



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	1.306.271	1.306.271	1.206.298	1.238.392	(209.976)	32.094	(67.879)	-5,20%	(67.879)	-5,20%			
2	Tabungan	5.489.217	5.489.217	5.236.861	5.232.552	(17.968)	(4.309)	(256.666)	-4,68%	(256.666)	-4,68%			
3	Deposito	1.616.443	1.616.443	1.646.107	1.647.596	(28.685)	1.489	31.153	1,93%	31.153	1,93%			
	Total	8.411.932	8.411.932	8.089.265	8.118.540	(256.630)	29.274	(293.392)	-3,49%	(293.392)	-3,49%			
	CASA	6.795.488	6.795.488	6.443.159	6.470.943	(227.945)	27.785	(324.545)	-4,78%	(324.545)	-4,78%			
	(%) CASA	80,78%	80,78%	79,65%	79,71%									
	FDR	81,75%	81,75%	85,10%	84,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	407.385	410.144		2.759	31.492	8,32%	31.492	8,32%			
2	Giro ISE	119.292	119.292	136.030	139.424		3.394	20.132	16,88%	20.132	16,88%			
3	Tabungan ISE	228.526	228.526	240.521	239.886		(635)	11.360	4,97%	11.360	4,97%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		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	955.229	955.229	936.114	1.400	1.305	-95	-14.059	-19.115	-19.115	20.420	0	0,00%	
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159			
	Non-Linkage	239.917	239.917	225.961	1.400	1.305	-95	-9.007	-13.956	-13.956	15.261			
	• Local Champion	175.414	175.414	163.858	-	-	0	-6.818	-11.556	-11.556	11.556			
	• Value Chain	64.503	64.503	62.103	1.400	1.305	(95)	-2.189	-2.400	-2.400	3.705			
2	MBG	1.065.809	1.065.809	1.047.595	45.126	15.196	-29.930	13.909	-18.214	-18.214	33.410	1.074.791	97,47%	(27.195)
	KUR	1.007.447	1.007.447	990.007	43.485	14.346	-29.139	13.938	-17.440	-17.440	31.786	1.013.359	97,70%	(23.353)
	Non KUR	58.362	58.362	57.589	1.641	850	-791	-29	-773	-773	1.623	61.431	93,75%	(3.842)
3	PWG	580.990	580.990	634.057	90.357	143.123	52.766	42.409	53.067	53.067	90.056	610.368	103,88%	23.689
	Cilem	401.351	401.351	440.535	46.950	62.229	15.279	35.178	39.184	39.184	23.044	422.492	104,27%	18.043
	Gadai	179.639	179.639	193.522	43.408	80.894	37.487	7.231	13.883	13.883	67.011	187.876	103,01%	5.646
4	CFG	4.274.955	4.274.955	4.266.194	119.184	67.914	-51.270	58.138	-8.761	-8.761	76.676	4.330.044	98,53%	(63.849)
	CF 1	914.408	914.408	907.459	25.324	8.508	-16.816	8.567	-6.949	-6.949	15.457	923.115	98,30%	(15.656)
	Total Griya	605.660	605.660	603.170	11.791	4.482	-7.309	0	-2.490	-2.490	6.972	609.020	99,04%	(5.850)
	• Total Non Program	457.747	457.747	456.417	11.152	4.482	-6.670	5.519	-1.330	-1.330	5.812			
	• Program	147.912	147.912	146.752	639	-	-639	-570	-1.160	-1.160	1.160			
	Oto	308.748	308.748	304.289	13.533	4.026	-9.507	8.567	-4.459	-4.459	8.485	314.095	96,88%	(9.806)
	CF 2	3.360.547	3.360.547	3.358.735	93.860	59.407	-34.453	49.571	-1.812	-1.812	61.219	3.406.929	98,59%	(48.194)
	Mitraguna & Others	2.797.690	2.797.690	2.796.629	86.597	53.327	-33.271	47.189	-1.061	-1.061	54.388	2.837.584	98,56%	(40.955)
	Pensiun	562.857	562.857	562.106	7.263	6.080	-1.183	2.382	-751	-751	6.831	569.345	98,73%	(7.239)
	Total Pembiayaan	6.876.983	6.876.983	6.883.961	256.067	227.538	-28.529	100.397	6.978	6.978	220.561			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25				Posisi	Penc.	Gap
1	SME	145	149	145	39.859	● 0,02%	● 0,02%	● 4,26%	39.714	39.714	39.710			
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Local Champion	145	149	145	11.908	● 0,06%	● 0,06%	● 5,27%	11.763	11.763	11.759			
	Value Chain	-	-	-	27.951	● 0,00%	● 0,00%	● 17,06%	27.951	27.951	27.951			
2	MBG	11.401	11.401	11.401	76.930	● 1,07%	● 1,07%	● 7,34%	65.529	65.529	65.529			
	KUR	8.946	8.946	8.946	68.611	● 0,89%	● 0,89%	● 6,93%	59.665	59.665	59.665			
	Non KUR	2.456	2.456	2.456	8.319	● 4,21%	● 4,21%	● 14,45%	5.864	5.864	5.864			
3	PWG	2.316	2.316	2.316	43.757	● 0,40%	● 0,40%	● 6,90%	41.442	41.442	41.442			
	Cilem	2.310	2.310	2.310	38.048	● 0,58%	● 0,58%	● 8,64%	35.738	35.738	35.738			
	Gadai	6	6	6	5.709	● 0,00%	● 0,00%	● 2,95%	5.703	5.703	5.703			
4	CFG	63.759	64.848	63.759	67.644	● 1,49%	● 1,49%	● 1,59%	3.886	3.886	2.797			
	CF 1	20.859	23.133	20.859	23.252	● 2,28%	● 2,28%	● 2,56%	2.394	2.394	119			
	Total Griya	16.535	19.164	16.535	19.406	● 2,73%	● 2,73%	● 3,22%	2.872	2.872	243			
	Oto	4.324	3.970	4.324	3.846	● 1,40%	● 1,40%	● 1,26%	(478)	(478)	(124)			
	CF 2	42.900	41.714	42.900	44.392	● 1,28%	● 1,28%	● 1,32%	1.492	1.492	2.678			
	Mitraguna & Others	41.050	40.668	41.050	42.904	● 1,47%	● 1,47%	● 1,53%	1.855	1.855	2.237			
	Pensiun	1.851	1.047	1.851	1.488	● 0,03%	● 0,03%	● 0,26%	(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	93.961	● 1,28%	● 1,28%	● 1,36%	5.602	5.602	3.966			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315	-2,7%
2	Contribution Margin	342.067	342.067	351.248	9.181	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Dec-24	Nov-25	Dec-25			

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	13.741	13.843	2.098	103	(127)	-0,91%	(127)	-0,91%			
2	Tabungan	365.569	365.569	318.730	319.811	16.361	1.081	(45.758)	-12,52%	(45.758)	-12,52%			
3	Deposito	105.958	105.958	107.438	107.938	(73)	500	1.980	1,87%	1.980	1,87%			
	Total	485.497	485.497	439.909	441.592	18.387	1.683	(43.905)	-9,04%	(43.905)	-9,04%			
	CASA	379.539	379.539	332.471	333.654	18.460	1.183	(45.885)	-12,09%	(45.885)	-12,09%			
	(%) CASA	78,18%	78,18%	75,58%	75,56%									
	FDR	77,76%	77,76%	85,60%	85,27%									

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	13.722	13.722	14.796	14.491		(305)	769	5,60%	769	5,60%			
2	Giro ISE	2.593	2.593	2.701	2.701		0	108	4,15%	108	4,15%			
3	Tabungan ISE	8.129	8.129	9.095	8.790		(305)	661	8,14%	661	8,14%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	176	176	176	176		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.504	-	-	0	-1.137	-153	-153	153	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.657	18.657	18.504	-	-	0	-1.137	-153	-153	153			
	• Local Champion	11.632	11.632	11.497	-	-	0	-119	-135	-135	135			
	• Value Chain	7.025	7.025	7.007	-	-	-	-1.018	-18	-18	18			
2	MBG	33.721	33.721	32.864	1.500	100	-1.400	442	-857	-857	957	34.487	95,29% (1.623)	
	KUR	31.276	31.276	30.503	1.300	100	-1.200	326	-773	-773	873	31.487	96,88% (984)	
	Non KUR	2.445	2.445	2.361	200	-	-200	116	-84	-84	84	3.000	78,69% (639)	
3	PWG	50.836	50.836	54.305	6.996	11.568	4.572	2.179	3.469	3.469	8.100	51.977	104,48% 2.327	
	Cilem	29.576	29.576	31.727	2.089	3.919	1.830	395	2.151	2.151	1.768	29.980	105,83% 1.747	
	Gadai	21.260	21.260	22.577	4.907	7.649	2.742	1.784	1.317	1.317	6.332	21.997	102,64% 580	
4	CFG	274.329	274.329	270.874	5.791	3.562	-2.229	-434	-3.455	-3.455	7.018	275.472	98,33% (4.599)	
	CF 1	15.567	15.567	15.372	565	120	-445	42	-194	-194	315	15.863	96,91% (490)	
1	• Total Non Program	4.207	4.207	4.187	158	-	-158	127	-20	-20	20	4.476	97,25% (123)	
	• Program	167	167	166	-	-	0	-1	-1	-1	1			
	Oto	11.193	11.193	11.020	408	120	-287	42	-174	-174	294	11.387	96,77% (367)	
	CF 2	258.763	258.763	255.501	5.226	3.442	-1.784	-477	-3.261	-3.261	6.703	259.610	98,42% (4.108)	
	Mitraguna & Others	235.439	235.439	232.022	5.226	3.088	-2.138	-497	-3.417	-3.417	6.505	236.185	98,24% (4.163)	
	Pensiun	23.323	23.323	23.480	-	354	354	20	156	156	198	23.425	100,23% 55	
	Total Pembiayaan	377.543	377.543	376.546	14.288	15.231	943	1.050	-997	-997	16.227			

