



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	37.871	45.825	(13.801)	7.954	10.975	31,49%	10.975	31,49%			
2	Tabungan	2.090.518	2.090.518	1.963.811	1.966.303	21.740	2.492	(124.214)	-5,94%	(124.214)	-5,94%			
3	Deposito	630.174	630.174	632.245	632.230	(64.390)	(15)	2.056	0,33%	2.056	0,33%			
	Total	2.755.543	2.755.543	2.633.927	2.644.358	(56.450)	10.431	(111.184)	-4,03%	(111.184)	-4,03%			
	CASA	2.125.368	2.125.368	2.001.682	2.012.129	7.940	10.446	(113.240)	-5,33%	(113.240)	-5,33%			
	(%) CASA	77,13%	77,13%	76,00%	76,09%									
	FDR	128,82%	128,82%	136,64%	136,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	44.220	41.785		(2.435)	(694)	-1,63%	(694)	-1,63%			
2	Giro ISE	3.651	3.651	5.543	5.355		(188)	1.704	46,66%	1.704	46,66%			
3	Tabungan ISE	34.609	34.609	34.459	32.211		(2.248)	(2.397)	-6,93%	(2.397)	-6,93%			
4	Deposito ISE	4.219	4.219	4.219	4.219		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	2.632	2.632	2.632	2.632		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	244.487	244.487	242.972	3.500	1.593	-1.907	1.207	-1.515	-1.515	3.108	0	0,00%		
	Linkage	110.286	110.286	109.771	-	-	-		-495	-515	515				
	Non-Linkage	134.201	134.201	133.201	3.500	1.593	-1.907	1.702	-1.000	-1.000	2.593				
	• Local Champion	134.201	134.201	133.201	3.500	1.593	-1.907	1.702	-1.000	-1.000	2.593				
	• Value Chain	-	-	-	-	-	-	0	0	0	-				
2	MBG	450.800	450.800	444.392	14.896	6.135	-8.761	5.959	-6.409	-6.409	12.544	456.230	97,41%	(11.839)	
	KUR	425.845	425.845	419.753	14.266	6.035	-8.231	5.371	-6.092	-6.092	12.127	428.394	97,98%	(8.642)	
	Non KUR	24.956	24.956	24.639	630	100	-530	589	-317	-317	417	27.836	88,51%	(3.197)	
3	PWG	435.901	435.901	489.606	77.736	135.596	57.860	13.018	53.705	53.705	81.890	450.379	108,71%	39.228	
	Cilem	243.033	243.033	270.508	23.941	40.996	17.056	14.840	27.475	27.475	13.522	252.765	107,02%	17.743	
	Gadai	192.868	192.868	219.099	53.795	94.599	40.804	26.231	68.369	68.369	197.614	110,87%	21.485		
4	CFG	2.418.549	2.418.549	2.422.118	52.005	36.912	-15.093	31.585	3.569	3.569	33.344	2.433.514	99,53%	(11.396)	
	CF 1	474.272	474.272	475.058	5.352	4.673	-680	5.578	786	786	3.887	477.023	99,59%	(1.965)	
	Total Griya	385.817	385.817	384.591	683	1.215	533	0	-1.226	-1.226	2.441	90.898	99,52%	(432)	
	• Total Non Program	58.361	58.361	58.631	220	1.215	995	-810	270	270	945				
	• Program	327.456	327.456	325.961	463	-	-463	-4.522	-1.495	-1.495	-				
	Oto	88.455	88.455	90.466	4.670	3.458	-1.212	5.578	2.011	2.011	1.446				
	CF 2	1.944.277	1.944.277	1.947.060	46.653	32.240	-14.413	26.008	2.783	2.783	29.456	1.956.491	99,52%	(9.431)	
	Mitraguna & Others	1.462.141	1.462.141	1.468.320	42.661	28.979	-13.681	24.867	6.179	6.179	22.800	1.471.389	99,79%	(3.069)	
	Pensiun	482.136	482.136	478.740	3.992	3.260	-732	1.140	-3.396	-3.396	6.656	485.102	98,69%	(6.361)	
	Total Pembiayaan	3.549.737	3.549.737	3.599.087	148.136	180.236	32.100	51.769	49.350	49.350	130.886				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				Posisi	Penc.	Gap
1	SME	86	460	86	5.207	0,04%	0,04%	0,04%	2,14%	5.121	5.121	4.747			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	5.207	0,06%	0,06%	0,06%	3,91%	5.121	5.121	4.747			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	50.367	1,26%	1,26%	1,26%	11,33%	44.672	44.672	44.672			
	KUR	4.911	4.911	4.911	45.256	1,15%	1,15%	1,15%	10,78%	40.345	40.345	40.345			
	Non KUR	784	784	784	5.111	3,14%	3,14%	3,14%	20,74%	4.327	4.327	4.327			
3	PWG	832	832	832	41.062	0,19%	0,19%	0,19%	8,39%	40.230	40.230	40.230			
	Cilem	832	832	832	30.781	0,34%	0,34%	0,34%	11,38%	29.948	29.948	29.948			
	Gadai	-	-	-	10.281	0,00%	0,00%	0,00%	4,69%	10.281	10.281	10.281			
4	CFG	58.523	70.806	58.523	144.061	2,42%	2,42%	2,42%	5,95%	85.538	85.538	73.256			
	CF 1	41.039	45.314	41.039	83.112	8,65%	8,65%	8,65%	17,50%	42.073	42.073	37.798			
	Total Griya	39.539	42.848	39.539	77.548	10,25%	10,25%	10,25%	20,16%	38.009	38.009	34.701			
	Oto	1.500	2.467	1.500	5.564	1,70%	1,70%	1,70%	6,15%	4.064	4.064	3.097			
	CF 2	17.484	25.491	17.484	60.949	0,90%	0,90%	0,90%	3,13%	43.465	43.465	35.458			
	Mitraguna & Others	16.143	23.560	16.143	56.061	1,10%	1,10%	1,10%	3,82%	39.918	39.918	32.501			
	Pensiun	1.341	1.931	1.341	4.888	0,28%	0,28%	0,28%	1,02%	3.547	3.547	2.957			
	Total Pembiayaan	171.830	174.204	171.830	177.735	4,84%	4,84%	4,84%	4,94%	5.905	5.905	3.531			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	
2	Contribution Margin	93.445	93.445	119.813	26.368	-28,2%

PHR & Payroll

Kinerja



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	9.058	9.058	8.254	8.650	909	396	(409)	-4,51%	(409)	-4,51%			
3	Deposito	3.150	3.150	3.250	3.748	500	498	598	18,99%	598	18,99%			
	Total	12.208	12.208	11.504	12.398	1.409	894	190	1,55%	190	1,55%			
	CASA	9.058	9.058	8.254	8.650	909	396	(409)	-4,51%	(409)	-4,51%			
	(%) CASA	74,20%	74,20%	71,75%	69,77%									
	FDR	27,72%	27,72%	30,63%	28,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	147	147	57	57	0	0	(90)	-61,41%	(90)	-61,41%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	147	147	57	57	0	(90)	-61,41%	(90)	-61,41%				
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	8	8	8	8	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	3.384	3.384	3.524	100	235	135	108	140	140	95	3.330	105,82%	194
	KUR	3.154	3.154	3.299	100	235	135	113	145	145	90	3.263	101,10%	
	Non KUR	230	230	226	-	-	0	-5	-4	-4	4	68	333,67%	
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	
	Total Pembiayaan	3.384	3.384	3.524	100	235	135	108	140	140	95			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	26-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	-	-	-	-	170	0,00%	0,00%	4,83%	170	170	170		
	KUR	-	-	-	-	123	0,00%	0,00%	3,74%	123	123	123		
	Non KUR	-	-	-	-	47	0,00%	0,00%	20,76%	47	47	47		
3	PWG	-	-	-	-	-	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	-	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%	4,83%	-	-	-			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	1.144	1.144	12.208	11	



