilem	8.947	8.947	9.034	193	192	-1	1.131	87	87	106			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	73.075	73.075	72.793	1.648	325	-1.323	2.607	-282	-282	607			
	CF 1	15.990	15.990	15.911	450	-	-450	-75	-79	-79	79			
	Total Griya	13.666	13.666	13.617	450	-	-450	0	-49	-49	49			
4	• Total Non Program	9.587	9.587	9.546	450	-	-450	338	-41	-41	41			
	• Program	4.079	4.079	4.071	-	-	0	-41	-8	-8	8			
	Oto	2.324	2.324	2.294	-	-	0	-75	-30	-30	30			
	CF 2	57.085	57.085	56.882	1.198	325	-873	2.682	-203	-203	528			
	Mitraguna & Others	52.111	52.111	51.841	1.120	95	-1.025	2.642	-270	-270	365			
	Pensiun	4.974	4.974	5.041	78	230	152	41	67	67	163			
	Total Pembiayaan	101.955	101.955	101.565	2.161	517	-1.644	3.804	-390	-390	907			
														101.565

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	MtD (1-14 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0	0	-			
2	MBG	594	1.738	594	1.723	3,33%	3,33%	9,76%	1.129	1.129	(15)			
	KUR	594	1.660	594	1.473	3,45%	3,45%	8,66%	879	879	(187)			
	Non KUR	-	79	-	250	0,00%	0,00%	0,00%	38,41%	250	250	171		
3	PWG	-	-	-	147	0,00%	0,00%	0,00%	1,63%	147	147	147		
	Cilem	-	-	-	147	0,00%	0,00%	0,00%	1,63%	147	147	147		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	271	700	271	921	0,37%	0,37%	0,37%	1,26%	650	650	220		
	CF 1	271	700	271	456	1,69%	1,69%	2,87%	186	186	(244)			
	Total Griya	271	700	271	444	1,98%	1,98%	3,26%	174	174	(256)			
	Oto	-	-	-	12	0,00%	0,00%	0,00%	0,53%	12	12	12		
	CF 2	-	-	-	464	0,00%	0,00%	0,00%	0,82%	464	464	464		
	Mitraguna & Others	-	-	-	165	0,00%	0,00%	0,00%	0,32%	165	165	165		
	Pensiun	-	-	-	299	0,00%	0,00%	0,00%	5,94%	299	299	299		
	Total Pembiayaan	808	581	808	808	0,79%	0,79%	0,80%	-	-	227			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	MtD (1-14 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0	0	-			
2	MBG	451	225	451	451	2,53%	2,53%	2,55%	2,55%	-	-	227		
	KUR	334	106	334	334	1,94%	1,94%	1,96%	1,96%	-	-	228		
	Non KUR	117	119	117	117	17,81%	17,81%	18,05%	18,05%	-	-	(1)		
3	PWG	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0	0	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0	0	-			
4	CFG	356	356	356	356	0,49%	0,49%	0,49%	0,49%	-	-	-		
	CF 1	90	90	90	90	0,56%	0,56%	0,56%	0,56%	-	-	-		
	Total Griya	90	90	90	90	0,66%	0,66%	0,66%	0,66%	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0	0,00%	-	-		
	CF 2	267	267	267	267	0,47%	0,47%	0,47%	0,47%	-	-	-		
	Mitraguna & Others	267	267	267	267	0,51%	0,51%	0,51%</						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	9.053	8.860	44.091	(194)	(4.993)	-36,04%	(4.993)	-36,04%			
2	Tabungan	143.215	143.215	142.464	142.091	2.145	(373)	(1.125)	-0,79%	(1.125)	-0,79%			
3	Deposito	50.948	50.948	50.469	50.468	327	(0)	(480)	-0,94%	(480)	-0,94%			
	Total	208.016	208.016	201.986	201.419	46.563	(567)	(6.597)	-3,17%	(6.597)	-3,17%			
	CASA	157.068	157.068	151.517	150.950	46.236	(567)	(6.117)	-3,89%	(6.117)	-3,89%			
	(%) CASA	75,51%	75,51%	75,01%	74,94%									
	FDR	89,25%	89,25%	93,69%	93,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.521	13.521	12.871	12.930		59	(591)	-4,37%	(591)	-4,37%			
2	Giro ISE	1.947	1.947	1.191	1.218		27	(729)	-37,46%	(729)	-37,46%			
3	Tabungan ISE	11.573	11.573	11.681	11.712		31	139	1,20%	139	1,20%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	126	126	126	126		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	40.725	40.725	41.321	500	800	300	169	596	596	204			
	KUR	38.167	38.167	38.767	500	800	300	43	600	600	200			
	Non KUR	2.558	2.558	2.554	-	-	0	126	-4	-4	4			
3	PWG	39.655	39.655	41.627	3.182	6.410	3.228	2.561	1.972	1.972	4.438			
	Cilem	19.321	19.321	20.170	923	1.173	251	1.327	849	849	324			
	Gadai	20.334	20.334	21.458	2.259	5.237	2.977	1.233	1.123	1.123	4.113			
4	CFG	102.431	102.431	103.478	218	1.540	1.321	1.190	1.047	1.047	493			
	CF 1	20.528	20.528	20.626	20	140	119	605	98	98	42			
	Total Griya	15.116	15.116	15.100	-	-	0	0	-16	-16	16			
4	• Total Non Program	15.116	15.116	15.100	-	-	0	0	-160	-16	16			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	5.412	5.412	5.526	20	140	119	605	114	114	26			
	CF 2	81.903	81.903	82.852	198	1.400	1.202	585	949	949	451			
	Mitraguna & Others	78.362	78.362	79.346	198	1.400	1.202	630	984	984	416			
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35			
	Total Pembiayaan	185.647	185.647	189.246	3.900	8.749	4.849	3.904	3.599	3.599	5.151	189.246		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif	Net (UG) & DG			Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26			31-Dec-25	31-Dec-25	14-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
2	MBG	101	189	101	4.511	0,25%	0,25%	0,92%	4.411	4.411	4.323			
	KUR	101	189	101	3.818	0,26%	0,26%	0,98%	3.717	3.717	3.629			
	Non KUR	-	-	-	694	0,00%	0,00%	0,00%	694	694	694			
3	PWG	-	-	-	1.351	0,00%	0,00%	0,00%	1.351	1.351	1.351			
	Cilem	-	-	-	1.315	0,00%	0,00%	0,00%	1.315	1.315	1.315			
	Gadai	-	-	-	36	0,00%	0,00%	0,00%	36	36	36			
4	CFG	316	1.745	316	1.500	0,31%	0,31%	0,74%	1.184	1.184	(245)			
	CF 1	287	659	287	661	1,40%	1,40%	3,20%	374	374	2			
	Total Griya	163	535	163	394	1,08%	1,08%	2,61%	231	231	(141)			
	Oto	124	123	124	267	2,30%	2,30%	4,82%	142	142	143			
	CF 2	29	1.086	29	840	0,04%	0,04%	0,04%	811	811	(247)			
	Mitraguna & Others	29	1.086	29	840	0,04%	0,04%	0,04%	811	811	(247)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	915	916	915	1.040	0,49%	0,49%	0,55%	125	125	124			