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	18	18	18	8.814	0,10%	0,10%	47,63%	8.796	8.796	8.796			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	18	18	18	2.314	0,10%	0,10%	12,50%	2.296	2.296	2.296			
	Value Chain	-	-	-	6.500	0,00%	0,00%	56,54%	6.500	6.500	6.500			
2	MBG	430	1.638	430	2.602	1,28%	1,28%	7,92%	2.172	2.172	964			
	KUR	354	1.439	354	2.168	1,13%	1,13%	7,11%	1.813	1.813	729			
	Non KUR	76	199	76	434	3,12%	3,12%	18,39%	358	358	236			
3	PWG	-	4	-	5.300	0,00%	0,00%	9,76%	5.300	5.300	5.296			
	Cilem	-	-	-	4.228	0,00%	0,00%	13,32%	4.228	4.228	4.228			
	Gadai	-	-	4	1.073	0,00%	0,00%	4,75%	1.073	1.073	1.069			
4	CFG	1.111	1.012	1.111	11.483	0,40%	0,40%	4,24%	10.372	10.372	10.470			
	CF 1	420	59	420	2.127	2,70%	2,70%	13,84%	1.707	1.707	2.068			
	Total Griya	-	-	-	797	0,00%	0,00%	18,30%	797	797	797			
	Oto	420	59	420	1.331	3,76%	3,76%	12,08%	910	910	1.272			
	CF 2	690	953	690	9.355	0,27%	0,27%	3,66%	8.665	8.665	8.402			
	Mitraguna & Others	690	953	690	9.355	0,29%	0,29%	4,03%	8.665	8.665	8.402			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.702	3.903	3.702	3.248	0,98%	0,98%	0,86%	(454)	(454)	(655)			

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	432.533	432.533	485.497	52.964	1,1%	3.67	3.85	3.86
2	Contribution Margin	25.135	25.135	24.865	(270)		1.507	1.725	1.892



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	2.405	2.667	(1.152)	262	147	5,82%	147	5,82%			
2	Tabungan	250.285	250.285	241.356	241.690	(2.562)	333	(8.595)	-3,43%	(8.595)	-3,43%			
3	Deposito	77.102	77.102	78.184	78.176	(869)	(7)	1.074	1,39%	1.074	1,39%			
	Total	329.907	329.907	321.944	322.533	(4.583)	589	(7.374)	-2,24%	(7.374)	-2,24%			
	CASA	252.805	252.805	243.761	244.357	(3.714)	596	(8.448)	-3,34%	(8.448)	-3,34%			
	(%) CASA	76,63%	76,63%	75,72%	75,76%									
	FDR	42,37%	42,37%	43,63%	43,55%									

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	9.875	9.875	9.129	9.084	(44)	(790)	-8,00%	(790)	-8,00%				
2	Giro ISE	685	685	741	684	(57)	(1)	-0,12%	(1)	-0,12%				
3	Tabungan ISE	9.190	9.190	8.388	8.400	13	(790)	-8,59%	(790)	-8,59%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	85	85	85	85	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	29.566	29.566	28.864	950	350	-600	-143	-702	-702	1.052	29.173	98,94%	(309)
	KUR	26.529	26.529	25.901	800	350	-450	-203	-628	-628	978	26.722	96,93%	(821)
	Non KUR	3.037	3.037	2.963	150	-	-150	60	-74	-74	74	2.451	120,89%	
3	PWG	24.297	24.297	25.178	4.488	4.232	-256	3.050	881	881	3.352	25.281	99,59%	(102)
	Cilem	15.956	15.956	16.793	2.269	1.587	-682	1.829	837	837	750	16.535	101,56%	258
	Gadai	8.341	8.341	8.385	2.219	2.645	427	1.221	44	44	2.602	8.745	95,88%	(360)
4	CFG	85.909	85.909	86.434	2.326	1.976	-350	1.353	525	525	1.451	87.860	98,38%	(1.426)
	CF 1	22.123	22.123	22.106	678	547	-131	676	-17	-17	565	22.450	98,47%	(344)
1	• Total Non Program	3.853	3.853	3.813	-	-	0	0	-41	-41	41	3.942	96,72%	(129)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.294	678	547	-131	676	23	23	524	18.508	98,84%	(215)
	CF 2	63.785	63.785	64.328	1.648	1.429	-219	677	543	543	886	65.410	98,35%	(1.082)
	Mitraguna & Others	56.036	56.036	56.647	1.150	1.429	279	312	611	611	818	57.552	98,43%	(905)
	Pensiun	7.749	7.749	7.680	498	-	-498	364	-68	-68	68	7.858	97,74%	(177)
	Total Pembiayaan	139.772	139.772	140.476	7.764	6.559	-1.206	4.260	705	705	5.854			

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	1.288	2.018	1.288	3.528	4,36%	4,36%	12,22%	2.240	2.240	1.510			
	KUR	976	1.533	976	3.056	3,68%	3,68%	11,80%	2.079	2.079	1.523			
	Non KUR	312	485	312	473	10,26%	10,26%	15,95%	161	161	(12)			
3	PWG	-	-	-	1.273	0,00%	0,00%	0,00%	1.273	1.273	1.273			
	Cilem	-	-	-	1.184	0,00%	0,00%	0,00%	1.184	1.184	1.184			
	Gadai	-	-	-	89	0,00%	0,00%	0,00%	89	89	89			
4	CFG	480	499	480	4.963	0,56%	0,56%	0,574%	4.483	4.483	4.464			
	CF 1	274	293	274	2.820	1,24%	1,24%	12,76%	2.546	2.546	2.527			
	Total Griya	41	43	41	541	1,06%	1,06%	14,19%	500	500	498			
	Oto	233	250	233	2.279	1,28%	1,28%	12,46%	2.046	2.046	2.029			
	CF 2	206	207	206	2.143	0,32%	0,32%	3,33%	1.937	1.937	1.936			
	Mitraguna & Others	206	207	206	1.516	0,37%	0,37%	2,68%	1.310	1.310	1.309			
	Pensiun	-	-	-	627	0,00%	0,00%	8,16%	627	627	627			
	Total Pembiayaan	2.078	1.962	2.078	2.286	1,49%	1,49%	1,63%	208	208	325			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25
1	Asset (Retail) T	323.821	323.821	330.041	6.220		2,98	3,60
2	Contribution Margin	13.391	13.391	14.541	1.150	-8,6%	1.139	1.278



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	27.300	27.300	28.063	28.390	2.179	327	1.090	3,99%	1.090	3,99%			
2	Tabungan	216.636	216.636	221.143	220.796	5.802	(346)	4.160	1,92%	4.160	1,92%			
3	Deposito	18.051	18.051	21.313	21.298	215	(15)	3.246	17,98%	3.246	17,98%			
	Total	261.987	261.987	270.519	270.484	8.196	(35)	8.497	3,24%	8.497	3,24%			
	CASA	243.936	243.936	249.206	249.186	7.981	(20)	5.250	2,15%	5.250	2,15%			
	(%) CASA	93,11%	93,11%	92,12%	92,13%									
	FDR	65,95%	65,95%	63,72%	63,73%									

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	40.936	40.936	50.050	51.495		1.445	10.559	25,79%	10.559	25,79%			
2	Giro ISE	25.599	25.599	26.594	26.891		297	1.292	5,05%	1.292	5,05%			
3	Tabungan ISE	15.337	15.337	23.456	24.604		1.148	9.268	60,43%	9.268	60,43%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	223	223	223	223		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	775	775	762	-	-	0	-12	-13	-13	13	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	775	775	762	-	-	0	-12	-13	-13	13			
	• Local Champion	775	775	762	-	-	0	-12	-13	-13	13			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	44.377	44.377	43.481	1.825	300	-1.525	78	-897	-897	1.197	45.248	96,09%	(1.768)
	KUR	40.669	40.669	39.820	1.825	300	-1.525	170	-848	-848	1.148	40.968	97,20%	(1.148)
	Non KUR	3.709	3.709	3.660	-	-	0	-92	-48	-48	48	4.280	85,52%	(620)
3	PWG	15.862	15.862	16.688	2.751	2.621	-130	2.148	827	827	1.794	17.148	97,32%	(460)
	Cilem	12.088	12.088	13.043	2.042	1.742	-300	1.794	955	955	787	13.037	100,05%	7
	Gadai	3.774	3.774	3.645	709	879	170	354	-129	-129	1.008	4.112	88,65%	(467)
4	CFG	111.779	111.779	111.439	3.218	1.029	-2.189	2.166	-341	-341	1.369	113.811	97,92%	(2.372)
	CF 1	50.966	50.966	50.559	1.153	364	-789	440	-407	-407	770	51.394	98,37%	(835)
	Total Griya	38.050	38.050	37.701	379	-	-379	0	-349	-349	349	38.241	98,59%	(540)
1	• Total Non Program	37.824	37.824	37.475	379	-	-379	-47	-348	-348	348			
	• Program	226	226	226	-	-	0	-1	-1	-1	1			
	Oto	12.916	12.916	12.857	774	364	-410	440	-58	-58	422	13.153	97,75%	(296)
	CF 2	60.814	60.814	60.880	2.065	665	-1.400	1.726	66	66	599	62.417	97,54%	(1.537)
	Mitraguna & Others	57.307	57.307	57.400	2.065	665	-1.400	1.757	93	93	572	58.609	97,94%	(1.209)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	172.370	7.794	3.950	-3.845	4.380	-424	-424	4.373			