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	5.415	5.495	2.825	80	1.060	23,89%	1.060	23,89%			
2	Tabungan	227.062	227.062	213.113	214.930	(2.421)	1.817	(12.132)	-5,34%	(12.132)	-5,34%			
3	Deposito	45.162	45.162	45.688	45.677	495	(11)	515	1,14%	515	1,14%			
	Total	276.659	276.659	264.216	266.102	899	1.886	(10.557)	-3,82%	(10.557)	-3,82%			
	CASA	231.497	231.497	218.528	220.425	404	1.897	(11.072)	-4,78%	(11.072)	-4,78%			
	(%) CASA	83,68%	83,68%	82,71%	82,83%									
	FDR	130,46%	130,46%	142,38%	141,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.884	6.884	7.374	7.290	(84)	406	5,90%	406	5,90%			
2	Giro ISE	534	534	1.478	1.502	24	969	181,43%	969	181,43%			
3	Tabungan ISE	3.350	3.350	2.896	2.788	(108)	(562)	-16,79%	(562)	-16,79%			
4	Deposito ISE	3.000	3.000	3.000	3.000	0	0	0,00%	0	0,00%			
5	CIF ISE	238	238	238	238	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	46.411	2.000	-	-2.000	335	-768	-768	768	0	0,00%	
	Linkage	2.320	2.320	2.155	-	-	-	-163	-165	-165	165			
	Non-Linkage	44.859	44.859	44.256	2.000	-	-2.000	498	-603	-603	603			
	• Local Champion	44.859	44.859	44.256	2.000	-	-2.000	498	-603	-603	603			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	33.173	33.173	32.457	895	465	-430	93	-716	-716	1.181	33.612	96,56%	(1.155)
	KUR	31.378	31.378	30.693	695	465	-230	-78	-686	-686	1.151	31.589	97,16%	(896)
	Non KUR	1.795	1.795	1.764	200	-	-200	171	-31	-31	31	2.023	87,21%	(259)
3	PWG	59.051	59.051	74.147	14.373	34.346	19.973	-6.450	15.096	15.096	19.250	60.636	122,28%	13.510
	Cilem	20.033	20.033	23.417	2.111	4.340	2.229	1.457	3.384	3.384	955	20.986	111,59%	2.431
	Gadai	39.018	39.018	50.730	12.262	30.006	17.744	-7.907	11.711	11.711	18.295	39.651	127,94%	11.079
4	CFG	221.521	221.521	223.171	6.949	5.513	-1.436	5.234	1.650	1.650	3.863	223.286	99,95%	(115)
	CF 1	21.689	21.689	21.945	434	483	49	124	255	255	228	22.014	99,69%	(69)
	Total Griya	11.604	11.604	11.759	220	315	95	0	154	154	161	11.640	101,01%	118
1	• Total Non Program	11.485	11.485	11.639	220	315	95	-40	154	154	-			
	• Program	119	119	119	-	-	0	-1	0	0	-			
	Oto	10.085	10.085	10.186	214	168	-46	124	101	101	67	10.373	98,20%	(187)
	CF 2	199.831	199.831	201.226	6.515	5.030	-1.485	5.110	1.395	1.395	3.635	201.272	99,98%	(46)
	Mitraguna & Others	160.757	160.757	162.673	6.092	4.914	-1.178	5.026	1.916	1.916	2.998	161.847	100,51%	825
	Pensiun	39.075	39.075	38.553	423	116	-307	83	-521	-521	637	39.425	97,79%	(871)
	Total Pembiayaan	360.924	360.924	376.186	24.217	40.323	16.106	-788	15.261	15.261	25.062			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	357	-	1.715	0,00%	0,00%	3,70%	1.715	1.715	1.358			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	1.715	0,00%	0,00%	3,88%	1.715	1.715	1.358			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	5.790	2,60%	2,60%	17,84%	4.927	4.927	4.541			
	KUR	780	1.249	780	5.333	2,49%	2,49%	17,38%	4.553	4.553	4.084			
	Non KUR	83	-	83	457	4,63%	4,63%	25,91%	374	374	457			
3	PWG	40	-	40	6.461	0,07%	0,07%	8,71%	6.421	6.421	6.461			
	Cilem	40	-	40	3.017	0,20%	0,20%	12,88%	2.977	2.977	3.017			
	Gadai	-	-	-	3.444	0,00%	0,00%	6,79%	3.444	3.444	3.444			
4	CFG	1.148	2.021	1.148	5.911	0,52%	0,52%	2,65%	4.763	4.763	3.890			
	CF 1	416	679	416	1.217	1,92%	1,92%	5,55%	801	801	538			
	Total Griya	148	277	148	516	1,27%	1,27%	4,38%	368	368	239			
	Oto	269	402	269	701	2,66%	2,66%	6,89%	433	433	299			
	CF 2	732	1.342	732	4.695	0,37%	0,37%	2,33%	3.962	3.962	3.353			
	Mitraguna & Others	588	1.199	588	3.950	0,37%	0,37%	2,43%	3.362	3.362	2.751			
	Pensiun	144	143	144	745	0,37%	0,37%	1,93%	601	601	602			
	Total Pembiayaan	2.756	3.046	2.756	3.183	0,76%	0,76%	0,85%	427	427	137			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	311.873	311.873	380.584	68.711	
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,84	3,09	3,07	(0,02)	0,23
CIF Payroll	2.515	2.781	3.031	250	516



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	4.586	4.603	(7.629)	18	(2.287)	-33,19%	(2.287)	-33,19%			
2	Tabungan	313.451	313.451	291.760	291.399	(1.459)	(361)	(22.053)	-7,04%	(22.053)	-7,04%			
3	Deposito	148.988	148.988	147.298	146.991	(54.986)	(307)	(1.997)	-1,34%	(1.997)	-1,34%			
	Total	469.330	469.330	443.643	442.993	(64.074)	(650)	(26.337)	-5,61%	(26.337)	-5,61%			
	CASA	320.341	320.341	296.345	296.002	(9.088)	(344)	(24.340)	-7,60%	(24.340)	-7,60%			
	(%) CASA	68,26%	68,26%	66,80%	66,82%									
	FDR	93,29%	93,29%	99,42%	99,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	5.642	4.606	4.559	(47)	6	(1.083)	-19,19%	(1.083)	-19,19%			
2	Giro ISE	507	507	579	586		53)	(1.161)	-22,62%	(1.161)	-22,62%			
3	Tabungan ISE	5.135	5.135	4.027	3.974		0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	260	260	260	260		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.440	104.440	104.107	-	1.093	1.093	-276	-333	-333	1.426	0	0,00%	
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207			
	Non-Linkage	61.910	61.910	61.784	-	1.093	1.093	-76	-126	-126	1.219			
	• Local Champion	61.910	61.910	61.784	-	1.093	1.093	-76	-126	-126	1.219			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	31.054	31.054	30.619	1.435	365	-1.070	1.091	-435	-435	800	31.689	96,62%	(1.070)
	KUR	30.108	30.108	29.684	1.435	365	-1.070	1.107	-424	-424	789	30.305	97,95%	(621)
	Non KUR	946	946	935	-	-	0	-16	-11	-11	11	1.384	67,52%	(450)
3	PWG	49.603	49.603	53.250	7.559	11.573	4.014	1.317	3.647	3.647	7.926	51.005	104,40%	2.245
	Cilem	26.650	26.650	29.742	2.125	4.651	2.526	936	3.092	3.092	1.559	27.529	108,04%	2.213
	Gadai	22.954	22.954	23.508	5.434	6.923	1.489	382	555	555	6.368	23.476	100,14%	32
4	CFG	252.727	252.727	253.115	5.728	3.658	-2.070	2.336	388	388	3.270	254.708	99,37%	(1.592)
	CF 1	45.346	45.346	45.284	1.248	341	-907	804	-61	-61	402	45.727	99,03%	(442)
	Total Griya	28.863	28.863	28.709	320	-	-320	0	-154	-154	154	28.920	99,27%	(211)
1	• Total Non Program	13.322	13.322	13.234	-	-	0	-142	-88	-88	88			
	• Program	15.541	15.541	15.475	320	-	-320	244	-66	-66	66			
	Oto	16.483	16.483	16.575	928	341	-587	804	93	93	248	16.807	98,62%	(231)
	CF 2	207.381	207.381	207.831	4.480	3.317	-1.163	1.532	450	450	2.868	208.981	99,45%	(1.150)
	Mitraguna & Others	189.980	189.980	190.409	4.414	3.134	-1.280	1.679	429	429	2.704	191.187	99,59%	(777)
	Pensiun	17.401	17.401	17.421	66	183	117	-147	20	20	163	17.794	97,91%	(373)
	Total Pembiayaan	437.824	437.824	441.091	14.722	16.689	1.967	4.468	3.267	3.267	13.422			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	1.690	0,00%	0,00%	1,62%	1,690	1,690				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-				
	Local Champion	-	-	-	1.690	0,00%	0,00%	2,74%	1,690	1,690				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-				
2	MBG	-	289	-	2.543	0,00%	0,00%	8,31%	2.543	2.543	2.255			
	KUR	-	289	-	2.543	0,00%	0,00%	8,57%	2.543	2.543	2.255			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-				
3	PWG	-	30	-	3.298	0,00%	0,00%	6,19%	3.298	3.298	3.268			
	Cilem	-	-	-	1.862	0,00%	0,00%	6,26%	1.862	1.862	1.862			
	Gadai	-	30	-	1.436	0,00%	0,00%	6,11%	1.436	1.436	1.405			
4	CFG	2.393	4.038	2.393	11.869	0,95%	0,95%	4,69%	9.476	9.476	7.831			
	CF 1	2.080	3.429	2.080	8.399	4,59%	4,59%	18,55%	6.319	6.319	4.970			
	Total Griya	1.599	2.482	1.599	7.347	5,54%	5,54%	25,59%	5.749	5.749	4.866			
	Oto	481	947	481	1.052	2,92%	2,92%	6,34%	571	571	105			
	CF 2	313	609	313	3.470	0,15%	0,15%	1,67%	3.157	3.157	2.861			
	Mitraguna & Others	313	609	313	3.229	0,16%	0,16%	1,70%	2.916	2.916	2.620			
	Pensiun	-	-	-	241	0,00%	0,00%	1,38%	241	241	241			
	Total Pembiayaan	36.101	35.881	36.101	36.365	8,25%	8,25%	8,24%	264	264	484			

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	437.801	437.801	469.385	31.584	-135,9%	2,44	2,71	2,73
2	Contribution Margin	9.961	9.961	23.495	13.534	-	6.739	6.200	6.307