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	197.616	197.616	208.016	10.400		2,84	3,04	3,07
2	Contribution Margin	11.720	11.720	12.981	1.261	-10,8%	1.514	1.577	1.648



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	196	196	287	287	8	(0)	91	46,58%	91	46,58%			
2	Tabungan	57.045	57.045	54.941	54.841	(1.068)	(100)	(2.204)	-3,86%	(2.204)	-3,86%			
3	Deposito	6.194	6.194	6.235	6.235	203	0	40	0,65%	40	0,65%			
	Total	63.435	63.435	61.463	61.362	(856)	(101)	(2.073)	-3,27%	(2.073)	-3,27%			
	CASA	57.241	57.241	55.228	55.128	(1.060)	(101)	(2.113)	-3,69%	(2.113)	-3,69%			
	(%) CASA	90,24%	90,24%	89,86%	89,84%									
	FDR	179,01%	179,01%	184,65%	184,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.655	3.655	2.542	2.620	77	(1.035)	-28,32%	(1.035)	-28,32%				
2	Giro ISE	190	190	291	291	0	101	53,16%	101	53,16%				
3	Tabungan ISE	3.465	3.465	2.251	2.328	77	(1.136)	-32,80%	(1.136)	-32,80%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	152	152	152	152	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	728	728	728	-	-	0	-5	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	728	728	728	-	-	0	-5	0	0	(0)			
	• Local Champion	728	728	728	-	-	0	-5	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.285	19.285	19.250	500	80	-420	52	-35	-35	115			
	KUR	18.403	18.403	18.371	500	80	-420	72	-32	-32	112			
	Non KUR	882	882	879	-	-	0	-20	-3	-3	3			
3	PWG	10.099	10.099	10.688	1.513	971	-542	1.992	589	589	382			
	Cilem	7.461	7.461	7.683	1.076	353	-723	1.655	222	222	131			
	Gadai	2.637	2.637	3.005	437	618	181	337	368	368	250			
4	CFG	83.443	83.443	82.827	595	-	-595	373	-617	-617	617			
	CF 1	4.385	4.385	4.356	-	-	0	176	-29	-29	29			
	Total Griya	1.566	1.566	1.554	-	-	0	0	-12	-12	12			
4	• Total Non Program	1.566	1.566	1.554	-	-	0	0	-12	-12	12			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.802	-	-	0	176	-17	-17	17			
	CF 2	79.059	79.059	78.471	595	-	-595	198	-588	-588	588			
	Mitraguna & Others	61.500	61.500	61.153	445	-	-445	67	-347	-347	347			
	Pensiun	17.559	17.559	17.318	150	-	-150	130	-241	-241	241			
	Total Pembiayaan	113.555	113.555	113.493	2.608	1.051	-1.557	2.412	-62	-62	1.113			
														113.493

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	69	347	69	1.366	0,36%	0,36%	7,10%	1.298	1.298	1.019					
	KUR	44	321	44	1.304	0,24%	0,24%	7,10%	1.260	1.260	984					
	Non KUR	24	26	24	62	2,77%	2,77%	7,05%	38	38	36					
3	PWG	52	-	52	508	0,52%	0,52%	4,75%	455	455	508					
	Cilem	52	-	52	508	0,70%	0,70%	6,61%	455	455	508					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.496	1.642	1.496	1.806	1,79%	1,79%	2,18%	310	310	164					
	CF 1	-	-	-	202	0,00%	0,00%	4,63%	202	202	202					
	Total Griya	-	-	-	88	0,00%	0,00%	5,64%	88	88	88					
	Oto	-	-	-	114	0,00%	0,00%	4,08%	114	114	114					
	CF 2	1.496	1.642	1.496	1.604	1,89%	1,89%	2,04%	108	108	(38)					
	Mitraguna & Others	1.321	1.370	1.321	1.430	2,15%	2,15%	2,34%	108	108	60					
	Pensiun	145	145	145	145	0,13%	0,13%	0,84%	-	-	(98)					
	Total Pembiayaan	683	488	683	683	0,60%	0,60%	0,60%	-	-	195					

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	96.931	96.931	115.678	18.747		2,75	2,98	3,01
2	Contribution Margin	4.400	4.400	5.331	931	-21,2%	439	511	577



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.625	15.625	15.950	17.084	(2.335)	1.133	1.458	9,33%	1.458	9,33%			
2	Tabungan	200.131	200.131	187.198	182.012	(9.676)	(5.186)	(18.119)	-9,05%	(18.119)	-9,05%			
3	Deposito	66.863	66.863	69.730	69.880	363	150	3.017	4,51%	3.017	4,51%			
	Total	282.619	282.619	272.878	268.976	(11.648)	(3.903)	(13.644)	-4,83%	(13.644)	-4,83%			
	CASA	215.756	215.756	203.148	199.095	(12.011)	(4.053)	(16.661)	-7,72%	(16.661)	-7,72%			
	(%) CASA	76,34%	76,34%	74,45%	74,02%									
	FDR	73,15%	73,15%	75,95%	77,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.581	3.581	3.688	3.586	(102)	4	0,12%	4	0,12%				
2	Giro ISE	206	206	275	276	0	70	33,77%	70	33,77%				
3	Tabungan ISE	3.376	3.376	3.412	3.310	(102)	(65)	-1,93%	(65)	-1,93%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	172	172	172	172	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.855	24.855	24.846	-	-	0	-130	-9	-9	9			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	24.855	24.855	24.846	-	-	0	-130	-9	-9	9			
	• Local Champion	24.513	24.513	24.504	-	-	0	-126	-9	-9	9			
	• Value Chain	342	342	342	-	-	-	-4	0	0	(0)			
2	MBG	26.147	26.147	25.899	1.000	-	-1.000	1.107	-248	-248	248			
	KUR	24.830	24.830	24.586	1.000	-	-1.000	1.138	-244	-244	244			
	Non KUR	1.318	1.318	1.313	-	-	0	-32	-4	-4	4			
3	PWG	41.084	41.084	41.922	3.315	6.494	3.180	2.985	838	838	5.656			
	Cilem	19.471	19.471	19.983	1.264	1.144	-120	2.540	512	512	632			
	Gadai	21.612	21.612	21.939	2.051	5.350	3.299	444	327	327	5.024			
4	CFG	114.643	114.643	114.579	1.480	798	-682	2.976	-65	-65	863			
	CF 1	21.321	21.321	21.466	250	203	-47	229	144	144	58			
	Total Griya	14.731	14.731	14.727	250	-	-250	0	-4	-4	4			
4	• Total Non Program	14.731	14.731	14.727	250	-	-250	545	-4	-4	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.590	6.590	6.738	-	203	203	229	148	148	55			
	CF 2	93.322	93.322	93.113	1.230	596	-635	2.747	-209	-209	804			
	Mitraguna & Others	58.953	58.953	58.983	1.230	496	-735	2.806	30	30	466			
	Pensiun	34.369	34.369	34.130	-	100	100	-60	-239	-239	339			
	Total Pembiayaan	206.730	206.730	207.246	5.795	7.292	1.498	6.937	516	516	6.776			
														207.246