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	1.767	2.989	1.767	3.915	3.98	3,98%	3,98%	9,00%	2.147	2.147	926				
	KUR	1.240	2.147	1.240	3.098	3.05	3,05%	3,05%	7,78%	1.859	1.859	952				
	Non KUR	528	842	528	816	14,23	14,23%	14,23%	22,31%	289	289	(26)				
3	PWG	233	-	233	929	1,47	1,47%	1,47%	5,57%	696	696	929				
	Cilem	233	-	233	924	1,93	1,93%	1,93%	7,09%	692	692	924				
	Gadai	-	-	-	5	0,00	0,00%	0,00%	0,12%	5	5	5				
4	CFG	1.744	3.583	1.744	8.412	1,56	1,56%	1,56%	7,55%	6.668	6.668	4.829				
	CF 1	1.268	3.357	1.268	6.187	2,49	2,49%	2,49%	12,24%	4.919	4.919	2.830				
	Total Griya	843	2.936	843	5.558	2,21	2,21%	2,21%	14,74%	4.715	4.715	2.622				
	Oto	425	421	425	629	3,29	3,29%	3,29%	4,89%	204	204	208				
	CF 2	476	226	476	2.225	0,78	0,78%	0,78%	3,65%	1.749	1.749	1.999				
	Mitraguna & Others	476	226	476	2.225	0,83	0,83%	0,83%	3,88%	1.749	1.749	1.999				
	Pensiun	-	-	-	-	0,00	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	3.489	3.656	3.489	3.404	2,02	2,02%	2,02%	1,97%	(85)	(85)	(252)				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-25	Nov-25	Dec-25
1	Asset (Retail) T	237.820	237.820	262.061	24.241	4,5%	3.37	3.51	3.49
2	Contribution Margin	13.411	13.411	12.808	(603)		CIF Payroll	2.318	2.163



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	18.447	18.447	30.227	41.358	1.004	11.131	22.911	124,20%	22.911	124,20%			
2	Tabungan	208.885	208.885	203.702	206.482	(4.893)	2.780	(2.402)	-1,15%	(2.402)	-1,15%			
3	Deposito	44.573	44.573	44.421	44.421	(700)	0	(152)	-0,34%	(152)	-0,34%			
	Total	271.904	271.904	278.350	292.261	(4.589)	13.911	20.357	7,49%	20.357	7,49%			
	CASA	227.331	227.331	233.929	247.840	(3.889)	13.911	20.509	9,02%	20.509	9,02%			
	(%) CASA	83,61%	83,61%	84,04%	84,80%									
	FDR	152,80%	152,80%	151,63%	144,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	7.383	7.276	(107)	(23)	-0,32%	(23)	-0,32%				
2	Giro ISE	831	831	987	935	(52)	104	12,57%	104	12,57%				
3	Tabungan ISE	6.469	6.469	6.396	6.341	(55)	(128)	-1,98%	(128)	-1,98%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	159	159	159	159	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.813	-	-	0	-1.050	28	28	(28)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	14.785	14.785	14.813	-	-	0	-1.050	28	28	(28)			
	• Local Champion	11.512	11.512	11.396	-	-	0	-188	-116	-116	116			
	• Value Chain	3.273	3.273	3.417	-	-	-863	144	144	(144)				
2	MBG	48.412	48.412	47.703	800	950	150	-1.524	-709	-709	1.659	49.308	96,74% (1.605)	
	KUR	46.075	46.075	45.412	800	950	150	-1.446	-663	-663	1.613	46.348	97,98% (936)	
	Non KUR	2.337	2.337	2.291	-	-	0	-79	-46	-46	46	2.961	77,38% (670)	
3	PWG	35.618	35.618	39.903	7.367	12.995	5.628	2.083	4.286	4.286	8.710	37.290	107,01% 2.613	
	Cilem	18.317	18.317	20.650	2.543	3.556	1.013	1.529	2.332	2.332	2.332	19.268	107,17% 1.382	
	Gadai	17.300	17.300	19.254	4.824	9.440	4.616	554	1.953	1.953	7.486	18.022	106,83% 1.231	
4	CFG	316.654	316.654	319.636	8.447	7.783	-664	3.665	2.981	2.981	4.802	319.051	100,18% 585	
	CF 1	153.639	153.639	152.506	1.751	432	-1.319	190	-1.133	-1.133	1.565	153.986	99,04% (1.481)	
1	• Total Non Program	31.696	31.696	31.284	1.198	-	-1.198	755	-412	-412	412			
	• Program	105.841	105.841	105.008	-	-	0	-897	-834	-834	834			
	Oto	16.101	16.101	16.214	553	432	-121	190	113	113	320	16.326	99,31% (112)	
	CF 2	163.016	163.016	167.130	6.696	7.351	655	3.475	4.114	4.114	3.236	165.064	101,25% 2.066	
	Mitraguna & Others	151.176	151.176	155.287	6.596	7.251	655	3.479	4.112	4.112	3.199	152.890	101,57% 2.397	
	Pensiun	11.840	11.840	11.843	100	100	0	-4	3	3	97	12.175	97,28% (332)	
	Total Pembiayaan	415.469	415.469	422.055	16.614	21.728	5.114	3.173	6.585	6.585	15.143			

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	-	-	-	1.195	0,00%	0,00%	0,00%	8,07%	1.195	1.195	1.195		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	1.195	0,00%	0,00%	0,00%	8,07%	1.195	1.195	1.195		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	1.567	1.665	1.567	5.025	3,24%	3,24%	3,24%	10,53%	3.458	3.458	3.360		
	KUR	1.289	1.319	1.289	4.490	2,80%	2,80%	2,80%	9,89%	3.201	3.201	3.170		
	Non KUR	278	346	278	535	11,91%	11,91%	11,91%	23,37%	257	257	190		
3	PWG	4	-	4	2.080	0,01%	0,01%	0,01%	5,21%	2.076	2.076	2.080		
	Cilem	4	-	4	1.984	0,02%	0,02%	0,02%	9,61%	1.980	1.980	1.984		
	Gadai	-	-	-	96	0,00%	0,00%	0,00%	0,50%	96	96	96		
4	CFG	16.757	17.721	16.757	24.177	5,29%	5,29%	5,29%	7,56%	7.420	7.420	6.456		
	CF 1	15.777	16.551	15.777	23.157	10,27%	10,27%	10,27%	15,18%	7.380	7.380	6.606		
	Total Griya	15.271	16.112	15.271	22.351	11,10%	11,10%	11,10%	16,40%	7.080	7.080	6.239		
	Oto	506	439	506	806	3,14%	3,14%	3,14%	4,97%	300	300	367		
	CF 2	980	1.170	980	1.019	0,60%	0,60%	0,60%	0,61%	39	39	(151)		
	Mitraguna & Others	980	984	980	1.019	0,65%	0,65%	0,65%	0,66%	39	39	35		
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	-	(186)		
	Total Pembiayaan	18.327	19.386	18.327	32.476	4,41%	4,41%	4,41%	7,69%	14.149	14.149	13.090		

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	1.21%	1.21%	1.21%	1.21%	0	0	0	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Non-Linkage	179	179	179	179	1.21%	1.21%	1.21%	1.21%	0	0	0	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
2	MBG	2.028	1.762	2.030	5.025	3,64%	3,64%	3,64%	4,26%	268	268	2	
	KUR	1.759	1.450	1.619	4.490	3,15%	3,15%	3,15%	3,57%	170	170	(140)	
	Non KUR	312	269	312	410	13,34%	13,34%	13,34%	17,91%	98	98	142	
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-								



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	55.626	55.626	70.043	87.331	(3.124)	17.288	31.705	57,00%	31.705	57,00%			
2	Tabungan	265.050	265.050	252.321	251.297	7.577	(1.024)	(13.754)	-5,19%	(13.754)	-5,19%			
3	Deposito	108.525	108.525	108.834	108.831	(20.429)	(3)	306	0,28%	306	0,28%			
	Total	429.201	429.201	431.197	447.459	(15.977)	16.261	18.257	4,25%	18.257	4,25%			
	CASA	320.676	320.676	322.364	338.628	4.453	16.264	17.951	5,60%	17.951	5,60%			
	(%) CASA	74,71%	74,71%	74,76%	75,68%									
	FDR	131,19%	131,19%	131,67%	126,88%									

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	61.095	61.095	69.039	67.996	(1.044)	6.901	11,30%	6.901	11,30%				
2	Giro ISE	35.398	35.398	41.202	41.588	386	6.191	17,49%	6.191	17,49%				
3	Tabungan ISE	12.777	12.777	14.917	13.487	(1.429)	710	5,56%	710	5,56%				
4	Deposito ISE	12.920	12.920	12.920	12.920	0	0	0,00%	0	0,00%				
5	CIF ISE	215	215	215	215	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	254.998	254.998	252.765	-	-	0	-3.197	-2.233	-2.233	2.233	0	0,00%	
	Linkage	238.931	238.931	237.588	-	-	-	-1.269	-1.343	-1.343	1.343			
	Non-Linkage	16.067	16.067	15.177	-	-	0	-1.928	-890	-890	890			
	• Local Champion	13.484	13.484	13.377	-	-	0	-341	-107	-107	107			
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783			
2	MBG	20.765	20.765	20.736	555	510	-45	305	-30	-30	540	20.358	101,86%	378
	KUR	20.063	20.063	20.046	555	510	-45	318	-17	-17	527	20.218	99,15%	(171)
	Non KUR	702	702	689	-	-	0	-13	-13	-13	13	140	491,46%	
3	PWG	35.608	35.608	38.241	6.177	10.488	4.311	2.853	2.633	2.633	7.855	36.775	103,99%	1.466
	Cilem	21.358	21.358	23.120	3.071	3.020	-50	2.817	1.762	1.762	1.258	21.894	105,60%	1.227
	Gadai	14.250	14.250	15.121	3.106	7.467	4.361	36	871	871	6.596	14.882	101,61%	239
4	CFG	251.678	251.678	256.001	9.859	8.487	-1.372	4.707	4.323	4.323	4.164	253.124	101,14%	2.877
	CF 1	25.008	25.008	27.171	1.600	2.600	1.000	-232	2.163	2.163	437	25.512	106,50%	1.658
	Total Griya	20.858	20.858	23.238	1.600	2.600	1.000	0	2.380	2.380	220	21.162	109,81%	2.076
1	• Total Non Program	20.858	20.858	23.238	1.600	2.600	1.000	2.219	2.380	2.380	220			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.151	4.151	3.933	-	-	0	-232	-217	-217	217	4.351	90,40%	(418)
	CF 2	226.670	226.670	228.831	8.259	5.887	-2.372	4.938	2.161	2.161	3.726	227.612	100,54%	1.219
	Mitraguna & Others	190.470	190.470	192.962	7.531	5.307	-2.224	4.506	2.491	2.491	2.816	191.209	100,92%	1.753
	Pensiun	36.200	36.200	35.869	728	580	-148	432	-331	-331	911	36.403	98,53%	(534)
	Total Pembiayaan	563.050	563.050	567.743	16.591	19.485	2.894	4.668	4.693	4.693	14.792			