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	6.110	6.117	(674)	7	1.189	24,14%	1.189	24,14%			
2	Tabungan	288.520	288.520	281.485	281.311	(1.188)	(174)	(7.209)	-2,50%	(7.209)	-2,50%			
3	Deposito	89.021	89.021	84.204	84.203	2.670	(1)	(4.818)	-5,41%	(4.818)	-5,41%			
	Total	382.468	382.468	371.799	371.630	808	(169)	(10.838)	-2,83%	(10.838)	-2,83%			
	CASA	293.447	293.447	287.595	287.427	(1.862)	(168)	(6.020)	-2,05%	(6.020)	-2,05%			
	(%) CASA	76,72%	76,72%	77,35%	77,34%									
	FDR	144,67%	144,67%	149,12%	149,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.510	2.510	2.173	2.136	(37)	(374)	-14,90%	(374)	-14,90%				
2	Giro ISE	11	11	10	10	0	(1)	-9,39%	(1)	-9,39%				
3	Tabungan ISE	2.498	2.498	2.163	2.125	(37)	(373)	-14,92%	(373)	-14,92%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	374	374	374	374	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.178	1.500	300	-1.200	1.256	-523	-523	823	0	0,00%	
	Linkage	57.718	57.718	57.650	-	-	-	-60	-68	-68	68			
	Non-Linkage	26.983	26.983	26.528	1.500	300	-1.200	1.316	-455	-455	755			
	• Local Champion	26.983	26.983	26.528	1.500	300	-1.200	1.316	-455	-455	755			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.407	36.407	35.704	1.750	580	-1.170	514	-704	-704	1.284	36.093	98,92%	(390)
	KUR	35.304	35.304	34.616	1.750	580	-1.170	531	-688	-688	1.268	35.448	97,65%	(832)
	Non KUR	1.103	1.103	1.088	-	-	0	-17	-15	-15	15	645	168,64%	
3	PWG	58.194	58.194	62.472	11.051	15.444	4.393	3.398	4.278	4.278	11.166	59.706	104,63%	2.766
	Cilem	27.495	27.495	29.680	2.568	4.188	1.620	1.660	2.185	2.185	2.003	28.469	104,25%	1.211
	Gadai	30.699	30.699	32.792	8.483	11.256	2.773	1.739	2.093	2.093	9.163	31.237	104,98%	1.555
4	CFG	374.004	374.004	372.063	3.704	1.627	-2.077	2.583	-1.941	-1.941	3.568	375.153	99,18%	(3.090)
	CF 1	233.675	233.675	232.472	1.288	172	-1.115	1.398	-1.203	-1.203	1.375	233.886	99,40%	(1.414)
	Total Griya	218.464	218.464	217.413	-	-	0	0	-1.051	-1.051	1.051	218.487	99,51%	(1.074)
1	• Total Non Program	4.702	4.702	4.653	-	-	0	-52	-49	-49	49			
	• Program	213.762	213.762	212.760	-	-	0	-2.575	-1.001	-1.001	1.001			
	Oto	15.211	15.211	15.060	1.288	172	-1.115	1.398	-1.152	-1.152	324	15.399	97,80%	(339)
	CF 2	140.329	140.329	139.591	2.416	1.455	-961	1.186	-738	-738	2.193	141.267	98,81%	(1.676)
	Mitraguna & Others	91.034	91.034	90.731	1.836	925	-911	519	-303	-303	1.228	91.745	98,89%	(1.014)
	Pensiun	49.295	49.295	48.860	580	530	-50	667	-435	-435	965	49.523	98,66%	(663)
	Total Pembiayaan	553.306	553.306	554.417	18.005	17.952	-54	7.751	1.110	1.110	16.841			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	1.798	0,00%	0,00%	0,00%	2,14%	1.798	1.798	1.798		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	1.798	0,00%	0,00%	0,00%	6,78%	1.798	1.798	1.798		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	334	403	334	3.270	0,92%	0,92%	0,92%	9,16%	2.937	2.937	2.867		
	KUR	334	403	334	3.131	0,95%	0,95%	0,95%	9,04%	2.797	2.797	2.728		
	Non KUR	-	-	-	139	0,00%	0,00%	0,00%	12,82%	139	139	139		
3	PWG	114	-	114	4.192	0,20%	0,20%	0,20%	6,71%	4.079	4.079	4.192		
	Cilem	114	-	114	2.807	0,41%	0,41%	0,41%	9,46%	2.694	2.694	2.807		
	Gadai	-	-	-	1.385	0,00%	0,00%	0,00%	4,22%	1.385	1.385	1.385		
4	CFG	29.400	30.678	29.400	54.564	7,86%	7,86%	7,86%	14,67%	25.164	25.164	23.886		
	CF 1	27.082	28.543	27.082	49.557	11,59%	11,59%	11,59%	21,32%	22.475	22.475	21.014		
	Total Griya	27.082	28.435	27.082	49.116	12,40%	12,40%	12,40%	22,59%	22.034	22.034	20.681		
	Oto	-	108	-	441	0,00%	0,00%	0,00%	0,00%	441	441	333		
	CF 2	2.319	2.135	2.319	5.007	1,65%	1,65%	1,65%	3,59%	2.689	2.689	2.873		
	Mitraguna & Others	1.679	1.807	1.679	4.168	1,84%	1,84%	1,84%	4,59%	2.489	2.489	2.361		
	Pensiun	639	328	639	839	1,30%	1,30%	1,30%	1,72%	200	200	512		
	Total Pembiayaan	74.536	76.505	74.536	77.272	13,47%	13,47%	13,47%	13,94%	2.735	2.735	767		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (MtD)
1	Asset (Retail) T	530.211	530.211	571.038	40.827			2,78	2,95	2,92	(0,02)
2	Contribution Margin	11.173	11.173	3.893	(7.280)	65,2%		1.921	1.784	1.980	0,15



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	127	127	73	0	(127)	-49,91%	(127)	-49,91%			
2	Tabungan	88.453	88.453	75.998	75.709	7.632	(289)	(12.744)	-14,41%	(12.744)	-14,41%			
3	Deposito	36.208	36.208	36.503	36.503	50	0	295	0,81%	295	0,81%			
	Total	124.915	124.915	112.629	112.340	7.756	(289)	(12.575)	-10,07%	(12.575)	-10,07%			
	CASA	88.707	88.707	76.126	75.836	7.705	(289)	(12.870)	-14,51%	(12.870)	-14,51%			
	(%) CASA	71,01%	71,01%	67,59%	67,51%									
	FDR	192,16%	192,16%	216,60%	217,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.680	1.680	1.508	1.503	(5)	(177)	-10,54%	(177)	-10,54%				
2	Giro ISE	247	247	118	118	0	(129)	-52,29%	(129)	-52,29%				
3	Tabungan ISE	1.433	1.433	1.390	1.385	(5)	(48)	-3,34%	(48)	-3,34%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	150	150	150	150	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	20.210	20.210	20.006	700	-	-700	480	-204	-204	204	20.126	99,41%	(119)
	KUR	18.679	18.679	18.486	700	-	-700	478	-193	-193	193	18.789	98,39%	(303)
	Non KUR	1.532	1.532	1.520	-	-	0	2	-11	-11	11	1.337	113,74%	
3	PWG	30.051	30.051	34.624	3.710	9.338	5.627	197	4.574	4.574	4.764	31.214	110,92%	3.410
	Cilem	18.951	18.951	22.327	1.631	4.545	2.914	1.432	3.377	3.377	1.169	19.647	113,64%	2.680
	Gadai	11.100	11.100	12.297	2.079	4.793	2.714	-1.236	1.197	1.197	3.595	11.567	106,31%	730
4	CFG	189.769	189.769	189.319	3.478	1.936	-1.542	2.334	-451	-451	2.387	190.450	99,41%	(1.131)
	CF 1	4.196	4.196	4.186	-	-	0	-42	-10	-10	10	4.322	96,87%	(135)
	Total Griya	1.940	1.940	1.933	-	-	0	0	-6	-6	6	1.953	98,97%	(20)
1	• Total Non Program	1.940	1.940	1.933	-	-	0	-35	-6	-6	6			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	-	0	-42	-4	-4	4	2.368	95,15%	(115)
	CF 2	185.573	185.573	185.132	3.478	1.936	-1.542	2.376	-441	-441	2.377	186.128	99,46%	(996)
	Mitraguna & Others	120.848	120.848	120.590	2.284	1.550	-734	1.955	-257	-257	1.807	121.268	99,44%	(678)
	Pensiun	64.725	64.725	64.542	1.194	386	-808	421	-183	-183	569	64.860	99,51%	(318)
	Total Pembiayaan	240.030	240.030	243.949	7.888	11.274	3.385	3.010	3.919	3.919	7.355			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	898	3.010	898	696	444	4,44%	4,44%	3,48%	(202)	(202)	(202)	(2,314)	
	KUR	812	2.773	812	610	435	4,35%	4,35%	3,30%	(202)	(202)	(202)	(2,163)	
	Non KUR	86	238	86	86	5,61%	5,61%	5,61%	5,66%	-	-	-	(152)	
3	PWG	4	14	4	464	0,01%	0,01%	0,01%	1,34%	460	460	450		
	Cilem	4	-	4	136	0,02%	0,02%	0,02%	0,61%	132	132	136		
	Gadai	-	14	-	327	0,00%	0,00%	0,00%	2,66%	327	327	313		
4	CFG	686	2.688	686	3.333	0,36%	0,36%	0,36%	1,76%	2.647	2.647	645		
	CF 1	232	-	232	474	5,52%	5,52%	5,52%	11,31%	242	242	474		
	Total Griya	232	-	232	474	11,94%	11,94%	24,49%	24,49%	242	242	474		
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	CF 2	454	2.688	454	2.859	0,24%	0,24%	0,24%	1,54%	2.405	2.405	171		
	Mitraguna & Others	454	2.587	454	2.460	0,38%	0,38%	0,38%	2,04%	2.006	2.006	(127)		
	Pensiun	-	101	-	399	0,00%	0,00%	0,00%	0,62%	399	399	298		
	Total Pembiayaan	2.703	2.249	2.703	2.579	1,13%	1,13%	1,13%	1,06%	(125)	(125)	330		

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	222.249	222.249	258.199	35.950	33,1%	PHR	3,28	3,45
2	Contribution Margin	10.360	10.360	6.930	(3.430)		CIF Payroll	1.104	1.469