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	1.391	0,00%	0,00%	5,60%	1.391	1.391	1.391					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	1.391	0,00%	0,00%	5,60%	1.391	1.391	1.391					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	70	435	70	2.042	0,27%	0,27%	7,88%	1.972	1.972	1.607					
	KUR	70	213	70	1.894	0,28%	0,28%	7,70%	1.824	1.824	1.682					
	Non KUR	-	222	-	148	0,00%	0,00%	11,24%	148	148	(75)					
3	PWG	-	-	-	865	0,00%	0,00%	2,06%	865	865	865					
	Cilem	-	-	-	650	0,00%	0,00%	3,25%	650	650	650					
	Gadai	-	-	-	216	0,00%	0,00%	0,98%	216	216	216					
4	CFG	9	488	9	986	0,01%	0,01%	0,86%	977	977	498					
	CF 1	-	348	-	12	0,00%	0,00%	0,06%	12	12	(348)					
	Total Griya	-	348	-	-	0,00%	0,00%	-	-	-						
	Oto	-	-	-	12	0,00%	0,00%	0,18%	12	12	12					
	CF 2	9	140	9	974	0,01%	0,01%	1,05%	965	965	834					
	Mitraguna & Others	9	13	9	935	0,02%	0,02%	1,58%	925	925	921					
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)					
	Total Pembiayaan	4.736	4.652	4.736	4.612	2,29%	2,29%	2,23%	(124)	(124)	(40)					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	2.888	2.988	2.888	2.888	11,62%	11,62%	11,62%	(0)	(0)	(100)					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non-Linkage	2.888	2.988	2.888	2.888	11,62%	11,62%	11,62%	(0)	(0)	(100)					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	57	-	57	57	0,22%	0,22%	0,22%	-	-	57					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non KUR	57	-	57	57	4,33%	4,33%	4,34%	-	-	57					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.791	1.665	1.791	1.667	1,56%	1,56%	1,								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	803	803	309	0	(1.401)	-63,57%	(1.401)	-63,57%			
2	Tabungan	58.573	58.573	54.260	54.194	824	(66)	(4.379)	-7,48%	(4.379)	-7,48%			
3	Deposito	8.232	8.232	8.802	8.802	83	0	570	6,92%	570	6,92%			
	Total	69.009	69.009	63.865	63.799	1.215	(66)	(5.210)	-7,55%	(5.210)	-7,55%			
	CASA	60.777	60.777	55.063	54.997	1.132	(66)	(5.780)	-9,51%	(5.780)	-9,51%			
	(%) CASA	88,07%	88,07%	86,22%	86,20%									
	FDR	233,01%	233,01%	251,34%	251,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.452	1.452	1.466	1.466	0	14	0,97%	14	0,97%				
2	Giro ISE	154	154	131	131	0	(24)	-15,42%	(24)	-15,42%				
3	Tabungan ISE	1.297	1.297	1.335	1.335	0	38	2,92%	38	2,92%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	139	139	139	139	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-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	41.308	41.308	40.926	100	60	-40	642	-382	-382	442			
	KUR	38.638	38.638	38.266	100	60	-40	698	-372	-372	432			
	Non KUR	2.670	2.670	2.660	-	-	0	-56	-10	-10	10			
3	PWG	27.097	27.097	27.645	2.284	3.774	1.489	197	548	548	3.226			
	Cilem	9.503	9.503	10.141	316	966	650	299	637	637	329			
	Gadai	17.594	17.594	17.504	1.968	2.807	839	-102	-90	-90	2.897			
4	CFG	92.393	92.393	91.950	449	140	-309	3	-443	-443	583			
	CF 1	7.299	7.299	7.283	-	-	0	-8	-16	-16	16			
	Total Griya	6.440	6.440	6.425	-	-	0	0	-15	-15	15			
1	• Total Non Program	5.628	5.628	5.614	-	-	0	-46	-14	-14	14			
	• Program	812	812	812	-	-	0	163	-1	-1	1			
	Oto	859	859	858	-	-	0	-8	-1	-1	1			
	CF 2	85.094	85.094	84.667	449	140	-309	11	-427	-427	567			
	Mitraguna & Others	66.461	66.461	66.153	449	140	-309	136	-308	-308	448			
	Pensiun	18.633	18.633	18.514	-	-	0	-125	-119	-119	119			
	Total Pembiayaan	160.798	160.798	160.521	2.833	3.974	1.140	842	-277	-277	4.250			
														160.521

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	975	661	975	3.338	2,36%	2,36%	8,16%	2.363	2.363	2.677						
	KUR	848	528	848	2.849	2,19%	2,19%	7,45%	2.001	2.001	2.321						
	Non KUR	127	133	127	489	4,76%	4,76%	18,38%	362	362	356						
3	PWG	41	-	41	1.042	0,15%	0,15%	0,15%	3,77%	1.001	1.001	1.042					
	Cilem	41	-	41	512	0,43%	0,43%	5,05%	471	471	512						
	Gadai	-	-	-	529	0,00%	0,00%	3,02%	529	529	529						
4	CFG	814	814	814	2.357	0,88%	0,88%	2,56%	1.543	1.543	1.543						
	CF 1	374	371	374	380	5,13%	5,13%	5,21%	5	5	8						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	374	371	374	380	43,61%	43,61%	44,25%	5	5	8						
	CF 2	440	443	440	1.977	0,52%	0,52%	2,34%	1.538	1.538	1.535						
	Mitraguna & Others	440	443	440	1.977	0,66%	0,66%	2,99%	1.538	1.538	1.535						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	512	514	512	738	0,32%	0,32%	0,46%	226	226	224						

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	140.227	140.227	167.095	26.868		3,25	3,30	3,32
2	Contribution Margin	6.037	6.037	7.665	1.628	-27,0%	465	713	774