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	-	-	-	2.343	0,00%	0,00%	0,93%	2.343	2.343	2.343			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.343	0,00%	0,00%	15,44%	2.343	2.343	2.343			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	8	61	8	1.167	0,04%	0,04%	5,63%	1.159	1.159	1.106			
	KUR	8	61	8	1.167	0,04%	0,04%	5,82%	1.159	1.159	1.106			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	45	-	45	2.523	0,13%	0,13%	6,60%	2.478	2.478	2.523			
	Cilem	45	-	45	1.852	0,21%	0,21%	8,01%	1.806	1.806	1.852			
	Gadai	-	-	-	672	0,00%	0,00%	4,44%	672	672	672			
4	CFG	3.291	4.421	3.291	8.634	1,31%	1,31%	3,37%	5.343	5.343	4.213			
	CF 1	39	143	39	214	0,16%	0,16%	0,79%	175	175	71			
	Total Griya	39	40	39	38	0,19%	0,19%	0,16%	(1)	(1)	(2)			
	Oto	-	-	102	176	0,00%	0,00%	4,47%	176	176	74			
	CF 2	3.252	4.278	3.252	8.420	1,43%	1,43%	3,68%	5.168	5.168	4.142			
	Mitraguna & Others	2.813	3.836	2.813	7.656	1,48%	1,48%	3,97%	4.843	4.843	3.820			
	Pensiun	439	443	439	764	1,21%	1,21%	2,13%	325	325	322			
	Total Pembiayaan	4.625	4.752	4.625	4.337	0,82%	0,82%	0,76%	(288)	(288)	(414)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (MtD)
1	Asset (Retail) T	453.809	453.809	597.661	143.852		3.08	3.42	3.41	(0,00)
2	Contribution Margin	22.485	22.485	25.919	3.434	-15,3%	2.793	3.362	3.694	332

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	656.325	656.325	505.248	504.853	(4.304)	(395)	(151.472)	-23,08%	(151.472)	-23,08%			
2	Tabungan	608.195	608.195	582.374	583.679	(4.365)	1.305	(24.516)	-4,03%	(24.516)	-4,03%			
3	Deposito	252.445	252.445	253.483	255.551	1.484	2.067	3.106	1,23%	3.106	1,23%			
	Total	1.516.965	1.516.965	1.341.105	1.344.083	(7.184)	2.978	(172.882)	-11,40%	(172.882)	-11,40%			
	CASA	1.264.520	1.264.520	1.087.622	1.088.532	(8.668)	910	(175.988)	-13,92%	(175.988)	-13,92%			
	(%) CASA	83,36%	83,36%	81,10%	80,99%									
	FDR	60,82%	60,82%	67,85%	67,70%									

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	46.596	46.596	50.628	52.043	1.415	5.447	11,69%	5.447	11,69%			
2	Giro ISE	26.836	26.836	30.927	32.241	1.314	5.404	20,14%	5.404	20,14%			
3	Tabungan ISE	17.698	17.698	17.640	17.741	101	43	0,24%	43	0,24%			
4	Deposito ISE	2.061	2.061	2.061	2.061	0	0	0,00%	0	0,00%			
5	CIF ISE	177	177	177	177	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	578.076	578.076	562.897	190	180	-10	-8.417	-15.179	-15.179	15.359	0	0,00%	
	Linkage	447.123	447.123	443.647	-	-	-	-3.452	-3.476	-3.476	3.476			
	Non-Linkage	130.953	130.953	119.250	190	180	-10	-4.965	-11.703	-11.703	11.883			
	• Local Champion	84.867	84.867	75.247	-	-	0	-5.216	-9.620	-9.620	9.620			
	• Value Chain	46.086	46.086	44.003	190	180	(10)	251	-2.083	-2.083	2.263			
2	MBG	17.453	17.453	16.967	600	-	-600	451	-487	-487	487	17.550	96,68%	(583)
	KUR	17.090	17.090	16.610	600	-	-600	358	-480	-480	480	17.169	96,75%	(559)
	Non KUR	364	364	357	-	-	0	93	-7	-7	7	382	93,59%	(24)
3	PWG	72.709	72.709	77.224	11.359	18.146	6.786	2.902	4.515	4.515	13.631	74.643	103,46%	2.580
	Cilem	34.043	34.043	36.589	3.383	4.644	1.261	2.845	2.546	2.546	2.097	34.982	104,60%	1.608
	Gadai	38.666	38.666	40.634	7.977	13.502	5.525	57	1.968	1.968	11.533	39.662	102,45%	973
4	CFG	254.415	254.415	252.914	7.734	2.925	-4.810	2.899	-1.501	-1.501	4.426	258.231	97,94%	(5.317)
	CF 1	57.156	57.156	56.534	1.728	278	-1.451	-19	-621	-621	899	57.500	98,32%	(966)
	Total Griya	44.842	44.842	44.558	1.450	170	-1.280	0	-284	-284	454	44.993	99,03%	(434)
1	• Total Non Program	44.842	44.842	44.558	1.450	170	-1.280	1.221	-284	-284	454			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	11.976	278	108	-171	-19	-338	-338	445	12.507	95,75%	(531)
	CF 2	197.260	197.260	196.380	6.006	2.647	-3.359	2.918	-880	-880	3.527	200.731	97,83%	(4.351)
	Mitraguna & Others	164.992	164.992	163.917	5.598	2.135	-3.463	2.988	-1.076	-1.076	3.211	168.188	97,46%	(4.271)
	Pensiun	32.267	32.267	32.463	408	512	-69	495	495	492	317	32.543	99,75%	(80)
	Total Pembiayaan	922.653	922.653	910.002	19.884	21.250	1.367	-2.164	-12.652	-12.652	33.902			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	21.845	0,00%	0,00%	21.845	21.845	21.845			
	Linkage	-	-	-	-	-	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	394	0,00%	0,00%	394	394	394			
	Value Chain	-	-	-	-	21.451	0,00%	0,00%	21.451	21.451	21.451			
2	MBG	-	-	-	-	807	0,00%	0,00%	807	807	807			
	KUR	-	-	-	-	753	0,00%	0,00%	753	753	753			
	Non KUR	-	-	-	-	53	0,00%	0,00%	53	53	53			
3	PWG	8	-	8	4.256	0,01%	0,01%	0,01%	5,51%	4.248	4.248	4.256		
	Cilem	8	-	8	2.845	0,02%	0,02%	0,02%	7,78%	2.838	2.838	2.845		
	Gadai	-	-	-	-	1.410	0,00%	0,00%	1.410	1.410	1.410			
4	CFG	1.884	3.699	1.884	7.835	0,74%	0,74%	0,74%	3,10%	5.951	5.951	4.136		
	CF 1	852	2.349	852	2.724	1,49%	1,49%	1,49%	4,82%	1.873	1.873	376		
	Total Griya	701	2.195	701	2.079	1,56%	1,56%	1,56%	4,66%	1.377	1.377	(116)		
	Oto	151	154	151	646	1,22%	1,22%	1,22%	5,39%	495	495	492		
	CF 2	1.032	1.350	1.032	5.110	0,52%	0,52%	0,52%	2,60%	4.078	4.078	3.760		
	Mitraguna & Others	1.032	979	1.032	3.982	0,63%	0,63%	0,63%	2,43%	2.950	2.950	3.003		
	Pensiun	-	370	-	1.128	0,00%	0,00%	0,00%	3,47%	1.128	1.128	757		
	Total Pembiayaan	1.892	3.699	1.892	34.742	0,21%	0,21%	0,21%	3,82%	32.850	32.850	31.043		

Kualitas Pembiayaan (NPF)

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



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	32.676	32.676	32.598	33.455	(1.859)	857	779	2,38%	779	2,38%			
2	Tabungan	352.883	352.883	343.814	338.180	12.568	(5.634)	(14.703)	-4,17%	(14.703)	-4,17%			
3	Deposito	70.766	70.766	73.014	72.748	3.774	(267)	1.982	2,80%	1.982	2,80%			
	Total	456.325	456.325	449.427	444.383	14.483	(5.044)	(11.943)	-2,62%	(11.943)	-2,62%			
	CASA	385.560	385.560	376.412	371.635	10.709	(4.777)	(13.925)	-3,61%	(13.925)	-3,61%			
	(%) CASA	84,49%	84,49%	83,75%	83,63%									
	FDR	88,07%	88,07%	89,31%	90,33%									