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	94	94	94	94	15	0	0	0,07%	0	0,07%			
2	Tabungan	151.062	151.062	145.437	145.993	(3.568)	556	(5.069)	-3,36%	(5.069)	-3,36%			
3	Deposito	51.112	51.112	52.033	52.033	(134)	0	921	1,80%	921	1,80%			
	Total	202.268	202.268	197.564	198.120	(3.686)	556	(4.148)	-2,05%	(4.148)	-2,05%			
	CASA	151.156	151.156	145.531	146.087	(3.552)	556	(5.069)	-3,35%	(5.069)	-3,35%			
	(%) CASA	74,73%	74,73%	73,66%	73,74%									
	FDR	83,37%	83,37%	85,57%	85,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	689	690	2	(27)	-3,79%	(27)	-3,79%				
2	Giro ISE	3	3	3	3	0	0	7,80%	0	7,80%				
3	Tabungan ISE	715	715	686	687	2	(27)	-3,83%	(27)	-3,83%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	196	196	196	196	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	4	4	4	-	-	0	-2	0	0	(0)			
	• Local Champion	4	4	4	-	-	0	-2	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.761	20.761	20.321	650	250	-400	336	-440	-440	690	20.884	97,31%	(562)
	KUR	19.437	19.437	18.924	500	150	-350	222	-513	-513	663	19.576	96,67%	(652)
	Non KUR	1.324	1.324	1.397	150	100	-50	114	73	73	27	1.308	106,83%	
3	PWG	8.593	8.593	9.286	415	1.171	756	7	693	693	478	8.959	103,64%	326
	Cilem	8.593	8.593	9.286	415	1.171	756	7	693	693	478	8.959	103,64%	326
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	139.281	139.281	139.451	2.533	2.107	-426	1.379	170	170	1.937	140.177	99,48%	(726)
	CF 1	4.307	4.307	4.227	295	-	-295	664	-80	-80	80	4.471	94,53%	(245)
1	• Total Non Program	996	996	979	-	-	0	-17	-17	-17	17	3.166	93,45%	(207)
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.959	295	-	-295	664	-61	-61	61			
	CF 2	134.974	134.974	135.225	2.238	2.107	-131	715	250	250	1.857	135.706	99,65%	(481)
	Mitraguna & Others	96.118	96.118	96.979	2.238	2.107	-131	1.083	861	861	1.246	96.672	100,32%	307
	Pensiun	38.856	38.856	38.246	-	-	0	-368	-611	-611	611	39.034	97,98%	(788)
	Total Pembiayaan	168.639	168.639	169.063	3.598	3.528	-70	1.720	423	423	3.104			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26	%	Penc.	Gap		
1	SME	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	126	129	126	2.958	0,61%	0,61%	14,56%	2.832	2.832	2.829			
	KUR	-	-	-	2.640	0,00%	0,00%	13,95%	2.640	2.640	2.640			
	Non KUR	126	129	126	318	9,52%	9,52%	22,74%	192	192	189			
3	PWG	80	-	80	916	0,93%	0,93%	9,86%	836	836	916			
	Cilem	80	-	80	916	0,93%	0,93%	9,86%	836	836	916			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.453	1.203	1.453	3.596	1,04%	1,04%	2,58%	2.143	2.143	2.393			
	CF 1	230	147	230	509	5,33%	5,33%	12,05%	280	280	362			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	230	147	230	509	7,60%	7,60%	17,21%	280	280	362			
	CF 2	1.224	1.056	1.224	3.087	0,91%	0,91%	2,28%	1.863	1.863	2.031			
	Mitraguna & Others	1.216	1.056	1.216	3.079	1,27%	1,27%	3,18%	1.863	1.863	2.023			
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	-	-	8			
	Total Pembiayaan	1.663	1.338	1.663	7.474	0,99%	0,99%	4,42%	5.811	5.811	6.137			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26	%	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	45	53	45	45	0,22%	0,22%	0,22%	(0)	(0)	(8)			
	KUR	45	53	45	45	0,23%	0,23%	0,24%	(0)	(0)	(8)			
	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	1.011	1.012	1.011	1.432	0,73%	0,73%	1,03%	422	422	421			
	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	1.011	1.012	1.011	1.432	0,75%	0,75%	1,06%	422	422	421			
	Mitraguna & Others	707	707	707	1.129	0,74%	0,74%	1,16%	422	422	422			
	Pensiun	303	304	303	30									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	401	426	(3)	25	9	2,19%	9	2,19%			
2	Tabungan	97.675	97.675	88.939	89.038	465	99	(8.637)	-8,84%	(8.637)	-8,84%			
3	Deposito	14.680	14.680	14.742	14.639	(168)	(102)	(41)	-0,28%	(41)	-0,28%			
	Total	112.772	112.772	104.082	104.104	294	22	(8.669)	-7,69%	(8.669)	-7,69%			
	CASA	98.092	98.092	89.340	89.464	462	124	(8.628)	-8,80%	(8.628)	-8,80%			
	(%) CASA	86,98%	86,98%	85,84%	85,94%									
	FDR	170,13%	170,13%	187,78%	187,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.758	2.758	2.725	2.777	52	20	0,71%	20	0,71%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.739	1.739	1.707	1.759	52	20	1,12%	20	1,12%				
4	Deposito ISE	1.019	1.019	1.019	1.019	0	(0)	-0,00%	(0)	-0,00%				
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87	87	73	-	-	0	-14	-14	-14	14	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	87	87	73	-	-	0	-14	-14	-14	14			
	• Local Champion	87	87	73	-	-	0	-14	-14	-14	14			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	58.239	58.239	57.488	2.885	780	-2.105	1.639	-750	-750	1.530	59.279	96,98%	(1.790)
	KUR	55.531	55.531	54.838	2.885	780	-2.105	1.710	-693	-693	1.473	55.742	98,38%	(904)
	Non KUR	2.707	2.707	2.650	-	-	0	-71	-57	-57	57	3.536	74,95%	(886)
3	PWG	47.599	47.599	51.943	9.455	14.838	5.383	3.442	4.343	4.343	10.495	48.892	106,24%	3.051
	Cilem	22.908	22.908	25.154	2.618	3.434	816	2.325	2.246	2.246	1.188	23.678	106,24%	1.476
	Gadai	24.691	24.691	26.788	6.838	11.405	4.567	1.116	2.097	2.097	9.308	25.214	106,25%	1.575
4	CFG	85.930	85.930	85.938	1.696	1.953	257	1.835	8	8	1.945	86.736	99,08%	(799)
	CF 1	2.608	2.608	2.578	-	-	0	584	-31	-31	31	2.740	94,09%	(162)
	Total Griya	744	744	740	-	-	0	0	-4	-4	4	744	99,47%	(4)
1	• Total Non Program	744	744	740	-	-	0	-5	-4	-4	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.837	-	-	0	584	-27	-27	27	1.995	92,09%	(158)
	CF 2	83.322	83.322	83.360	1.696	1.953	257	1.252	38	38	1.915	83.997	99,24%	(637)
	Mitraguna & Others	53.484	53.484	54.071	1.696	1.559	-137	1.302	587	587	972	54.000	100,13%	71
	Pensiun	29.838	29.838	29.289	-	394	394	-51	-549	-549	943	29.997	97,64%	(708)
	Total Pembiayaan	191.855	191.855	195.442	14.036	17.571	3.535	6.901	3.586	3.586	13.985			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif		Net (UG) & DG	Target Jan'26					
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	606	936	606	8.284	1,04%	1,04%	14,41%	7.678	7.678	7.348				
	KUR	433	766	433	7.645	0,78%	0,78%	13,94%	7.211	7.211	6.879				
	Non KUR	173	170	173	639	6,38%	6,38%	24,11%	466	466	469				
3	PWG	-	-	-	-	1,720	0,00%	0,00%	3,31%	1.720	1.720	1.720			
	Cilem	-	-	-	-	1.657	0,00%	0,00%	6,59%	1.657	1.657	1.657			
	Gadai	-	-	-	-	63	0,00%	0,00%	0,24%	63	63	63			
4	CFG	106	149	106	1.309	0,12%	0,12%	1,52%	1.203	1.203	1.160				
	CF 1	-	-	-	-	31	0,00%	0,00%	1,21%	31	31	31			
	Total Griya	-	-	-	-	20	0,00%	0,00%	2,67%	20	20	20			
	Oto	-	-	-	-	11	0,00%	0,00%	0,62%	11	11	11			
	CF 2	106	149	106	1.277	0,13%	0,13%	1,53%	1.172	1.172	1.129				
	Mitraguna & Others	106	104	106	985	0,20%	0,20%	1,82%	879	879	881				
	Pensiun	-	45	-	293	0,00%	0,00%	1,00%	293	293	248				
	Total Pembiayaan	1.403	1.233	1.403	1.603	0,73%	0,73%	0,82%	201	201	370				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	159.806	159.806	197.483	37.677	
2	Contribution Margin	9.504	9.504	10.407	903	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,57	2,86	2,91	0,05	0,34
CIF Payroll	1.458	1.501	1.541	40	83