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	5.160	5.004	1.106	(156)	984	24,49%	984	24,49%			
2	Tabungan	136.487	136.487	132.816	132.945	(2.232)	130	(3.541)	-2,59%	(3.541)	-2,59%			
3	Deposito	21.428	21.428	21.599	21.599	362	0	171	0,80%	171	0,80%			
	Total	161.935	161.935	159.575	159.549	(764)	(26)	(2.386)	-1,47%	(2.386)	-1,47%			
	CASA	140.507	140.507	137.976	137.950	(1.126)	(26)	(2.557)	-1,82%	(2.557)	-1,82%			
	(%) CASA	86,77%	86,77%	86,46%	86,46%									
	FDR	79,98%	79,98%	80,89%	80,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.803	2.803	4.308	4.359	50	1.555	55,48%	1.555	55,48%				
2	Giro ISE	1.049	1.049	2.515	2.515	0	1.466	139,73%	1.466	139,73%				
3	Tabungan ISE	1.754	1.754	1.793	1.843	50	89	5,08%	89	5,08%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	173	173	173	173	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	14.576	-	-	0	-21	-4	-4	4			
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0			
	Non-Linkage	3.877	3.877	3.873	-	-	0	-21	-4	-4	4			
	• Local Champion	2.077	2.077	2.074	-	-	0	-3	-3	-3	3			
	• Value Chain	1.800	1.800	1.800	-	-	-	-19	-0	-0	0			
2	MBG	29.528	29.528	29.382	-	-	0	340	-147	-147	147			
	KUR	26.884	26.884	26.745	-	-	0	398	-139	-139	139			
	Non KUR	2.644	2.644	2.637	-	-	0	-58	-7	-7	7			
3	PWG	5.323	5.323	5.683	167	481	314	25	360	360	121			
	Cilem	5.323	5.323	5.683	167	481	314	25	360	360	121			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	80.080	80.080	79.446	1.174	555	-619	905	-633	-633	1.188			
	CF 1	23.950	23.950	23.894	-	-	0	-84	-56	-56	56			
	Total Griya	20.978	20.978	20.940	-	-	0	0	-38	-38	38			
4	• Total Non Program	18.147	18.147	18.121	-	-	0	-382	-25	-25	25			
	• Program	2.831	2.831	2.818	-	-	0	-42	-13	-13	13			
	Oto	2.972	2.972	2.954	-	-	0	-84	-18	-18	18			
	CF 2	56.130	56.130	55.553	1.174	555	-619	990	-577	-577	1.132			
	Mitraguna & Others	47.582	47.582	47.059	1.114	555	-559	985	-523	-523	1.078			
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54			
	Total Pembiayaan	129.511	129.511	129.087	1.341	1.036	-305	1.249	-424	-424	1.460			
														129.087

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	1.800	0,00%	0,00%	12,35%	1.800	1.800	1.800					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	1.800	1.819	1.800	1.800	86,66%	86,66%	86,78%	(0)	(0)	(19)					
2	MBG	762	1.083	762	2.443	2,58%	2,58%	8,31%	1.681	1.681	1.360					
	KUR	658	731	658	2.200	2,45%	2,45%	8,23%	1.542	1.542	1.469					
	Non KUR	104	352	104	243	3,93%	3,93%	9,21%	139	139	(109)					
3	PWG	161	-	161	36	3,03%	3,03%	3,03%	0,63%	0,63%	(126)	36				
	Cilem	161	-	161	36	3,03%	3,03%	3,03%	0,63%	0,63%	(126)	36				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	3.524	3.335	3.524	2.748	4,40%	4,40%	3,46%	(775)	(775)	(587)					
	CF 1	2.203	2.687	2.203	1.989	9,20%	9,20%	8,33%	(214)	(214)	(698)					
	Total Griya	2.203	2.687	2.203	1.989	10,50%	10,50%	9,50%	(214)	(214)	(698)					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	1.320	648	1.320	759	2,35%	2,35%	1,37%	(561)	(561)	111					
	Mitraguna & Others	1.135	648	1.135	759	2,38%	2,38%	1,61%	(376)	(376)	111					
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-					
	Total Pembiayaan	4.447	4.418	4.447	7.026	3,43%	3,43%	5,44%	2.579	2.579	2.608					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	12.559	12.559	12.559	12.558	86,14%	86,14%	86,16%	(1)	(1)	(0)					
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	(0)	(0)	(0)					
	Non-Linkage	1.856	1.856	1.856	1.856	47,87%	47,87%	47,91%	(0)	(0)	(0)					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	1.117	1.094	1.117	1.115	3,78%	3,78%	3,79%	(2)	(2)	20					
	KUR	192	256	192	192	0,71%	0,71%	0,72%	-	-	-	(64)				
	Non KUR	925	839	925	922	34,97%	34,97%	34,98%	(2)	(2)	84					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-</					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	3.741	3.755	349	14	(17.719)	-82,52%	(17.719)	-82,52%			
2	Tabungan	65.587	65.587	59.011	54.497	718	(4.514)	(11.090)	-16,91%	(11.090)	-16,91%			
3	Deposito	52.952	52.952	83.002	83.002	2.794	0	30.050	56,75%	30.050	56,75%			
	Total	140.014	140.014	145.754	141.254	3.862	(4.500)	1.240	0,89%	1.240	0,89%			
	CASA	87.061	87.061	62.752	58.252	1.068	(4.500)	(28.810)	-33,09%	(28.810)	-33,09%			
	(%) CASA	62,18%	62,18%	43,05%	41,24%									
	FDR	100,99%	100,99%	96,18%	99,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.342	1.342	1.273	1.298	25	(44)	0	-3,28%	(44)	-3,28%			
2	Giro ISE	1	1	1	1	0	0	0,00%	0,00%	0	0,00%			
3	Tabungan ISE	1.191	1.191	1.122	1.147	25	(44)	0	-3,69%	(44)	-3,69%			
4	Deposito ISE	150	150	150	150	0	0	0,00%	0,00%	0	0,00%			
5	CIF ISE	31	31	31	31	0	0	0,00%	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	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	5.160	5.160	5.075	200	190	-10	249	85	-85	275			
	Cilem	5.160	5.160	5.075	200	190	-10	249	-85	-85	275			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	136.237	136.237	135.117	1.312	1.100	-212	3.631	-1.120	-1.120	2.220			
	CF 1	6.435	6.435	6.406	-	-	0	348	-29	-29	29			
	Total Griya	4.866	4.866	4.857	-	-	0	0	-9	-9	9			
4	• Total Non Program	4.866	4.866	4.857	-	-	0	146	-9	-9	9			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.549	-	-	0	348	-20	-20	20			
	CF 2	129.802	129.802	128.711	1.312	1.100	-212	3.283	-1.091	-1.091	2.191			
	Mitraguna & Others	122.258	122.258	121.238	1.312	1.100	-212	3.354	-1.020	-1.020	2.120			
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71			
	Total Pembiayaan	141.397	141.397	140.192	1.512	1.290	-222	3.880	-1.205	-1.205	2.495			
														140.192