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	48.433	48.433	48.330	48.937	607	504	1,04%	504	1,04%			
2	Giro ISE	8.986	8.986	9.230	9.679	449	693	7,71%	693	7,71%			
3	Tabungan ISE	39.446	39.446	39.100	39.257	158	(189)	-0,48%	(189)	-0,48%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	208	208	208	208	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	52.110	52.110	51.293	-	-	0	-842	-817	-817	817	0	0,00%	
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298			
	Non-Linkage	23.776	23.776	23.257	-	-	0	-551	-519	-519	519			
	• Local Champion	21.084	21.084	20.580	-	-	0	-535	-504	-504	504			
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15			
2	MBG	31.249	31.249	30.349	1.800	500	-1.300	1.166	-899	-899	1.399	31.208	97,25% (859)	
	KUR	30.056	30.056	29.182	1.800	500	-1.300	1.197	-873	-873	1.373	30.206	96,61% (1.024)	
	Non KUR	1.193	1.193	1.167	-	-	0	-31	-26	-26	26	1.002	116,41%	
3	PWG	23.238	23.238	26.484	3.545	7.082	3.537	1.976	3.246	3.246	3.836	24.753	106,99% 1.730	
	Cilem	14.162	14.162	15.866	1.175	2.348	1.172	780	1.704	1.704	644	15.052	105,41% 814	
	Gadai	9.076	9.076	10.618	2.369	4.734	2.364	1.196	1.542	1.542	3.192	9.701	109,45% 917	
4	CFG	295.289	295.289	293.272	10.182	3.565	-6.617	3.166	-2.017	-2.017	5.582	297.492	98,58% (4.219)	
	CF 1	167.918	167.918	166.316	5.283	1.075	-4.208	-72	-1.602	-1.602	2.676	168.281	98,83% (1.965)	
	Total Griya	144.391	144.391	143.162	4.813	682	-4.131	0	-1.230	-1.230	1.912	144.473	99,09% (1.312)	
1	• Total Non Program	144.391	144.391	143.162	4.813	682	-4.131	1.339	-1.230	-1.230	1.912			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	23.155	470	393	-77	-72	-372	-372	765	23.808	97,26% (653)	
	CF 2	127.372	127.372	126.956	4.899	2.490	-2.409	3.239	-416	-416	2.906	129.210	98,26% (2.254)	
	Mitraguna & Others	122.078	122.078	121.707	4.849	2.490	-2.359	3.234	-371	-371	2.861	123.761	98,34% (2.054)	
	Pensiun	5.294	5.294	5.249	50	-	-50	5	-45	-45	45	5.449	96,33% (200)	
	Total Pembiayaan	401.886	401.886	401.399	15.527	11.147	-4.380	5.466	-488	-488	11.634			

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	1.123	1.419	1.123	1.740	3,59%	3,59%	5,73%	618	618	321			
	KUR	832	1.263	832	1.603	2,77%	2,77%	5,49%	771	771	340			
	Non KUR	291	156	291	137	24,36%	24,36%	11,77%	(153)	(153)	(19)			
3	PWG	37	-	37	2.403	0,16%	0,16%	9,07%	2.366	2.366	2.403			
	Cilem	37	-	37	1.725	0,26%	0,26%	10,87%	1.688	1.688	1.725			
	Gadai	-	-	-	678	0,00%	0,00%	6,39%	678	678	678			
4	CFG	3.240	2.895	3.240	14.575	1,10%	1,10%	4,97%	11.335	11.335	11.679			
	CF 1	2.408	2.084	2.408	11.864	1,43%	1,43%	7,13%	9.456	9.456	9.781			
	Total Griya	1.257	1.079	1.257	9.188	0,87%	0,87%	6,42%	7.931	7.931	8.109			
	Oto	1.151	1.004	1.151	2.676	4,89%	4,89%	11,56%	1.525	1.525	1.672			
	CF 2	831	812	831	2.710	0,65%	0,65%	2,13%	1.879	1.879	1.899			
	Mitraguna & Others	831	812	831	2.710	0,68%	0,68%	2,23%	1.879	1.879	1.899			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.730	1,29%	1,29%	1,43%	558	558	(1.804)			

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	431.152	431.152	458.082	26.930	5,5%	3,37	3,54	3,53
2	Contribution Margin	28.098	28.098	26.566	(1.532)		1.322	1.828	2.068



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	81	81	97	82	27	(15)	1	0,82%	1	0,82%			
2	Tabungan	167.984	167.984	158.581	157.968	1.689	(613)	(10.016)	-5,96%	(10.016)	-5,96%			
3	Deposito	22.146	22.146	21.774	21.774	1.095	0	(372)	-1,68%	(372)	-1,68%			
	Total	190.211	190.211	180.451	179.823	2.811	(628)	(10.388)	-5,46%	(10.388)	-5,46%			
	CASA	168.065	168.065	158.677	158.049	1.716	(628)	(10.015)	-5,96%	(10.015)	-5,96%			
	(%) CASA	88,36%	88,36%	87,93%	87,89%									
	FDR	121,89%	121,89%	126,31%	126,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.925	1.907		(18)	158	9,02%	158	9,02%			
2	Giro ISE	0	0	0	0		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.749	1.749	1.925	1.907		(18)	158	9,03%	158	9,03%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	92	92	92	92		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.834	-	-	0	-15	-8	-8	8	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.842	1.842	1.834	-	-	0	-15	-8	-8	8			
	• Local Champion	1.842	1.842	1.834	-	-	0	-15	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.957	60.957	59.428	2.600	475	-2.125	1.368	-1.529	-1.529	2.004	61.002	97,42%	(1.574)
	KUR	59.683	59.683	58.179	2.600	475	-2.125	1.398	-1.504	-1.504	1.979	59.990	96,98%	(1.810)
	Non KUR	1.274	1.274	1.248	-	-	0	-31	-25	-25	25	1.012	123,33%	
3	PWG	8.442	8.442	9.324	932	1.290	359	598	882	882	409	9.636	96,77%	(312)
	Cilem	8.442	8.442	9.324	932	1.290	359	598	882	882	409	9.388	99,32%	(64)
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	157.335	2.962	110	-2.852	1.685	-3.263	-3.263	3.373	161.619	97,35%	(4.283)
	CF 1	18.759	18.759	18.316	557	-	-557	393	-443	-443	443	18.994	96,43%	(678)
	Total Griya	3.744	3.744	3.706	-	-	0	0	-38	-38	38	3.778	98,10%	(72)
1	• Total Non Program	3.434	3.434	3.398	-	-	0	-39	-36	-36	36			
	• Program	310	310	308	-	-	0	-2	-2	-2	2			
	Oto	15.015	15.015	14.610	557	-	-557	393	-405	-405	405	15.216	96,02%	(606)
	CF 2	141.840	141.840	139.020	2.405	110	-2.295	1.292	-2.820	-2.820	2.930	142.625	97,47%	(3.605)
	Mitraguna & Others	138.082	138.082	135.281	2.405	110	-2.295	1.314	-2.800	-2.800	2.910	138.773	97,48%	(3.491)
	Pensiun	3.758	3.758	3.738	-	-	0	-23	-20	-20	20	3.852	97,04%	(114)
	Total Pembiayaan	231.840	231.840	227.921	6.493	1.875	-4.618	3.635	-3.919	-3.919	5.794			

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	-	-	-	-	598	0,00%	0,00%	32,58%	598	598	598		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	598	0,00%	0,00%	32,58%	598	598	598		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	70	113	70	1.947		0,11%	0,11%	3,28%	1.877	1.877	1.835		
	KUR	70	113	70	1.947		0,12%	0,12%	3,35%	1.877	1.877	1.835		
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	332	0,00%	0,00%	3,56%	332	332	332		
	Cilem	-	-	-	-	332	0,00%	0,00%	3,56%	332	332	332		
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.008	2.173	2.008	1.759		1,25%	1,25%	1,25%	(249)	(249)	(414)		
	CF 1	423	376	423	918		2,25%	2,25%	5,01%	496	496	542		
	Total Griya	107	109	107	237		2,86%	2,86%	6,39%	130	130	128		
	Oto	315	267	315	682		2,10%	2,10%	4,67%	366	366	414		
	CF 2	1.585	1.797	1.585	840		1,12%	1,12%	0,60%	(745)	(745)	(957)		
	Mitraguna & Others	1.585	1.797	1.585	840		1,15%	1,15%	0,62%	(745)	(745)	(957)		
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	2.078	2.286	2.078	4.636	0,90%	0,90%	2,03%	2.558	2.558	2.350			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		%	Penc.	Gap	
1	SME	750	750	750	750		40,72%	40,72%	40,91%	0	0	-		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	750	750	750	750		40,72%	40,72%	40,91%	0	0	-		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	56	58	56	55		0,09%	0,09%	0,09%	(1)	(1)	(3)		
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Non KUR	56	58	56	55		4,43%	4,43%	4,44%	(1)	(1)	(3)		
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.458	1.317	1.458	2.712		0,91%	0,91%	1,72%	1.253	1.253	1.395		
	CF 1	271	271	271	270		1,45%	1,45%	1,47%	(2)	(2)	(2)		
	Total Griya	140	140	140	138		3,73%							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.023	4.024	(139)	2	1.925	91,66%	1.925	91,66%			
2	Tabungan	103.033	103.033	97.388	96.987	3.267	(401)	(6.046)	-5,87%	(6.046)	-5,87%			
3	Deposito	40.693	40.693	41.283	41.283	(1.149)	0	591	1,45%	591	1,45%			
	Total	145.825	145.825	142.694	142.295	1.978	(399)	(3.531)	-2,42%	(3.531)	-2,42%			
	CASA	105.133	105.133	101.410	101.011	3.127	(399)	(4.121)	-3,92%	(4.121)	-3,92%			
	(%) CASA	72,09%	72,09%	71,07%	70,99%									
	FDR	64,28%	64,28%	65,98%	66,16%									