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD			
1	Giro	5.352	5.352	9.324	17.431	(8.773)	8.107	12.079	225,68%	12.079	225,68%			
2	Tabungan	125.874	125.874	120.915	120.942	1.030	28	(4.932)	-3,92%	(4.932)	-3,92%			
3	Deposito	62.952	62.952	63.268	63.268	926	0	315	0,50%	315	0,50%			
	Total	194.179	194.179	193.506	201.640	(6.817)	8.134	7.462	3,84%	7.462	3,84%			
	CASA	131.226	131.226	130.239	138.373	(7.743)	8.134	7.147	5,45%	7.147	5,45%			
	(%) CASA	67,58%	67,58%	67,30%	68,62%									
	FDR	122,40%	122,40%	122,52%	117,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD			
1	DPK ISE	3.667	3.667	3.807	3.594	(213)	(73)	-1,99%	(73)	-1,99%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	3.467	3.467	3.607	3.394	(213)	(73)	-2,11%	(73)	-2,11%				
4	Deposito ISE	200	200	200	200	0	0	0,00%	0	0,00%				
5	CIF ISE	241	241	241	241	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	92	92	89	-	-	0	-17	-3	-3	3	0	0,00%	
	Linkage	36	36	35	-	-	-	-	-0	-1	1			
	Non-Linkage	56	56	55	-	-	0	-17	-1	-1	1			
	• Local Champion	56	56	55	-	-	0	-17	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.601	20.601	19.867	-	-	0	-763	-734	-734	734	21.686	91,61%	(1.819)
	KUR	18.833	18.833	18.148	-	-	0	-703	-685	-685	685	18.996	95,53%	(848)
	Non KUR	1.768	1.768	1.720	-	-	0	-60	-49	-49	49	2.690	63,93%	(970)
3	PWG	9.696	9.696	10.102	475	819	345	25	406	406	414	10.402	97,12%	(300)
	Cilem	9.696	9.696	10.102	475	819	345	25	406	406	414	10.209	98,95%	(107)
	Gadai	-	-	-	-	0	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	207.019	2.678	2.145	-532	-631	-273	-273	2.418	208.366	99,35%	(1.347)
	CF 1	7.655	7.655	7.762	143	205	63	-104	107	107	98	7.865	98,69%	(103)
	Total Griya	4.479	4.479	4.431	143	-	-143	0	-48	-48	48	4.513	98,18%	(82)
1	• Total Non Program	3.547	3.547	3.501	-	-	0	-46	-46	-46	46			
	• Program	932	932	930	143	-	-143	154	-2	-2	2			
	CF 2	199.636	199.636	199.257	2.535	1.940	-595	-527	-380	-380	2.320	200.501	99,38%	(1.244)
	Mitraguna & Others	168.594	168.594	168.791	2.535	1.940	-595	-724	197	197	1.743	169.245	99,73%	(454)
	Pensiun	31.042	31.042	30.466	-	-	0	198	-576	-576	576	31.255	97,47%	(790)
	Total Pembiayaan	237.681	237.681	237.078	3.152	2.965	-188	-1.387	-603	-603	3.568			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%
1	SME	7	22	7	-	7	7,61%	7,61%	0,00%	(7)	7	(7)	(22)	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	7	22	7	-	7	12,50%	12,50%	0,00%	(7)	(7)	(7)	(22)	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	210	979	210	1.162	1.02%	1.02%	5,85%	952	952	183			
	KUR	210	699	210	923	1.11%	1.11%	5,09%	713	713	224			
	Non KUR	-	280	-	239	0,00%	0,00%	0,00%	13,88%	239	239	(41)		
3	PWG	305	-	305	844	3,15%	3,15%	8,36%	539	539	844			
	Cilem	305	-	305	844	3,15%	3,15%	8,36%	539	539	844			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	7.556	9.774	7.556	15.437	3,64%	3,64%	7,46%	7.882	7.882	5.663			
	CF 1	-	176	-	450	0,00%	0,00%	0,00%	5,80%	450	450	274		
	Total Griya	-	-	-	165	0,00%	0,00%	0,00%	3,72%	165	165	165		
	Oto	-	176	-	285	0,00%	0,00%	0,00%	8,57%	285	285	110		
	CF 2	7.556	9.598	7.556	14.987	3,78%	3,78%	7,52%	7.432	7.432	5.389			
	Mitraguna & Others	7.556	9.403	7.556	14.275	4,48%	4,48%	8,46%	6.720	6.720	4.873			
	Pensiun	-	195	-	712	0,00%	0,00%	0,00%	2,34%	712	712	516		
	Total Pembiayaan	8.077	10.774	8.077	17.443	3,40%	3,40%	7,36%	9.366	9.366	6.669			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	7	0	0,00%	0,00%	7,51%	7	7	7		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	7	0	0,00%	0,00%	12,27%	7	7	7		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	1.442	1.146	1.442	1.392	7	7,00%	7,00%	7,00%	(51)	(51)	246		
	KUR	1.150	967	1.150	1.099	6,11%	6,11%	6,06%	(51)	(51)	132			
	Non KUR	292	178	292	292	16,53%	16,53%	17,00%	-	-	114			
3	PWG	8	-	8	8	0	0,08%	0,08%	0,08%	(0)	(0)	8		
	Cilem	8	-	8	8	0	0,08%	0,08%	0,08%	(0)	(0)	8		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	16.578	18.043	16.578	16.766	8,00%	8,00%	8,00%	189	189	(1.276)			
	CF 1	216	216	216	216	2,83%	2,83%	2,79%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	6.687	6.870	(757)	183	1.473	27,30%	1.473	27,30%			
2	Tabungan	175.430	175.430	167.962	166.115	(1.977)	(1.847)	(9.315)	-5,31%	(9.315)	-5,31%			
3	Deposito	25.945	25.945	27.884	27.884	(10.902)	0	1.939	7,47%	1.939	7,47%			
	Total	206.772	206.772	202.533	200.869	(13.636)	(1.664)	(5.903)	-2,85%	(5.903)	-2,85%			
	CASA	180.827	180.827	174.649	172.985	(2.734)	(1.664)	(7.842)	-4,34%	(7.842)	-4,34%			
	(%) CASA	87,45%	87,45%	86,23%	86,12%									
	FDR	141,82%	141,82%	148,86%	150,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	8.593	6.812	(1.781)	780	12,92%	780	12,92%				
2	Giro ISE	881	881	2.046	2.105	59	1.223	138,79%	1.223	138,79%				
3	Tabungan ISE	5.151	5.151	6.548	4.708	(1.840)	(444)	-8,61%	(444)	-8,61%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	209	209	209	209	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	48.506	48.506	47.718	1.480	630	-850	527	-788	-788	1.418	48.371	98,65%	(653)
	KUR	44.262	44.262	43.525	1.400	630	-770	29	-736	-736	1.366	44.533	97,74%	(1.007)
	Non KUR	4.244	4.244	4.192	80	-	-80	498	-52	-52	52	3.838	109,23%	
3	PWG	53.683	53.683	60.200	10.703	14.629	3.926	4.557	6.518	6.518	8.111	55.231	109,00%	4.969
	Cilem	33.355	33.355	36.423	5.410	4.714	-696	3.763	3.067	3.067	1.646	34.381	105,94%	2.041
	Gadai	20.327	20.327	23.778	5.292	9.915	4.623	794	3.450	3.450	6.465	20.850	114,04%	2.928
4	CFG	191.046	191.046	193.563	3.765	4.967	1.202	3.086	2.517	2.517	2.450	192.347	100,63%	1.216
	CF 1	16.837	16.837	18.110	1.243	1.502	259	1.264	1.273	1.273	229	17.099	105,91%	1.011
	Total Griya	5.321	5.321	5.276	-	-	0	0	-45	-45	45	5.369	98,26%	(93)
1	• Total Non Program	5.169	5.169	5.124	-	-	0	-55	-45	-45	45			
	• Program	152	152	152	-	-	0	-1	0	0	-			
	Oto	11.516	11.516	12.834	1.243	1.502	259	1.264	1.318	1.318	184	11.729	109,42%	1.105
	CF 2	174.209	174.209	175.453	2.522	3.465	943	1.823	1.244	1.244	2.221	175.248	100,12%	205
	Mitraguna & Others	116.257	116.257	117.398	2.108	2.750	642	1.588	1.141	1.141	1.609	117.038	100,31%	361
	Pensiun	57.952	57.952	58.055	414	715	301	235	103	103	612	58.211	99,73%	(156)
	Total Pembiayaan	293.234	293.234	301.481	15.948	20.226	4.278	8.171	8.247	8.247	11.979			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	97	234	97	8.419	0,20%	0,20%	17,64%	8.322	8.322	8.185			
	KUR	26	162	26	6.797	0,06%	0,06%	15,62%	6.771	6.771	6.635			
	Non KUR	70	72	70	1.622	1,66%	1,66%	38,68%	1.551	1.551	1.550			
3	PWG	-	-	-	12.144	0,00%	0,00%	20,17%	12.144	12.144	12.144			
	Cilem	-	-	-	10.431	0,00%	0,00%	28,64%	10.431	10.431	10.431			
	Gadai	-	-	-	1.713	0,00%	0,00%	7,20%	1.713	1.713	1.713			
4	CFG	1.057	1.127	1.057	9.751	0,55%	0,55%	5,04%	8.694	8.694	8.623			
	CF 1	141	242	141	2.503	0,84%	0,84%	13,82%	2.362	2.362	2.261			
	Total Griya	-	211	-	1.096	0,00%	0,00%	20,77%	1.096	1.096	885			
	Oto	141	31	141	1.407	1,23%	1,23%	10,97%	1.266	1.266	1.376			
	CF 2	915	885	915	7.247	0,53%	0,53%	4,13%	6.332	6.332	6.362			
	Mitraguna & Others	463	356	463	6.273	0,40%	0,40%	5,34%	5.810	5.810	5.917			
	Pensiun	452	530	452	975	0,78%	0,78%	1,68%	522	522	445			
	Total Pembiayaan	1.153	1.361	1.153	30.313	0,39%	0,39%	10,05%	29.160	29.160	28.952			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	401	479	401	425	0,83%	0,83%	0,89%	24	24	(54)			
	KUR	354	429	354	379	0,80%	0,80%	0,87%	25	25	(50)			
	Non KUR	46	50	46	45	1,10%	1,10%	1,08%	(1)	(1)	(4)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	1.673	1.468	1.673	1.837	0,88%	0							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	815	701	146	(114)	28	4,16%	28	4,16%			
2	Tabungan	106.598	106.598	100.034	101.450	2.760	1.416	(5.148)	-4,83%	(5.148)	-4,83%			
3	Deposito	18.449	18.449	18.165	18.165	8.214	0	(284)	-1,54%	(284)	-1,54%			
	Total	125.720	125.720	119.014	120.316	11.120	1.302	(5.405)	-4,30%	(5.405)	-4,30%			
	CASA	107.271	107.271	100.849	102.151	2.906	1.302	(5.120)	-4,77%	(5.120)	-4,77%			
	(%) CASA	85,33%	85,33%	84,74%	84,90%									
	FDR	122,16%	122,16%	129,94%	128,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.362	2.362	2.110	1.996		(114)	(367)	-15,53%	(367)	-15,53%			
2	Giro ISE	556	556	422	306		(116)	(250)	-44,98%	(250)	-44,98%			
3	Tabungan ISE	1.807	1.807	1.688	1.690		2	(117)	-6,48%	(117)	-6,48%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	100	100	100	100		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	24.401	24.401	24.560	500	700	200	366	159	159	541	23.605	104,04%	955
	KUR	23.326	23.326	23.506	400	700	300	284	180	180	520	23.476	100,12%	
	Non KUR	1.075	1.075	1.054	100	-	-100	82	-21	-21	21	129	817,33%	
3	PWG	7.069	7.069	8.516	752	1.792	1.040	619	1.447	1.447	345	7.508	113,42%	1.008
	Cilem	7.069	7.069	8.516	752	1.792	1.040	619	1.447	1.447	345	7.508	113,42%	1.008
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	122.110	122.110	121.566	1.834	935	-899	2.496	-545	-545	1.480	122.891	98,92%	(1.325)
	CF 1	20.802	20.802	20.603	-	-	0	205	-199	-199	199	20.946	98,36%	(343)
	Total Griya	13.857	13.857	13.795	-	-	0	0	-62	-62	62	13.873	99,44%	(78)
1	• Total Non Program	680	680	670	-	-	0	-10	-10	-10	10			
	• Program	13.176	13.176	13.125	-	-	0	-1.849	-51	-51	51			
	Oto	6.946	6.946	6.808	-	-	0	205	-138	-138	138	7.073	96,25%	(265)
	CF 2	101.308	101.308	100.963	1.834	935	-899	2.291	-345	-345	1.280	101.945	99,04%	(983)
	Mitraguna & Others	83.288	83.288	83.122	1.632	935	-697	2.403	-166	-166	1.101	83.770	99,23%	(648)
	Pensiun	18.020	18.020	17.841	202	-	-202	-112	-179	-179	179	18.175	98,16%	(334)
	Total Pembiayaan	153.580	153.580	154.642	3.086	3.427	341	3.481	1.062	1.062	2.365			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	177	534	177	869		0,73%	0,73%	3,54%	692	692	335				
	KUR	177	534	177	869		0,76%	0,76%	3,70%	692	692	335				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	564	564	564				
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	564	564	564				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	1.798	2.399	1.798	4.047		1,47%	1,47%	3,33%	2.249	2.249	1.648				
	CF 1	1.798	1.780	1.798	2.604		8,64%	8,64%	12,64%	806	806	824				
	Total Griya	1.716	1.567	1.716	2.456		12,39%	12,39%	17,80%	739	739	889				
	Oto	82	213	82	149		1,18%	1,18%	2,18%	67	67	(65)				
	CF 2	-	619	-	1.443		0,00%	0,00%	1,43%	1.443	1.443	824				
	Mitraguna & Others	-	619	-	1.443		0,00%	0,00%	1,74%	1.443	1.443	824				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	4.504	5.951	4.504	4.437		2,93%	2,93%	3,54%	3.505	3.505	2.547				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	814	651	814	814		3,34%	3,34%	3,31%	-	-	-	163			
	KUR	814	651	814	814		3,49%	3,49%	3,46%	-	-	-	163			
	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	3.691	5.300	3.691	3.623		3,02%	3,02%	2,98%	(67)	(67)	(1.677)				
</td																