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	-	-	-	128	0,00%	0,00%	2,52%	128	128	128	128			
	Cilem	-	-	-	-	128	0,00%	0,00%	2,52%	128	128	128	128			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	470	3.445	470	2.711	0,34%	0,34%	0,34%	2,01%	2.242	2.242	(733)				
	CF 1	-	130	-	37	0,00%	0,00%	0,00%	0,59%	37	37	(92)				
	Total Griya	-	-	-	37	0,00%	0,00%	0,00%	0,77%	37	37	37	37			
	Oto	-	130	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(130)				
	CF 2	470	3.315	470	2.674	0,36%	0,36%	0,36%	2,08%	2.204	2.204	(641)				
	Mitraguna & Others	470	3.315	470	2.674	0,38%	0,38%	0,38%	2,21%	2.204	2.204	(641)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	470	3.445	470	2.839	0,33%	0,33%	0,33%	2,03%	2.370	2.370	(605)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	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	68	68	68	68	0,05%	0,05%	0,05%	-	-	-	(0)	-			
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	-	(0)	-			
	Total Griya	54	54	54	54	1,10%	1,10%	1,10%	-	-	-	(0)	-			
	Oto	-	-	-	-	0,00%										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	2.401	2.077	(683)	(324)	(753)	-26,62%	(753)	-26,62%			
2	Tabungan	139.951	139.951	129.993	128.548	5.866	(1.444)	(11.403)	-8,15%	(11.403)	-8,15%			
3	Deposito	41.810	41.810	44.215	44.215	(2.193)	0	2.405	5,75%	2.405	5,75%			
	Total	184.592	184.592	176.609	174.841	2.990	(1.768)	(9.751)	-5,28%	(9.751)	-5,28%			
	CASA	142.782	142.782	132.394	130.626	5.183	(1.768)	(12.156)	-8,51%	(12.156)	-8,51%			
	(%) CASA	77,35%	77,35%	74,96%	74,71%									
	FDR	84,22%	84,22%	89,10%	90,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.612	6.612	4.368	4.624	256	(1.988)	-30,07%	(1.988)	-30,07%				
2	Giro ISE	1.330	1.330	974	972	(1)	(357)	-26,88%	(357)	-26,88%				
3	Tabungan ISE	5.282	5.282	3.395	3.652	257	(1.631)	-30,87%	(1.631)	-30,87%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	122	122	122	122	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-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	26.881	26.881	26.994	380	420	40	265	113	113	307			
	KUR	26.138	26.138	26.251	380	420	40	79	113	113	307			
	Non KUR	743	743	743	-	-	0	186	0	0	-			
3	PWG	34.437	34.437	36.303	2.368	4.875	2.507	2.707	1.866	1.866	3.009			
	Cilem	23.083	23.083	24.294	861	1.959	1.098	1.780	1.211	1.211	749			
	Gadai	11.354	11.354	12.009	1.507	2.916	1.409	927	655	655	2.261			
4	CFG	94.137	94.137	94.063	135	1.170	1.035	-1.865	-74	-74	1.244			
	CF 1	15.780	15.780	15.708	-	-	0	635	-72	-72	72			
	Total Griya	12.624	12.624	12.581	-	-	0	0	-43	-43	43			
4	• Total Non Program	12.624	12.624	12.581	-	-	0	775	-43	-43	43			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.127	-	-	0	635	-29	-29	29			
	CF 2	78.356	78.356	78.355	135	1.170	1.035	-2.500	-1	-1	1.171			
	Mitraguna & Others	70.397	70.397	70.461	135	1.170	1.035	-2.429	64	64	1.106			
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65			
	Total Pembiayaan	155.456	155.456	157.360	2.883	6.465	3.582	1.107	1.905	1.905	4.560			
														157.360