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	2.304	2.304	4.212	4.212		0	1.908	82,83%	1.908	82,83%			
2	Giro ISE	1.856	1.856	3.804	3.804		0	1.948	104,97%	1.948	104,97%			
3	Tabungan ISE	448	448	408	408		0	(40)	-8,88%	(40)	-8,88%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	99	99	99	99		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	26.618	26.618	26.323	870	600	-270	429	-295	-295	895	26.794	98,24%	(471)
	KUR	26.099	26.099	25.816	870	600	-270	446	-283	-283	883	26.224	98,45%	(408)
	Non KUR	519	519	507	-	-	0	-17	-12	-12	12	570	88,93%	(63)
3	PWG	7.473	7.473	8.177	1.090	1.188	98	879	704	704	485	8.279	98,76%	(103)
	Cilem	7.473	7.473	8.177	1.090	1.188	98	879	704	704	485	8.279	98,76%	(103)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	59.647	59.647	59.649	2.400	1.305	-1.095	2.765	2	2	1.303	61.751	96,60%	(2.102)
	CF 1	6.684	6.684	6.590	242	-	-242	413	-94	-94	94	6.824	96,58%	(233)
	Total Griya	348	348	343	-	-	0	0	-5	-5	5	368	93,10%	(25)
1	• Total Non Program	348	348	343	-	-	0	0	-5	-5	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.248	242	-	-242	413	-89	-89	89	6.455	96,78%	(208)
	CF 2	52.963	52.963	53.059	2.158	1.305	-853	2.352	96	96	1.209	54.928	96,60%	(1.869)
	Mitraguna & Others	43.218	43.218	43.079	2.158	950	-1.208	2.423	-139	-139	1.089	44.958	95,82%	(1.879)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	94.149	4.360	3.093	-1.267	4.073	411	411	2.683			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	292	215	292	3.261	1.10%	1,10%	1,10%	12,39%	2.969	2.969	3.046		
	KUR	241	215	241	3.124	0,92%	0,92%	12,10%	2.883	2.883	2.909			
	Non KUR	51	-	51	136	9,81%	9,81%	26,92%	86	86	136			
3	PWG	2	-	2	507	0,03%	0,03%	6,20%	505	505	507			
	Cilem	2	-	2	507	0,03%	0,03%	6,20%	505	505	507			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	724	583	724	4.356	1,21%	1,21%	7,30%	3.631	3.631	3.772			
	CF 1	299	301	299	2.208	4,47%	4,47%	33,51%	1.909	1.909	1.908			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	299	301	299	2.208	4,72%	4,72%	35,35%	1.909	1.909	1.908			
	CF 2	425	283	425	2.147	0,80%	0,80%	4,05%	1.722	1.722	1.865			
	Mitraguna & Others	348	203	348	2.072	0,80%	0,80%	4,81%	1.724	1.724	1.869			
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)			
	Total Pembiayaan	1.018	798	1.018	8.123	1,09%	1,09%	8,63%	7.105	7.105	7.325			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	311	573	311	322	1,17%	1,17%	1,22%	11	11	(251)			
	KUR	154	361	154	166	0,59%	0,59%	0,64%	12	12	(195)			
	Non KUR	158	212	158	156	30,35%	30,35%	30,80%	(1)	(1)	(56)			
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	198	198	198	397	0,37%	0,37%	0,75%	199	199	199			
	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	198												



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	45.891	45.891	46.628	47.959	(5.479)	1.331	2.068	4,51%	2.068	4,51%			
2	Tabungan	156.974	156.974	151.312	152.190	2.706	878	(4.784)	-3,05%	(4.784)	-3,05%			
3	Deposito	26.423	26.423	26.435	26.339	(173)	(97)	(85)	-0,32%	(85)	-0,32%			
	Total	229.288	229.288	224.376	226.487	(2.946)	2.112	(2.800)	-1,22%	(2.800)	-1,22%			
	CASA	202.864	202.864	197.940	200.148	(2.774)	2.208	(2.716)	-1,34%	(2.716)	-1,34%			
	(%) CASA	88,48%	88,48%	88,22%	88,37%									
	FDR	89,99%	89,99%	92,45%	91,59%									

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	14.350	14.350	14.650	14.678	27	328	2,28%	328	2,28%				
2	Giro ISE	222	222	253	252	(1)	30	13,46%	30	13,46%				
3	Tabungan ISE	12.328	12.328	12.597	12.626	29	298	2,42%	298	2,42%				
4	Deposito ISE	1.800	1.800	1.800	1.800	0	0	0,00%	0	0,00%				
5	CIF ISE	142	142	142	142	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.883	36.883	36.693	1.975	850	-1.125	660	-190	-190	1.040	36.980	99,22%	(287)
	KUR	36.001	36.001	35.840	1.975	850	-1.125	691	-162	-162	1.012	36.223	98,94%	(383)
	Non KUR	882	882	854	-	-	0	-31	-28	-28	28	757	112,70%	
3	PWG	20.756	20.756	23.066	2.708	4.161	1.453	1.781	2.310	2.310	1.851	21.831	105,66%	1.235
	Cilem	16.839	16.839	19.045	2.211	2.955	743	1.722	2.206	2.206	749	17.570	108,39%	1.475
	Gadai	3.918	3.918	4.022	497	1.206	709	60	104	104	1.102	4.261	94,38%	(240)
4	CFG	148.687	148.687	147.685	2.742	2.700	-42	1.474	-1.002	-1.002	3.702	150.535	98,11%	(2.850)
	CF 1	21.391	21.391	21.375	1.150	250	-900	-198	-15	-15	265	21.642	98,77%	(266)
	Total Griya	16.290	16.290	16.451	1.150	250	-900	0	161	161	89	16.365	100,52%	86
1	• Total Non Program	16.117	16.117	16.278	990	250	-740	916	161	161	89			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	5.101	5.101	4.924	-	-	0	-198	-176	-176	176	5.276	93,33%	(352)
	CF 2	127.296	127.296	126.309	1.592	2.450	858	1.672	-986	-986	3.436	128.893	98,00%	(2.584)
	Mitraguna & Others	85.341	85.341	84.484	1.500	1.920	420	1.869	-857	-857	2.777	86.539	97,62%	(2.056)
	Pensiun	41.955	41.955	41.826	92	530	438	-197	-129	-129	659	42.354	98,75%	(528)
	Total Pembiayaan	206.326	206.326	207.444	7.425	7.711	285	3.915	1.118	1.118	6.592			

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	26	32	26	1.887	0,07%	0,07%	5,14%	1.861	1.861	1.855			
	KUR	26	32	26	1.691	0,07%	0,07%	4,72%	1.665	1.665	1.659			
	Non KUR	-	-	-	196	0,00%	0,00%	23,00%	196	196	196			
3	PWG	29	-	29	1.413	0,14%	0,14%	6,12%	1.384	1.384	1.413			
	Cilem	29	-	29	1.413	0,17%	0,17%	7,42%	1.384	1.384	1.413			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	1.103	812	1.103	5.147	0,74%	0,74%	3,49%	4.044	4.044	4.335			
	CF 1	-	-	-	2.178	0,00%	0,00%	10,19%	2.178	2.178	2.178			
	Total Griya	-	-	-	1.822	0,00%	0,00%	11,07%	1.822	1.822	1.822			
	Oto	-	-	-	356	0,00%	0,00%	7,23%	356	356	356			
	CF 2	1.103	812	1.103	2.969	0,87%	0,87%	2,35%	1.866	1.866	2.157			
	Mitraguna & Others	702	492	702	2.886	0,82%	0,82%	3,42%	2.184	2.184	2.394			
	Pensiun	400	319	400	83	0,95%	0,95%	0,20%	(317)	(317)	(236)			
	Total Pembiayaan	1.157	844	1.157	8.446	0,56%	0,56%	4,07%	7.290	7.290	7.603			

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	137	281	137	137	0,37%	0,37%	0,37%	-	-	(144)			
	KUR	86	229	86	86	0,24%	0,24%	0,24%	-	-	(143)			
	Non KUR	51	52	51	51	5,81%	5,81%	6,00%	-	-	(1)			
3	PWG	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	1.331	1.546	1.331	1.517	0,90%	0,90%	1,03%	185	185	(29)			
	CF 1	170	170	170	-	0,79%	0,79%	0,00%	(170)	(170)	(170)			
	Total Griya	170	170	170										



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	140	140	365	347	31	(18)	206	146,87%	206	146,87%			
2	Tabungan	109.570	109.570	102.992	102.964	(523)	(28)	(6.605)	-6,03%	(6.605)	-6,03%			
3	Deposito	24.529	24.529	24.922	24.922	(173)	0	392	1,60%	392	1,60%			
	Total	134.239	134.239	128.279	128.233	(665)	(46)	(6.007)	-4,47%	(6.007)	-4,47%			
	CASA	109.710	109.710	103.357	103.311	(492)	(46)	(6.399)	-5,83%	(6.399)	-5,83%			
	(%) CASA	81,73%	81,73%	80,57%	80,57%									
	FDR	143,65%	143,65%	151,16%	151,21%									