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	86	85	20	(1)	(24)	-22,15%	(24)	-22,15%			
2	Tabungan	111.188	111.188	106.190	106.356	2.654	167	(4.831)	-4,35%	(4.831)	-4,35%			
3	Deposito	13.966	13.966	14.085	14.085	(4.467)	(0)	119	0,85%	119	0,85%			
	Total	125.262	125.262	120.360	120.525	(1.792)	165	(4.737)	-3,78%	(4.737)	-3,78%			
	CASA	111.296	111.296	106.275	106.441	2.674	166	(4.856)	-4,36%	(4.856)	-4,36%			
	(%) CASA	88,85%	88,85%	88,30%	88,31%									
	FDR	121,50%	121,50%	128,74%	128,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.483	1.485	1	(296)	-16,64%	(296)	-16,64%				
2	Giro ISE	7	7	7	7	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.774	1.774	1.476	1.477	1	(296)	-16,71%	(296)	-16,71%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	48	48	46	-	-	0	-2	-2	-2	2	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	48	48	46	-	-	0	-2	-2	-2	2			
	• Local Champion	48	48	46	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.707	15.707	15.484	701	200	-501	168	-223	-223	423	15.844	97,73%	(360)
	KUR	14.283	14.283	14.090	701	200	-501	210	-193	-193	393	14.417	97,73%	(327)
	Non KUR	1.424	1.424	1.395	-	-	0	-41	-29	-29	29	1.427	97,73%	(32)
3	PWG	18.204	18.204	19.957	2.844	4.667	1.823	169	1.753	1.753	2.914	19.102	104,48%	855
	Cilem	11.651	11.651	12.486	780	1.679	899	133	835	835	844	12.274	101,73%	212
	Gadai	6.553	6.553	7.471	2.064	2.988	924	36	918	918	2.070	6.828	109,42%	643
4	CFG	118.237	118.237	119.462	5.371	3.673	-1.698	1.692	1.226	1.226	2.447	119.080	100,32%	382
	CF 1	1.930	1.930	1.923	142	-	-142	103	-7	-7	7	2.068	93,00%	(145)
1	• Total Non Program	242	242	241	-	-	0	0	-1	-1	1	242	99,45%	(1)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6	1.825	92,14%	(143)
	CF 2	116.306	116.306	117.539	5.229	3.673	-1.556	1.589	1.233	1.233	2.440	117.013	100,45%	527
	Mitraguna & Others	99.158	99.158	100.564	5.229	3.673	-1.556	1.767	1.406	1.406	2.267	99.698	100,87%	866
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	Total Pembiayaan	152.195	152.195	154.949	8.915	8.540	-375	2.028	2.754	2.754	5.786			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	647	965	647	2.304	4,12%	4,12%	14,88%	1.657	1.657	1.339			
	KUR	598	923	598	1.973	4,19%	4,19%	14,00%	1.375	1.375	1.050			
	Non KUR	49	43	49	332	3,44%	3,44%	23,78%	283	283	289			
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	651	1.148	651	5.017	0,55%	0,55%	0,55%	4.366	4.366	3.869			
	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	651	1.148	651	5.017	0,56%	0,56%	0,56%	4.366	4.366	3.869			
	Mitraguna & Others	651	1.148	651	4.934	0,66%	0,66%	4,91%	4.283	4.283	3.786			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,49%	83	83	83		
	Total Pembiayaan	1.298	2.113	1.298	7.864	0,85%	0,85%	0,507%	6.566	6.566	5.751			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	1.158	1.037	1.158	1.440	7,37%	7,37%	9,30%	282	282	403			
	KUR	1.063	942	1.063	1.345	7,44%	7,44%	9,55%	282	282	403			
	Non KUR	95	95	95	95	6,67%	6,67%	6,81%	-	-	(0)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	1.314	1.184	1.314	1.310	1,11%	1,11%	1,10%	(3)	(3)	126			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	CF 2	1.314	1.184	1.314	1.310	1,13%	1,13%	1,11%	(3)	(3)	126			
	Mitraguna & Others	1.294	1.165											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	1.015	1.016	366	1	115	12,76%	115	12,76%			
2	Tabungan	81.982	81.982	71.891	71.191	5.477	(700)	(10.791)	-13,16%	(10.791)	-13,16%			
3	Deposito	55.640	55.640	58.380	58.380	(4.409)	0	2.740	4,93%	2.740	4,93%			
	Total	138.523	138.523	131.286	130.587	1.433	(699)	(7.936)	-5,73%	(7.936)	-5,73%			
	CASA	82.883	82.883	72.906	72.207	5.842	(699)	(10.676)	-12,88%	(10.676)	-12,88%			
	(%) CASA	59,83%	59,83%	55,53%	55,29%									
	FDR	175,41%	175,41%	186,29%	187,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	2.273	2.213	(61)	(142)	-6,04%	(142)	-6,04%				
2	Giro ISE	595	595	602	602	0	7	1,26%	7	1,26%				
3	Tabungan ISE	1.760	1.760	1.671	1.610	(61)	(150)	-8,50%	(150)	-8,50%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	124	124	124	124	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	7.861	7.861	7.988	-	200	200	-72	127	127	73	0	0,00%	
	Linkage	7.682	7.682	7.609	-	-	-	-72	-73	-73				
	Non-Linkage	179	179	379	-	200	200	-0	200	200	(0)			
	• Local Champion	179	179	379	-	200	200	-0	200	200	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	29.646	29.646	28.875	250	300	50	-684	-771	-771	1.071	31.041	93,02%	(2.166)
	KUR	26.153	26.153	25.437	250	300	50	-583	-716	-716	1.016	26.314	96,67%	(877)
	Non KUR	3.492	3.492	3.438	-	-	0	-101	-54	-54	54	4.727	72,73%	(1.289)
3	PWG	10.047	10.047	10.599	735	1.151	416	44	553	553	599	10.596	100,03%	3
	Cilem	10.047	10.047	10.599	735	1.151	416	44	553	553	599	10.596	100,03%	3
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	195.436	195.436	197.104	6.869	3.628	-3.241	4.111	1.668	1.668	1.960	196.726	100,19%	378
	CF 1	104.818	104.818	105.266	541	1.542	1.000	572	448	448	1.093	105.073	100,18%	193
	Total Griya	95.568	95.568	95.629	-	900	900	0	60	60	840	95.613	100,02%	16
1	• Total Non Program	12.086	12.086	12.520	-	900	900	-353	434	434	466			
	• Program	83.482	83.482	83.109	-	-	0	-493	-373	-373	373			
	Oto	9.249	9.249	9.637	541	642	100	572	388	388	254	9.460	101,87%	177
	CF 2	90.619	90.619	91.838	6.328	2.086	-4.242	3.539	1.220	1.220	867	91.653	100,20%	185
	Mitraguna & Others	78.732	78.732	79.931	6.328	2.004	-4.324	3.605	1.200	1.200	805	79.510	100,53%	421
	Pensiun	11.887	11.887	11.907	-	82	82	-66	20	20	62	12.143	98,06%	(236)
	Total Pembiayaan	242.990	242.990	244.566	7.855	5.279	-2.575	3.400	1.577	1.577	3.702			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	0	0	-	
	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	317	1.176	317	4.121	1.071	1.071	14,27%	3.804	3.804	2.945			
	KUR	247	740	247	3.447	0,94%	0,94%	13,55%	3.200	3.200	2.707			
	Non KUR	70	436	70	674	2,01%	2,01%	19,61%	604	604	238			
3	PWG	47	-	47	1.735	0,46%	0,46%	16,37%	1.689	1.689	1.735			
	Cilem	47	-	47	1.735	0,46%	0,46%	16,37%	1.689	1.689	1.735			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	9.485	11.055	9.485	21.103	4,85%	4,85%	10,71%	11.618	11.618	10.047			
	CF 1	8.838	10.093	8.838	16.864	8,43%	8,43%	16,02%	8.026	8.026	6.771			
	Total Griya	8.677	9.787	8.677	16.223	9,08%	9,08%	16,96%	7.547	7.547	6.436			
	Oto	162	306	162	641	1,75%	1,75%	6,65%	479	479	334			
	CF 2	646	962	646	4.239	0,71%	0,71%	4,62%	3.593	3.593	3.277			
	Mitraguna & Others	646	962	646	4.239	0,82%	0,82%	5,30%	3.593	3.593	3.277			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	9.848	12.231	9.848	26.959	4,05%	4,05%	11,02%	17.111	17.111	14.728			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	179	179	179	179	2,28%	2,28%	2,24%	0	0	0	0	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Non-Linkage	179	179	179	179	100,00%	100,00%	47,25%	0	0	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
2	MBG	1.290	839	1.290	1.288	4,35%	4,35%	4,46%	(1)	(1)	450			
	KUR	433	98	433	432	1,66%	1,66%	1,70%	(1)	(1)	333			
	Non KUR	857	740	857	857	24,53%	24,53%	24,92%	-	-	117			
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	16.245	16.126	16.245	17.366	8,31%</								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	1.473	1.313	5	(159)	(1.748)	-57,10%	(1.748)	-57,10%			
2	Tabungan	105.671	105.671	94.092	94.097	4.950	5	(11.574)	-10,95%	(11.574)	-10,95%			
3	Deposito	29.734	29.734	31.635	31.635	(1.011)	0	1.902	6,40%	1.902	6,40%			
	Total	138.466	138.466	127.200	127.046	3.944	(154)	(11.420)	-8,25%	(11.420)	-8,25%			
	CASA	108.732	108.732	95.565	95.411	4.955	(154)	(13.322)	-12,25%	(13.322)	-12,25%			
	(%) CASA	78,53%	78,53%	75,13%	75,10%									
	FDR	128,52%	128,52%	143,09%	143,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.620	1.473		(147)	229	18,45%	229	18,45%			
2	Giro ISE	237	237	268	107		(161)	(130)	-54,86%	(130)	-54,86%			
3	Tabungan ISE	1.007	1.007	1.352	1.366		14	359	35,67%	359	35,67%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	118	118	118	118		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	39.605	39.605	39.548	2.050	1.000	-1.050	2.453	-58	-58	1.058	40.332	98,06%	(784)
	KUR	38.687	38.687	38.652	2.050	1.000	-1.050	2.481	-36	-36	1.036	38.823	99,56%	(172)
	Non KUR	918	918	896	-	-	0	-28	-22	-22	22	1.509	59,39%	(613)
3	PWG	29.236	29.236	33.307	6.366	10.059	3.693	2.215	4.071	4.071	5.988	30.400	109,56%	2.907
	Cilem	15.774	15.774	18.043	2.012	3.006	994	1.361	2.269	2.269	737	16.470	109,55%	1.573
	Gadai	13.462	13.462	15.264	4.354	7.053	2.699	854	1.802	1.802	5.251	13.929	109,58%	1.334
4	CFG	109.113	109.113	109.153	3.970	2.545	-1.425	2.808	40	40	2.505	110.176	99,07%	(1.022)