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-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	-	679	-	366	366	0,00%	0,00%	0,00%	1.35%	366	366	(314)		
	KUR	-	679	-	287	287	0,00%	0,00%	0,00%	1,09%	287	287	(392)		
	Non KUR	-	-	-	78	78	0,00%	0,00%	0,00%	10,54%	78	78	78		
3	PWG	-	-	-	321	321	0,00%	0,00%	0,00%	0,89%	321	321	321		
	Cilem	-	-	-	270	270	0,00%	0,00%	0,00%	1,11%	270	270	270		
	Gadai	-	-	-	51	51	0,00%	0,00%	0,00%	0,43%	51	51	51		
4	CFG	432	883	432	6.116	6.116	0,46%	0,46%	0,46%	6,50%	5.683	5.683	5.232		
	CF 1	76	227	76	508	508	0,48%	0,48%	0,48%	3,23%	431	431	281		
	Total Griya	66	216	66	498	498	0,53%	0,53%	0,53%	3,96%	431	431	282		
	Oto	10	11	10	10	10	0,31%	0,31%	0,31%	0,31%	-	-	(1)		
	CF 2	356	657	356	5.608	5.608	0,45%	0,45%	0,45%	7,16%	5.252	5.252	4.951		
	Mitraguna & Others	356	657	356	5.608	5.608	0,51%	0,51%	0,51%	7,96%	5.252	5.252	4.951		
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	432	1.563	432	6.803	6.803	0,28%	0,28%	0,28%	4,32%	6.370	6.370	5.240		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	177	177	177	177	0,19%	0,19%	0,19%	-	-	-	0			
	CF 1	151	151	151	151	0,96%	0,96%	0,96%	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%</td								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	1.794	1.868	(372)	74	(618)	-24,87%	(618)	-24,87%			
2	Tabungan	130.312	130.312	131.020	130.167	(1.662)	(853)	(144)	-0,11%	(144)	-0,11%			
3	Deposito	40.698	40.698	39.626	39.628	1.751	2	(1.070)	-2,63%	(1.070)	-2,63%			
	Total	173.495	173.495	172.439	171.663	(284)	(776)	(1.832)	-1,06%	(1.832)	-1,06%			
	CASA	132.798	132.798	132.814	132.035	(2.035)	(779)	(763)	-0,57%	(763)	-0,57%			
	(%) CASA	76,54%	76,54%	77,02%	76,92%									
	FDR	89,59%	89,59%	91,68%	92,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.673	2.673	2.423	2.467		44	(206)	-7,70%	(206)	-7,70%			
2	Giro ISE	4	4	5	5		0	1	25,59%	1	25,59%			
3	Tabungan ISE	2.669	2.669	2.418	2.462		44	(207)	-7,75%	(207)	-7,75%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	474	474	474	474		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Local Champion	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.799	-	-	0	-452	-59	-59	59			
	KUR	8.688	8.688	8.629	-	-	0	-447	-59	-59	59			
	Non KUR	170	170	170	-	-	0	-5	0	0	-			
3	PWG	35.127	35.127	36.089	2.371	4.747	2.376	1.604	963	963	3.785			
	Cilem	18.115	18.115	18.990	940	1.384	443	1.134	876	876	508			
	Gadai	17.012	17.012	17.099	1.431	3.364	1.933	470	87	87	3.277			
4	CFG	110.016	110.016	111.772	835	2.413	1.578	3.307	1.756	1.756	658			
	CF 1	36.865	36.865	37.029	-	291	291	-103	164	164	128			
	Total Griya	33.201	33.201	33.122	-	-	0	0	-79	-79	79			
4	• Total Non Program	30.879	30.879	30.803	-	-	0	-215	-76	-76	76			
	• Program	2.322	2.322	2.319	-	-	0	-12	-3	-3	3			
	Oto	3.664	3.664	3.907	-	291	291	-103	243	243	48			
	CF 2	73.151	73.151	74.743	835	2.122	1.287	3.410	1.592	1.592	530			
	Mitraguna & Others	59.495	59.495	61.169	835	2.122	1.287	3.297	1.673	1.673	449			
	Pensiun	13.656	13.656	13.574	-	-	0	113	-82	-82	82			
	Total Pembiayaan	155.434	155.434	158.085	3.206	7.161	3.955	4.436	2.651	2.651	4.510	158.085		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	MtD (1-14 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	78	244	78	423	0,88%	0,88%	4,81%	345	345	179			
	KUR	78	244	78	423	0,90%	0,90%	4,90%	345	345	179			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.076	0,00%	0,00%	2,98%	1.076	1.076	1.076			
	Cilem	-	-	-	583	0,00%	0,00%	3,07%	583	583	583			
	Gadai	-	-	-	493	0,00%	0,00%	2,88%	493	493	493			
4	CFG	402	288	402	693	0,37%	0,37%	3,81%	3.857	3.857	3.970			
	CF 1	51	95	51	1.629	0,14%	0,14%	4,40%	1.579	1.579	1.535			
	Total Griya	51	95	51	1.629	0,15%	0,15%	4,92%	1.579	1.579	1.535			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	351	194	351	2.629	0,48%	0,48%	3,52%	2.278	2.278	2.435			
	Mitraguna & Others	351	194	351	2.629	0,59%	0,59%	4,30%	2.278	2.278	2.435			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.066	1.318	1.066	1.066	0,69%	0,69%	0,67%	0	0	(252)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	MtD (1-14 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	26,03%	26,03%	26,20%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,20%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	KUR	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	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	693	851	693	693	0,63%	0,63%	0,62%	-	-	(159)			
	CF 1	160	160	160	160	0,43%	0,43%	0,43%	-	-	-			
	Total Griya	160	160	160	160	0,48%	0,48%	0,48%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	533	691	533	533	0,73%	0,73%	0,71%	-	-	(159)			
	Mitraguna & Others	470	629	470	470	0,79%	0,79%	0,77%	-	-	(159)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.732	4.732	6.951	7.143	308	191	2.411	50,95%	2.411	50,95%			
2	Tabungan	250.342	250.342	251.655	250.529	(2.992)	(1.126)	187	0,07%	187	0,07%			
3	Deposito	173.973	173.973	176.676	176.415	(1.231)	(262)	2.442	1,40%	2.442	1,40%			
	Total	429.047	429.047	435.282	434.086	(3.915)	(1.196)	5.040	1,17%	5.040	1,17%			
	CASA	255.074	255.074	258.606	257.672	(2.683)	(934)	2.598	1,02%	2.598	1,02%			
	(%) CASA	59,45%	59,45%	59,41%	59,36%									
	FDR	65,61%	65,61%	65,23%	65,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	24.432	24.541	24.826	285	394	1,61%	394	1,61%				
2	Giro ISE	2.665	2.665	4.905	4.898	(7)	2.232	83,76%	2.232	83,76%				
3	Tabungan ISE	12.249	12.249	10.119	10.411	292	(1.838)	-15,01%	(1.838)	-15,01%				
4	Deposito ISE	9.517	9.517	9.517	9.517	0	0	0,00%	0	0,00%				
5	CIF ISE	180	180	180	180	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	15.402	15.402	15.381	-	-	0	3.238	-21	-21	21			
	Linkage	12.232	12.232	12.232	-	-	-	2.664	0	0	(0)			
	Non-Linkage	3.170	3.170	3.149	-	-	0	574	-21	-21	21			
	• Local Champion	2.980	2.980	2.980	-	-	0	594	-0	-0	0			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.594	-	-	0	677	-29	-29	29			
	KUR	13.226	13.226	13.197	-	-	0	682	-29	-29	29			
	Non KUR	397	397	397	-	-	0	-5	0	0	-			
3	PWG	39.582	39.582	42.369	3.391	6.662	3.271	3.126	2.787	2.787	3.875			
	Cilem	20.374	20.374	22.915	1.387	2.928	1.542	1.657	2.541	2.541	387			
	Gadai	19.208	19.208	19.454	2.005	3.734	1.729	1.469	246	246	3.488			
4	CFG	212.887	212.887	212.576	2.565	1.127	-1.438	2.159	-311	-311	1.438			
	CF 1	14.387	14.387	14.324	-	-	0	422	-63	-63	63			
	Total Griya	9.071	9.071	9.041	-	-	0	0	-30	-30	30			
4	• Total Non Program	9.071	9.071	9.041	-	-	0	562	-30	-30	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.315	5.315	5.282	-	-	0	422	-33	-33	33			
	CF 2	198.500	198.500	198.252	2.565	1.127	-1.438	1.737	-248	-248	1.375			
	Mitraguna & Others	192.605	192.605	192.393	2.565	1.127	-1.438	1.504	-213	-213	1.340			
	Pensiun	5.895	5.895	5.859	-	-	0	234	-36	-36	36			
	Total Pembiayaan	281.493	281.493	283.920	5.956	7.789	1.833	9.201	2.427	2.427	5.363			
														283.920