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	2.151	2.151	1.875	1.876	1	(274)	(274)	-12,76%	(274)	-12,76%			
2	Giro ISE	114	114	219	225	6	112	112	98,35%	112	98,35%			
3	Tabungan ISE	2.037	2.037	1.656	1.651	(5)	(386)	(386)	-18,95%	(386)	-18,95%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	147	147	147	147	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	22.593	22.593	22.612	850	800	-50	271	19	19	781	22.562	100,22%	50
	KUR	21.495	21.495	21.545	850	800	-50	317	50	50	750	21.652	99,51%	(106)
	Non KUR	1.098	1.098	1.067	-	-	0	-46	-31	-31	31	911	117,19%	
3	PWG	7.428	7.428	7.879	471	835	364	123	451	451	384	8.324	94,65%	(445)
	Cilem	7.428	7.428	7.879	471	835	364	123	451	451	384	8.324	94,65%	(445)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	162.807	162.807	163.414	5.307	3.950	-1.357	2.369	606	606	3.344	165.246	98,89%	(1.833)
	CF 1	7.785	7.785	7.585	-	-	0	-563	-200	-200	200	7.946	95,45%	(361)
	Total Griya	1.713	1.713	1.694	-	-	0	-18	-18	-18	18	1.749	96,90%	(54)
1	• Total Non Program	1.713	1.713	1.694	-	-	0	-18	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.891	-	-	0	-563	-182	-182	182	6.198	95,05%	(307)
	CF 2	155.022	155.022	155.828	5.307	3.950	-1.357	2.932	806	806	3.144	157.300	99,06%	(1.472)
	Mitraguna & Others	87.772	87.772	89.049	4.182	3.584	-598	2.778	1.276	1.276	2.308	89.681	99,30%	(632)
	Pensiun	67.250	67.250	66.780	1.125	366	-759	155	-470	-470	836	67.619	98,76%	(840)
	Total Pembiayaan	192.828	192.828	193.905	6.628	5.585	-1.043	2.763	1.077	1.077	4.508			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	185	469	185	2.650	0,82%	0,82%	0,82%	11,72%	2.466	2.466	2.181		
	KUR	185	469	185	2.580	0,86%	0,86%	0,86%	11,98%	2.395	2.395	2.111		
	Non KUR	-	-	-	70	0,00%	0,00%	0,00%	6,57%	70	70	70		
3	PWG	58	-	58	1.133	0,78%	0,78%	0,78%	14,38%	1.075	1.075	1.133		
	Cilem	58	-	58	1.133	0,78%	0,78%	0,78%	14,38%	1.075	1.075	1.133		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	372	-	372	2.483	0,23%	0,23%	0,23%	1,52%	2.111	2.111	2.483		
	CF 1	-	-	-	439	0,00%	0,00%	0,00%	5,78%	439	439	439		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-	-	439	0,00%	0,00%	0,00%	7,45%	439	439	439		
	CF 2	372	-	372	2.044	0,24%	0,24%	0,24%	1,31%	1.672	1.672	2.044		
	Mitraguna & Others	-	-	-	1.339	0,00%	0,00%	0,00%	1,50%	1.339	1.339	1.339		
	Pensiun	372	-	372	705	0,55%	0,55%	0,55%	1,06%	333	333	705		
	Total Pembiayaan	528	477	528	518	0,27%	0,27%	0,27%	(10)	(10)	41			

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	165.916	165.916	199.066	33.150		2,64	2,91	3,01
2	Contribution Margin	7.913	7.913	10.372	2.459	-31,1%	1.091	1.455	1.618



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	350.268	350.268	352.261	350.334	(201.779)	(1.927)	66	0,02%	66	0,02%			
2	Tabungan	225.594	225.594	222.098	223.284	5.112	1.186	(2.310)	-1,02%	(2.310)	-1,02%			
3	Deposito	87.919	87.919	86.428	86.353	(487)	(75)	(1.566)	-1,78%	(1.566)	-1,78%			
	Total	663.781	663.781	660.787	659.971	(197.153)	(816)	(3.810)	-0,57%	(3.810)	-0,57%			
	CASA	575.862	575.862	574.359	573.618	(196.667)	(741)	(2.244)	-0,39%	(2.244)	-0,39%			
	(%) CASA	86,75%	86,75%	86,92%	86,92%									
	FDR	27,59%	27,59%	27,63%	27,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	23.074	23.168	94	2.612	12,70%	2.612	12,70%			
2	Giro ISE	36	36	25	25	0	(11)	-31,49%	(11)	-31,49%			
3	Tabungan ISE	18.921	18.921	21.450	21.544	94	2.623	13,86%	2.623	13,86%			
4	Deposito ISE	1.600	1.600	1.600	1.600	0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.128	-	-	0	-41	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Local Champion	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.523	60.523	59.205	2.151	900	-1.251	321	-1.318	-1.318	2.218	60.131	98,46%	(926)
	KUR	57.137	57.137	55.633	1.900	600	-1.300	191	-1.504	-1.504	2.104	57.478	96,79%	(1.845)
	Non KUR	3.386	3.386	3.572	251	300	49	130	186	186	114	2.653	134,64%	
3	PWG	21.916	21.916	23.504	1.687	2.626	939	714	1.588	1.588	1.038	22.283	105,48%	1.221
	Cilem	21.916	21.916	23.504	1.687	2.626	939	714	1.588	1.588	1.038	22.283	105,48%	1.221
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	99.543	99.543	98.758	2.772	1.407	-1.365	1.759	-785	-785	2.192	100.919	97,86%	(2.161)
	CF 1	45.423	45.423	44.784	1.641	275	-1.366	1.238	-639	-639	915	45.699	98,00%	(915)
	Total Griya	22.015	22.015	21.718	158	-	-158	0	-297	-297	297	22.097	98,28%	(379)
1	• Total Non Program	17.189	17.189	16.927	-	-	0	-186	-262	-262	262			
	• Program	4.827	4.827	4.791	158	-	-158	131	-35	-35	35			
	Oto	23.408	23.408	23.066	1.484	275	-1.208	1.238	-342	-342	618	23.602	97,73%	(536)
	CF 2	54.119	54.119	53.974	1.131	1.132	1	521	-145	-145	1.277	55.220	97,74%	(1.246)
	Mitraguna & Others	52.990	52.990	52.722	1.131	992	-139	577	-268	-268	1.260	53.910	97,80%	(1.188)
	Pensiun	1.129	1.129	1.252	-	140	140	-56	123	123	17	1.311	95,56%	(58)
	Total Pembiayaan	183.110	183.110	182.595	6.610	4.933	-1.677	2.752	-514	-514	5.448			

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	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	860	177	3.467	0,29%	0,29%	5,86%	3.290	3.290	2.607			
	KUR	177	764	177	3.134	0,31%	0,31%	5,63%	2.958	2.958	2.370			
	Non KUR	-	95	-	333	0,00%	0,00%	9,31%	333	333	237			
3	PWG	-	-	-	1.790	0,00%	0,00%	7,62%	1.790	1.790	1.790			
	Cilem	-	-	-	1.790	0,00%	0,00%	7,62%	1.790	1.790	1.790			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.334	1.453	1.334	4.093	1,34%	1,34%	4,14%	2.760	2.760	2.640			
	CF 1	1.156	1.453	1.156	3.082	2,54%	2,54%	6,88%	1.926	1.926	1.629			
	Total Griya	615	696	615	1.189	2,79%	2,79%	5,47%	574	574	493			
	Oto	540	757	540	1.893	2,31%	2,31%	8,21%	1.353	1.353	1.136			
	CF 2	178	-	178	1.011	0,33%	0,33%	1,87%	833	833	1.011			
	Mitraguna & Others	178	-	178	1.011	0,34%	0,34%	1,92%	833	833	1.011			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.465	1,44%	1,44%	1,35%	(163)	(163)	393			

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	145.538	145.538	663.781	518.243		3,10	3,76	3,74
2	Contribution Margin	8.104	8.104	14.246	6.142	-75,8%	405	1.599	1.785



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	462	462	362	410	(49)	48	(52)	-11,25%	(52)	-11,25%			
2	Tabungan	97.563	97.563	92.819	91.237	336	(1.582)	(6.327)	-6,48%	(6.327)	-6,48%			
3	Deposito	24.097	24.097	24.886	24.961	1	75	865	3,59%	865	3,59%			
	Total	122.122	122.122	118.067	116.608	287	(1.459)	(5.514)	-4,52%	(5.514)	-4,52%			
	CASA	98.026	98.026	93.181	91.647	286	(1.534)	(6.379)	-6,51%	(6.379)	-6,51%			
	(%) CASA	80,27%	80,27%	78,92%	78,59%									
	FDR	171,70%	171,70%	175,65%	177,85%									

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	1.724	1.724	1.317	1.345		28	(378)	-21,96%	(378)	-21,96%			
2	Giro ISE	46	46	31	79		49	33	70,84%	33	70,84%			
3	Tabungan ISE	1.677	1.677	1.287	1.266		(21)	(411)	-24,53%	(411)	-24,53%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	71	71	71	71		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	60.956	60.956	59.441	1.440	370	-1.070	58	-1.515	-1.515	1.885	63.016	94,33%	(3.575)
	KUR	57.384	57.384	56.000	1.440	370	-1.070	229	-1.383	-1.383	1.753	57.683	97,08%	(1.682)
	Non KUR	3.573	3.573	3.441	-	-	0	-171	-132	-132	132	5.334	64,52%	(1.892)
3	PWG	13.174	13.174	13.354	1.260	1.008	-252	705	180	180	827	13.779	96,91%	(425)
	Cilem	13.174	13.174	13.354	1.260	1.008	-252	705	180	180	827	13.779	96,91%	(425)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	135.548	135.548	134.589	2.524	414	-2.110	812	-959	-959	1.373	136.439	98,64%	(1.849)
	CF 1	31.143	31.143	30.963	469	280	-189	827	-180	-180	460	31.253	99,07%	(290)
1	• Total Non Program	15.973	15.973	16.106	115	280	165	0	133	133	147	16.021	100,53%	85
	• Program	-	-	-	-	-	0	0	0	0	-	-		
	Oto	15.169	15.169	14.857	354	-	-354	827	-313	-313	313	15.232	97,54%	(375)
	CF 2	104.406	104.406	103.627	2.055	134	-1.921	-15	-779	-779	913	105.186	98,52%	(1.560)
	Mitraguna & Others	93.868	93.868	93.155	1.965	134	-1.831	-33	-713	-713	847	94.547	98,53%	(1.393)
	Pensiun	10.537	10.537	10.472	90	-	-90	17	-66	-66	66	10.639	98,43%	(167)
	Total Pembiayaan	209.678	209.678	207.385	5.223	1.792	-3.432	1.575	-2.293	-2.293	4.085			