	CF 1	2.731	2.731	3.137	18	428	409	-36	407	407	21	2.904	108,05%	234
	Total Griya	247	247	238	-	-	0	0	-9	-9	9	247	96,39%	(9)
1	• Total Non Program	247	247	238	-	-	0	-9	-9	-9	9			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.899	18	428	409	-36	416	416	12	2.656	109,14%	243
	CF 2	106.382	106.382	106.016	3.952	2.118	-1.834	2.844	-367	-367	2.484	107.272	98,83%	(1.256)
	Mitraguna & Others	66.881	66.881	66.204	3.472	1.264	-2.208	2.663	-677	-677	1.941	67.561	97,99%	(1.357)
	Pensiun	39.502	39.502	39.812	480	854	374	181	310	310	544	39.711	100,25%	101
	Total Pembiayaan	177.954	177.954	182.008	12.387	13.604	1.218	7.475	4.053	4.053	9.551			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	35	35	35	3.942		0,09%	0,09%	0,97%		3.907	3.907	3.907			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	3.676	3.676	3.676			
	Non KUR	35	35	35	265		3,85%	3,85%	3,85%	29,63%	230	230	231			
3	PWG	46	-	46	2.538		0,16%	0,16%	7,62%		2.492	2.492	2.538			
	Cilem	46	-	46	1.479		0,29%	0,29%	8,20%		1.433	1.433	1.479			
	Gadai	-	-	-	1.059		0,00%	0,00%	6,94%		1.059	1.059	1.059			
4	CFG	439	816	439	2.022		0,40%	0,40%	1,85%		1.583	1.583	1.206			
	CF 1	136	135	136	134		4,99%	4,99%	4,26%	(3)	(3)	(2)				
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Oto	136	135	136	134		5,49%	5,49%	4,61%	(3)	(3)	(2)				
	CF 2	303	680	303	1.888		0,28%	0,28%	1,78%	1.585	1.585	1.208				
	Mitraguna & Others	303	579	303	1.888		0,45%	0,45%	2,85%	1.585	1.585	1.310				
	Pensiun	-	102	-	-		0,00%	0,00%	0,00%	-	-	(102)				
	Total Pembiayaan	521	850	521	8.502		0,29%	0,29%	4,67%	7.981	7.981	7.652				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	144	144	144	144		0,36%	0,36%	0,36%	-	-	-	(0)			
	KUR	54	54	54	54		0,14%	0,14%	0,14%	-	-	-	(0)			
	Non KUR	90	90	90	90		9,83%	9,83%	10,07%	-	-	-	0			
3	PWG	-	-	-	25		0,00%	0,00%	0,08%	25	25	25				
	Cilem	-	-	-	25		0,00%	0,00%	0,14%	25	25	25				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-		</		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	436	299	217	(138)	(384)	-56,25%	(384)	-56,25%			
2	Tabungan	54.374	54.374	52.966	53.954	678	988	(421)	-0,77%	(421)	-0,77%			
3	Deposito	6.884	6.884	6.586	6.586	63	0	(298)	-4,32%	(298)	-4,32%			
	Total	61.941	61.941	59.989	60.838	958	850	(1.102)	-1,78%	(1.102)	-1,78%			
	CASA	55.057	55.057	53.402	54.252	895	850	(805)	-1,46%	(805)	-1,46%			
	(%) CASA	88,89%	88,89%	89,02%	89,17%									
	FDR	212,62%	212,62%	218,90%	215,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.204	1.216	12	(16)	(16)	-1,33%	(16)	-1,33%			
2	Giro ISE	72	72	8	8	0	(64)	(64)	-89,50%	(64)	-89,50%			
3	Tabungan ISE	1.161	1.161	1.197	1.209	12	48	48	4,10%	48	4,10%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	91	91	91	91	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	-	-	-	-	-	0	0	0	0	0	-		
	• Local Champion	-	-	-	-	-	0	0	0	0	0	-		
	• Value Chain	-	-	-	-	-	0	0	0	0	0	-		
2	MBG	31.466	31.466	31.159	1.050	480	-570	188	-307	-307	787	31.497	98,92%	(339)
	KUR	30.638	30.638	30.341	950	480	-470	104	-297	-297	777	30.818	98,45%	(476)
	Non KUR	828	828	818	100	-	-100	84	-10	-10	10	680	120,25%	
3	PWG	6.118	6.118	6.709	277	866	589	101	591	591	275	6.521	102,89%	188
	Cilem	6.118	6.118	6.709	277	866	589	101	591	591	275	6.521	102,89%	188
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	94.116	94.116	93.446	1.892	957	-935	1.425	-669	-669	1.626	94.719	98,66%	(1.273)
	CF 1	3.501	3.501	3.464	-	-	0	-16	-37	-37	37	3.599	96,24%	(135)
	Total Griya	2.495	2.495	2.465	-	-	0	0	-30	-30	30	2.495	98,81%	(30)
1	• Total Non Program	2.495	2.495	2.465	-	-	0	-30	-30	-30	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.007	1.007	1.000	-	-	0	-16	-7	-7	7	1.105	90,46%	(105)
	CF 2	90.614	90.614	89.982	1.892	957	-935	1.440	-632	-632	1.589	91.119	98,75%	(1.137)
	Mitraguna & Others	78.267	78.267	77.730	1.609	957	-652	1.185	-537	-537	1.494	78.653	98,83%	(923)
	Pensiun	12.347	12.347	12.252	283	-	-283	255	-95	-95	95	12.467	98,28%	(214)
	Total Pembiayaan	131.699	131.699	131.314	3.219	2.303	-916	1.714	-385	-385	2.688			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11	86	11	3.159	0,03%	0,03%	0,03%	10,14%	3.148	3.148	3.072			
	KUR	-	72	-	3.032	0,00%	0,00%	0,00%	9,99%	3.032	3.032	2.961			
	Non KUR	11	15	11	127	1,32%	1,32%	1,32%	15,49%	116	116	112			
3	PWG	6	-	6	772	0,10%	0,10%	0,10%	11,51%	766	766	772			
	Cilem	6	-	6	772	0,10%	0,10%	0,10%	11,51%	766	766	772			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.125	1.795	1.125	3.631	1,19%	1,19%	1,19%	3,89%	2.506	2.506	1.835			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.125	1.795	1.125	3.631	1,24%	1,24%	1,24%	4,03%	2.506	2.506	1.835			
	Mitraguna & Others	1.125	1.795	1.125	3.631	1,44%	1,44%	1,44%	4,67%	2.506	2.506	1.835			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.141	1.882	1.141	7.562	0,87%	0,87%	0,92%	5,76%	6.420	6.420	5.680			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	60	169	60	70	0,19%	0,19%	0,19%	0,23%	11	11	(99)			
	KUR	-	110	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(110)			
	Non KUR	60	60	60	70	7,19%	7,19%	7,19%	8,61%	11	11	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.148	952	1.148	1.354	1,22%	1,22%	1,22%	1,45%	206	206	402			
	CF 1	320	320	320	320	9,15%	9,15%	9,15%	9,25%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.302	1.249	369	(53)	(409)	-24,67%	(409)	-24,67%			
2	Tabungan	126.686	126.686	119.451	119.829	3.155	379	(6.857)	-5,41%	(6.857)	-5,41%			
3	Deposito	26.269	26.269	26.540	26.447	(1.028)	(92)	178	0,68%	178	0,68%			
	Total	154.612	154.612	147.292	147.525	2.495	233	(7.087)	-4,58%	(7.087)	-4,58%			
	CASA	128.344	128.344	120.753	121.078	3.524	325	(7.266)	-5,66%	(7.266)	-5,66%			
	(%) CASA	83,01%	83,01%	81,98%	82,07%									
	FDR	119,46%	119,46%	128,83%	128,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	848	848	801	822	22	(26)	-3,08%	(26)	-3,08%				
2	Giro ISE	1	1	1	1	0	(0)	-1,10%	(0)	-1,10%				
3	Tabungan ISE	847	847	799	821	22	(26)	-3,08%	(26)	-3,08%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	187	187	187	187	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	75	75	75	-	-	0	-0	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	75	75	75	-	-	0	-0	0	0	0	(0)		
	• Local Champion	75	75	75	-	-	0	-0	0	0	0	(0)		
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-		
2	MBG	17.903	17.903	17.438	450	150	-300	-276	-465	-465	615	18.394	94,80%	(956)
	KUR	17.410	17.410	16.964	450	150	-300	-253	-445	-445	595	17.550	96,66%	(586)
	Non KUR	493	493	474	-	-	0	-23	-19	-19	19	844	56,12%	(371)
3	PWG	48.758	48.758	54.495	9.020	14.901	5.881	3.377	5.736	5.736	9.165	50.206	108,54%	4.289
	Cilem	24.693	24.693	28.023	2.031	4.640	2.609	977	3.330	3.330	1.310	25.536	109,74%	2.487
	Gadai	24.065	24.065	26.472	6.989	10.261	3.272	2.400	2.407	2.407	7.854	24.670	107,30%	1.802
4	CFG	117.967	117.967	117.747	1.538	1.268	-270	897	-220	-220	1.488	118.699	99,20%	(952)
	CF 1	4.176	4.176	4.099	-	-	0	59	-76	-76	76	4.310	95,11%	(211)
1	• Total Non Program	707	707	695	-	-	0	0	-12	-12	12	722	96,27%	(27)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.469	3.469	3.405	-	-	0	59	-64	-64	64	3.589	94,87%	(184)
	CF 2	113.791	113.791	113.648	1.538	1.268	-270	838	-144	-144	1.412	114.389	99,35%	(741)
	Mitraguna & Others	58.744	58.744	59.127	1.188	1.268	81	815	383	383	885	59.196	99,88%	(69)
	Pensiun	55.048	55.048	54.521	350	-	-350	23	-527	-527	527	55.193	98,78%	(672)
	Total Pembiayaan	184.703	184.703	189.755	11.008	16.319	5.311	3.998	5.052	5.052	11.267			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	75	75	75	-	100,00%	100,00%	0,00%	0,00%	(75)	(75)	(75)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	75	75	75	-	100,00%	100,00%	0,00%	0,00%	(75)	(75)	(75)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
2	MBG	218	391	218	1.661	1,22%	1,22%	9,52%	1,442	1,442	1,270			
	KUR	197	368	197	1.553	1,13%	1,13%	9,15%	1,356	1,356	1,185			
	Non KUR	21	23	21	108	4,31%	4,31%	22,74%	86	86	85			
3	PWG	191	78	191	4.872	0,39%	0,39%	8,94%	4.681	4.681	4.794			
	Cilem	191	-	191	4.033	0,77%	0,77%	14,39%	3.842	3.842	4.033			
	Gadai	-	78	-	839	0,00%	0,00%	3,17%	839	839	761			
4	CFG	1.227	1.914	1.227	2.472	1,04%	1,04%	2,10%	1.244	1.244	557			
	CF 1	86	90	86	370	2,06%	2,06%	9,02%	284	284	280			
	Total Griya	86	90	86	137	12,17%	12,17%	19,71%	51	51	47			
	Oto	-	-	-	233	0,00%	0,00%	6,84%	233	233	233			
	CF 2	1.141	1.825	1.141	2.102	1,00%	1,00%	1,85%	960	960	277			
	Mitraguna & Others	1.044	1.337	1.044	1.507	1,78%	1,78%	2,55%	463	463	170			
	Pensiun	98	488	98	594	0,18%	0,18%	1,09%	497	497	107			
	Total Pembiayaan	3.288	2.864	3.288	3.255	1,78%	1,78%	1,72%	(33)	(33)	390			