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	67	66	67	140	0,49%	0,49%	1,03%	72	72	73					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	67	66	67	140	16,95%	16,95%	35,18%	72	72	73					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,22%	942	942	942				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	3,70%	848	848	848				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,48%	94	94	94				
4	CFG	78	-	78	1.164	0,04%	0,04%	0,55%	1.086	1.086	1.164					
	CF 1	78	-	78	694	0,54%	0,54%	4,84%	616	616	694					
	Total Griya	-	-	-	-	197	0,00%	0,00%	2,17%	197	197	197				
	Oto	78	-	78	497	1,47%	1,47%	9,41%	419	419	497					
	CF 2	-	-	-	-	471	0,00%	0,00%	0,24%	471	471	471				
	Mitraguna & Others	-	-	-	-	277	0,00%	0,00%	0,14%	277	277	277				
	Pensiun	-	-	-	-	194	0,00%	0,00%	3,31%	194	194	194				
	Total Pembiayaan	146	146	146	146	0,05%	0,05%	0,05%	-	-	0					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	146	146	146	146	0,07%	0,07%	0,07%	-	-	0					
	CF 1	-														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.323	5.323	6.385	6.384	5.808	(1)	1.061	19,94%	1.061	19,94%			
2	Tabungan	172.282	172.282	169.516	169.915	2.553	399	(2.367)	-1,37%	(2.367)	-1,37%			
3	Deposito	122.585	122.585	123.774	123.744	(507)	(30)	1.158	0,94%	1.158	0,94%			
	Total	300.190	300.190	299.675	300.042	7.854	368	(148)	-0,05%	(148)	-0,05%			
	CASA	177.605	177.605	175.901	176.299	8.361	398	(1.306)	-0,74%	(1.306)	-0,74%			
	(%) CASA	59,16%	59,16%	58,70%	58,76%									
	FDR	47,32%	47,32%	47,28%	47,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.661	1.661	1.616	1.617		1	(44)	-2,62%	(44)	-2,62%			
2	Giro ISE	61	61	65	65		0	5	7,51%	5	7,51%			
3	Tabungan ISE	1.600	1.600	1.551	1.552		1	(48)	-3,01%	(48)	-3,01%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	84	84	84	84		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-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	35.541	35.541	35.358	200	280	80	62	-183	-183	463			
	KUR	33.739	33.739	33.575	200	280	80	139	-165	-165	445			
	Non KUR	1.802	1.802	1.783	-	-	0	-77	-18	-18	18			
3	PWG	11.324	11.324	11.691	69	826	757	1.250	367	367	459			
	Cilem	11.324	11.324	11.691	69	826	757	1.250	367	367	459			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	95.173	95.173	94.645	979	150	-829	2.141	-527	-527	677			
	CF 1	8.738	8.738	8.697	-	-	0	71	-41	-41	41			
	Total Griya	3.732	3.732	3.729	-	-	0	0	-4	-4	4			
4	• Total Non Program	3.732	3.732	3.729	-	-	0	0	-4	-4	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	4.969	-	-	0	71	-37	-37	37			
	CF 2	86.435	86.435	85.948	979	150	-829	2.070	-486	-486	636			
	Mitraguna & Others	67.546	67.546	67.041	979	100	-879	2.037	-505	-505	605			
	Pensiun	18.888	18.888	18.907	-	50	50	34	19	19	31			
	Total Pembiayaan	142.038	142.038	141.695	1.248	1.256	8	3.453	-343	-343	1.599			
														141.695

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	411	1.169	411	1.643	1.16%	1.16%	1.16%	4,65%	1.233	1.233	474				
	KUR	349	935	349	1.471	1.03%	1.03%	1.03%	4,38%	1.122	1.122	536				
	Non KUR	62	234	62	172	3,44%	3,44%	3,44%	9,67%	111	111	(62)				
3	PWG	86	-	86	334	0,76%	0,76%	0,76%	2,86%	248	248	334				
	Cilem	86	-	86	334	0,76%	0,76%	0,76%	2,86%	248	248	334				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	519	1.692	519	939	0,55%	0,55%	0,55%	0,99%	419	419	(754)				
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	519	1.692	519	939	0,60%	0,60%	0,60%	1,09%	419	419	(754)				
	Mitraguna & Others	409	1.527	409	939	0,61%	0,61%	0,61%	1,40%	530	530	(589)				
	Pensiun	111	165	111	-	0,59%	0,59%	0,59%	(111)	(111)	(111)	(165)				
	Total Pembiayaan	3.003	3.005	3.003	3.123	2,11%	2,11%	2,11%	2,20%	120	120	118				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25	Dec-25			Posisi	Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	122.107	122.107	300.190	178.083			Kinerja	2,91	3,13	3,08	(0,05)	0,17
2	Contribution Margin	6.210	6.210	5.102	(1.108)	17,8%		CIF Payroll	1.032	780	982	202	(50)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.682	1.675	(857)	(7)	(31)	-1,83%	(31)	-1,83%			
2	Tabungan	163.328	163.328	157.093	156.030	(2.507)	(1.063)	(7.298)	-4,47%	(7.298)	-4,47%			
3	Deposito	13.205	13.205	13.335	13.335	(58)	0	130	0,99%	130	0,99%			
	Total	178.239	178.239	172.110	171.040	(3.423)	(1.070)	(7.199)	-4,04%	(7.199)	-4,04%			
	CASA	165.034	165.034	158.775	157.705	(3.364)	(1.070)	(7.330)	-4,44%	(7.330)	-4,44%			
	(%) CASA	92,59%	92,59%	92,25%	92,20%									
	FDR	121,86%	121,86%	126,58%	127,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.657	2.657	2.338	2.363	26	(294)	-11,05%	(294)	-11,05%				
2	Giro ISE	708	708	797	804	7	97	13,69%	97	13,69%				
3	Tabungan ISE	1.950	1.950	1.540	1.559	19	(391)	-20,03%	(391)	-20,03%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	299	299	299	299	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.207	-	-	0	-16	-0	-0	0			
	Linkage	4.138	4.138	4.138	-	-	-	-	-0	0	0	(0)		
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0			
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	38.276	38.276	37.857	660	-	-660	362	-419	-419	419			
	KUR	34.882	34.882	34.477	600	-	-600	318	-405	-405	405			
	Non KUR	3.393	3.393	3.380	60	-	-60	44	-13	-13	13			
3	PWG	28.186	28.186	30.236	2.257	5.682	3.425	2.026	2.050	2.050	3.632			
	Cilem	15.195	15.195	16.900	778	2.215	1.437	940	1.705	1.705	510			
	Gadai	12.991	12.991	13.337	1.479	3.467	1.988	1.086	346	346	3.122			
4	CFG	146.534	146.534	145.562	130	1.010	880	-170	-972	-972	1.982			
	CF 1	25.788	25.788	25.719	-	-	0	-144	-70	-70	70			
	Total Griya	23.213	23.213	23.159	-	-	0	0	-54	-54	54			
4	• Total Non Program	2.356	2.356	2.345	-	-	0	-43	-12	-12	12			
	• Program	20.857	20.857	20.815	-	-	0	-210	-42	-42	42			
	Oto	2.576	2.576	2.559	-	-	0	-144	-16	-16	16			
	CF 2	120.746	120.746	119.843	130	1.010	880	-26	-902	-902	1.912			
	Mitraguna & Others	97.104	97.104	96.180	810	680	-329	-924	-924	-924	1.734			
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178			
	Total Pembiayaan	217.203	217.203	217.862	3.047	6.692	3.645	2.201	659	659	6.033			
														217.862

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	92	422	92	1.340	0,24%	0,24%	3,54%	1.248	1.248	918					
	KUR	92	417	92	1.245	0,26%	0,26%	3,61%	1.153	1.153	828					
	Non KUR	-	5	-	95	0,00%	0,00%	0,00%	2,81%	95	95	90				
3	PWG	-	-	-	-	1.062	0,00%	0,00%	3,51%	1.062	1.062	1.062				
	Cilem	-	-	-	-	1.031	0,00%	0,00%	6,10%	1.031	1.031	1.031				
	Gadai	-	-	-	-	31	0,00%	0,00%	0,23%	31	31	31				
4	CFG	3.422	3.411	3.422	4.913	2,34%	2,34%	3,37%	1.490	1.490	1.502					
	CF 1	3.369	3.216	3.369	4.160	13,06%	13,06%	16,17%	790	790	943					
	Total Griya	3.369	3.216	3.369	4.147	14,51%	14,51%	17,91%	778	778	931					
	Oto	-	-	-	13	0,00%	0,00%	0,50%	13	13	13					
	CF 2	53	194	53	753	0,04%	0,04%	0,63%	700	700	559					
	Mitraguna & Others	53	194	53	753	0,05%	0,05%	0,78%	700	700	559					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	7.205	7.833	7.205	7.176	3,32%	3,32%	3,29%	(29)	(29)	(658)					

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	206.366	206.366	222.155	15.789		2,96	3,09	3,10
2	Contribution Margin	11.176	11.176	13.703	2.527	-22,6%	1.889	2.311	2.436



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	758	778	(18)	20	292	60,20%	292	60,20%			
2	Tabungan	141.974	141.974	140.505	140.251	(3.991)	(255)	(1.723)	-1,21%	(1.723)	-1,21%			
3	Deposito	42.450	42.450	42.910	42.859	(633)	(51)	409	0,96%	409	0,96%			
	Total	184.909	184.909	184.173	183.888	(4.642)	(285)	(1.021)	-0,55%	(1.021)	-0,55%			
	CASA	142.460	142.460	141.263	141.029	(4.009)	(234)	(1.431)	-1,00%	(1.431)	-1,00%			
	(%) CASA	77,04%	77,04%	76,70%	76,69%									
	FDR	175,91%	175,91%	176,85%	177,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.716	1.742		26	417	31,52%	417	31,52%			
2	Giro ISE	150	150	269	270		1	120	80,01%	120	80,01%			
3	Tabungan ISE	1.174	1.174	1.447	1.471		25	297	25,32%	297	25,32%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	13.705	13.705	13.705	-	-	0	-403	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	13.705	13.705	13.705	-	-	0	-403	-0	-0	0			
	• Local Champion	13.705	13.705	13.705	-	-	0	-403	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	34.710	100	50	-50	1.261	-299	-299	349			
	KUR	31.737	31.737	31.460	100	50	-50	1.341	-277	-277	327			
	Non KUR	3.272	3.272	3.249	-	-	0	-80	-22	-22	22			
3	PWG	38.348	38.348	40.594	2.486	6.713	4.227	2.754	2.246	2.246	4.467			
	Cilem	17.940	17.940	19.553	730	2.042	1.312	1.844	1.612	1.612	430			
	Gadai	20.408	20.408	21.042	1.756	4.671	2.915	909	634	634	4.037			
4	CFG	238.208	238.208	236.708	175	388	213	389	-1.500	-1.500	1.888			
	CF 1	60.245	60.245	60.017	-	-	0	-414	-227	-227	227			
	Total Griya	56.890	56.890	56.678	-	-	0	0	-213	-213	213			
4	• Total Non Program	11.339	11.339	11.303	-	-	0	-137	-36	-36	36			
	• Program	45.551	45.551	45.374	-	-	0	-384	-177	-177	177			
	Oto	3.355	3.355	3.340	-	-	0	-414	-15	-15	15			
	CF 2	177.963	177.963	176.691	175	388	213	804	-1.272	-1.272	1.660			
	Mitraguna & Others	144.677	144.677	143.656	175	375	200	1.181	-1.021	-1.021	1.396			
	Pensiun	33.285	33.285	33.034	-	13	13	-378	-251	-251	264			
	Total Pembiayaan	325.270	325.270	325.717	2.761	7.151	4.390	4.001	447	447	6.705			
														325.717

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	543	559	543	2.182	1.55%	1.55%	6,29%	1.639	1.639	1.623							
	KUR	376	371	376	1.730	1.18%	1.18%	1.18%	5,50%	1.355	1.355	1.359						
	Non KUR	167	187	167	451	5,11%	5,11%	5,11%	13,89%	284	284	264						
3	PWG	252	-	252	960	0,66%	0,66%	0,66%	2,37%	709	709	960						
	Cilem	132	-	132	452	0,74%	0,74%	0,74%	2,31%	320	320	452						
	Gadai	120	-	120	508	0,59%	0,59%	0,59%	2,42%	388	388	508						
4	CFG	5.904	9.690	5.904	14.944	2,48%	2,48%	2,48%	6,31%	9.040	9.040	5.253						
	CF 1	5.379	7.244	5.379	8.484	8,93%	8,93%	8,93%	14,14%	3.104	3.104	1.240						
	Total Griya	5.379	7.165	5.379	8.353	9,46%	9,46%	9,46%	14,74%	2.974	2.974	1.188						
	Oto	-	79	-	131	0,00%	0,00%	0,00%	3,92%	131	131	52						
	CF 2	524	2.446	524	6.460	0,29%	0,29%	0,29%	3,66%	5.936	5.936	4.014						
	Mitraguna & Others	287	2.002	287	4.955	0,20%	0,20%	0,20%	3,45%	4.668	4.668	2.953						
	Pensiun	238	445	238	1.505	0,71%	0,71%	0,71%	4,56%	1.267	1.267	1.060						
	Total Pembiayaan	6.682	6.915	6.682	7.650	2,05%	2,05%	2,05%	2,35%	968	968	736						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	263	263	263	263	1,92%	1,92%	1,92%	0	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,92%	1,92%	1,92%	0	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	402	333	402	439	1,15%	1,15%	1,26%	37	37	106						
	KUR	302	326	302	344	0,95%	0,95%	1,09%	42	42	18						
	Non KUR	99	7	99	94	3,04%	3,04%	2,90%	(5)	(5)	8						