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	167.709	167.709	189.546	21.837	30,4%	PHR	1,87	2,11
2	Contribution Margin	11.234	11.234	14.647	3.413	-30,4%	CIF Payroll	1.698	1.784



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	27.036	27.036	25.104	25.122	3.008	18	(1.914)	-7,08%	(1.914)	-7,08%			
3	Deposito	2.015	2.015	1.985	1.985	(202)	0	(30)	-1,49%	(30)	-1,49%			
	Total	29.052	29.052	27.089	27.108	2.806	18	(1.944)	-6,69%	(1.944)	-6,69%			
	CASA	27.036	27.036	25.104	25.122	3.008	18	(1.914)	-7,08%	(1.914)	-7,08%			
	(%) CASA	93,06%	93,06%	92,67%	92,68%									
	FDR	67,94%	67,94%	72,44%	72,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.728	2.728	2.670	2.635	(35)	(93)	-3,41%	(93)	-3,41%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	2.728	2.728	2.670	2.635	(35)	(93)	-3,41%	(93)	-3,41%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	23	23	23	23	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	19.738	19.738	19.623	-	-	0	-281	-115	-115	115	20.447	95,97%	(824)
	KUR	18.662	18.662	18.551	-	-	0	-281	-111	-111	111	18.756	98,91%	(205)
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4	1.692	63,40%	(619)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	0
	Total Pembiayaan	19.738	19.738	19.623	-	-	0	-281	-115	-115	115			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.155	4.357	1.155	1.019	5,85%	5,85%	5,85%	5,19%	(136)	(136)	(3.337)			
	KUR	1.097	4.171	1.097	960	5,88%	5,88%	5,88%	5,18%	(136)	(136)	(3.211)			
	Non KUR	59	185	59	59	5,46%	5,46%	5,46%	5,47%	-	-	(127)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.155	4.357	1.155	1.019	5,85%	5,85%	5,85%	5,19%	(136)	(136)	(3.337)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.000	900	1.000	1.230	5,07%	5,07%	5,07%	6,27%	230	230	330			
	KUR	570	467	570	804	3,06%	3,06%	4,33%	4,33%	234	234	337			
	Non KUR	430	433	430	426	39,96%	39,96%	39,76%	(4)	(4)	(7)				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.000	900	1.000	1.230	5,07%	5,07% </td								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	396	396	221	217	(367)	(4)	(179)	-45,23%	(179)	-45,23%			
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%			
	Total	396	396	221	217	(367)	(4)	(179)	-45,23%	(179)	-45,23%			
	CASA	396	396	221	217	(367)	(4)	(179)	-45,23%	(179)	-45,23%			
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

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