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	1.491	1.713	1.491	7.038	2,45%	2,45%	11,84%	5.547	5.547	5.325			
	KUR	1.132	1.281	1.132	6.203	1,97%	1,97%	11,08%	5.071	5.071	4.921			
	Non KUR	359	431	359	835	10,04%	10,04%	24,27%	477	477	404			
3	PWG	172	-	172	847	1,30%	1,30%	6,34%	675	675	847			
	Cilem	172	-	172	847	1,30%	1,30%	6,34%	675	675	847			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.390	2.264	2.390	6.650	1,76%	1,76%	4,94%	4.260	4.260	4.386			
	CF 1	181	224	181	1.949	0,58%	0,58%	6,30%	1.769	1.769	1.725			
	Total Griya	-	-	-	285	0,00%	0,00%	1,77%	285	285	285			
	Oto	181	224	181	1.664	1,19%	1,19%	11,20%	1.484	1.484	1.440			
	CF 2	2.210	2.040	2.210	4.700	2,12%	2,12%	4,54%	2.491	2.491	2.661			
	Mitraguna & Others	2.210	2.040	2.210	4.426	2,35%	2,35%	4,75%	2.216	2.216	2.386			
	Pensiun	-	-	-	274	0,00%	0,00%	2,62%	274	274	274			
	Total Pembiayaan	4.053	3.976	4.053	14.535	1,93%	1,93%	7,01%	10.482	10.482	10.558			

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	721	686	721	735	1,18%	1,18%	1,24%	14	14	49			
	KUR	564	528	564	579	0,98%	0,98%	1,03%	14	14	50			
	Non KUR	156	158	156	156	4,37%	4,37%	4,54%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.241	1.241	1.241	2.104	0,92%	0,92%	1,56%	863	863	863			
	CF 1	227	227	227	227	0,73%	0,73%	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	227	227	227	227	1,50%	1,50%	1,53%	-	-	-			
	CF 2	1.014</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	381	381	232	235	(428)	4	(145)	-38,13%	(145)	-38,13%			
2	Tabungan	110.485	110.485	108.010	107.956	(119)	(54)	(2.529)	-2,29%	(2.529)	-2,29%			
3	Deposito	16.981	16.981	17.087	17.087	11	0	106	0,62%	106	0,62%			
	Total	127.846	127.846	125.328	125.278	(536)	(50)	(2.568)	-2,01%	(2.568)	-2,01%			
	CASA	110.865	110.865	108.241	108.191	(547)	(50)	(2.674)	-2,41%	(2.674)	-2,41%			
	(%) CASA	86,72%	86,72%	86,37%	86,36%									
	FDR	120,72%	120,72%	122,29%	122,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.540	1.512	(29)	(316)	-17,28%	(316)	-17,28%				
2	Giro ISE	5	5	35	47		12	42	937,44%	42	937,44%			
3	Tabungan ISE	1.823	1.823	1.505	1.465	(40)	(358)	-19,66%	(358)	-19,66%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	101	101	101	101	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	62.077	62.077	60.469	2.955	100	-2.855	856	-1.608	-1.608	1.708	62.484	96,78%	(2.015)
	KUR	57.871	57.871	56.342	2.955	100	-2.855	983	-1.529	-1.529	1.629	58.254	96,72%	(1.912)
	Non KUR	4.206	4.206	4.127	-	-	0	-127	-79	-79	79	4.230	97,57%	(103)
3	PWG	11.503	11.503	12.964	1.308	1.831	523	1.198	1.461	1.461	369	12.208	106,19%	756
	Cilem	11.503	11.503	12.964	1.308	1.831	523	1.198	1.461	1.461	369	12.208	106,19%	756
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	80.757	80.757	79.824	1.157	227	-931	592	-932	-932	1.159	82.119	97,21%	(2.294)
	CF 1	7.892	7.892	7.473	91	97	5	148	-418	-418	515	8.079	92,50%	(606)
	Total Griya	5.453	5.453	4.997	-	-	0	0	-457	-457	457	5.508	90,71%	(512)
1	• Total Non Program	5.453	5.453	4.997	-	-	0	0	-457	-457	457			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.439	2.439	2.477	91	97	5	148	38	38	58	2.571	96,34%	(94)
	CF 2	72.865	72.865	72.351	1.066	130	-936	444	-514	-514	644	74.040	97,72%	(1.689)
	Mitraguna & Others	71.347	71.347	70.842	906	130	-776	292	-505	-505	635	72.282	98,01%	(1.441)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	Total Pembiayaan	154.337	154.337	153.258	5.420	2.157	-3.263	2.646	-1.079	-1.079	3.236			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	211	553	211	4.669	0,34%	0,34%	0,72%	4.458	4.458	4.116			
	KUR	183	175	183	3.832	0,32%	0,32%	0,60%	3.649	3.649	3.656			
	Non KUR	28	377	28	837	0,67%	0,67%	0,67%	20,29%	809	809	460		
3	PWG	28	-	28	884	0,25%	0,25%	0,25%	6,82%	856	856	884		
	Cilem	28	-	28	884	0,25%	0,25%	0,25%	6,82%	856	856	884		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	499	186	499	698	0,62%	0,62%	0,62%	0,87%	198	198	512		
	CF 1	499	-	499	540	6,33%	6,33%	6,33%	7,23%	41	41	540		
	Total Griya	415	-	415	415	7,60%	7,60%	7,60%	8,30%	-	-	415		
	Oto	85	-	85	126	3,48%	3,48%	3,48%	5,07%	41	41	126		
	CF 2	-	186	-	157	0,00%	0,00%	0,00%	0,22%	157	157	(28)		
	Mitraguna & Others	-	186	-	157	0,00%	0,00%	0,00%	0,22%	157	157	(28)		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	280	621	280	368	0,18%	0,18%	0,24%	88	88	(253)			

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	131.801	131.801	158.645	26.844		3,07	4,48	4,50
2	Contribution Margin	6.199	6.199	8.410	2.211	-35,7%	127	471	505



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	5.114	5.114	3.797	3.846	950	49	(1.267)	-24,79%	(1.267)	-24,79%			
2	Tabungan	62.342	62.342	56.176	56.182	(4.128)	6	(6.160)	-9,88%	(6.160)	-9,88%			
3	Deposito	13.260	13.260	15.935	15.935	(140)	0	2.675	20,17%	2.675	20,17%			
	Total	80.716	80.716	75.909	75.964	(3.318)	55	(4.752)	-5,89%	(4.752)	-5,89%			
	CASA	67.456	67.456	59.973	60.029	(3.178)	55	(7.427)	-11,01%	(7.427)	-11,01%			
	(%) CASA	83,57%	83,57%	79,01%	79,02%									
	FDR	124,47%	124,47%	130,93%	130,84%									

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	590	590	697	792		96	203	34,35%	203	34,35%			
2	Giro ISE	454	454	512	561		49	107	23,68%	107	23,68%			
3	Tabungan ISE	136	136	185	231		46	95	70,01%	95	70,01%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	34	34	34	34		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	-		
2	MBG	49.352	49.352	48.450	1.270	650	-620	-318	-902	-902	1.552	49.269	98,34%	(819)
	KUR	47.820	47.820	46.954	1.270	650	-620	-273	-866	-866	1.516	48.194	97,43%	(1.240)
	Non KUR	1.533	1.533	1.496	-	-	0	-45	-36	-36	36	1.075	139,17%	
3	PWG	9.984	9.984	10.061	946	545	-401	773	77	77	468	10.780	93,33%	(719)
	Cilem	9.984	9.984	10.061	946	545	-401	773	77	77	468	10.780	93,33%	(719)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	41.132	41.132	40.877	921	405	-516	154	-255	-255	660	42.186	96,90%	(1.308)
	CF 1	25.084	25.084	24.571	886	-	-886	-77	-513	-513	513	25.264	97,26%	(693)
	Total Griya	5.189	5.189	5.130	-	-	0	-59	-59	-59	59	5.245	97,82%	(114)
1	• Total Non Program	4.861	4.861	4.803	-	-	0	-57	-58	-58	58			
	• Program	329	329	328	-	-	0	-2	-1	-1	1			
	Oto	19.895	19.895	19.441	886	-	-886	-77	-454	-454	454	20.019	97,11%	(578)
	CF 2	16.048	16.048	16.306	35	405	370	231	258	258	147	16.922	96,36%	(616)
	Mitraguna & Others	11.187	11.187	11.239	35	175	140	257	52	52	123	11.828	95,02%	(589)
	Pensiun	4.862	4.862	5.068	-	230	230	-26	206	206	24	5.094	99,48%	(26)
	Total Pembiayaan	100.469	100.469	99.389	3.138	1.600	-1.537	609	-1.080	-1.080	2.680			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	57	285	57	1.973	57	0,12%	0,12%	4,07%	1.916	1.916	1.688				
	KUR	57	285	57	1.807	57	0,12%	0,12%	3,85%	1.750	1.750	1.522				
	Non KUR	-	-	-	166	166	0,00%	0,00%	11,08%	166	166	166				
3	PWG	12	-	12	645	12	0,12%	0,12%	6,42%	633	633	645				
	Cilem	12	-	12	645	12	0,12%	0,12%	6,42%	633	633	645				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.704	2.516	1.704	3.492	1.704	4,14%	4,14%	4,14%	1.788	1.788	975				
	CF 1	835	980	835	1.619	835	3,33%	3,33%	6,59%	784	784	640				
	Total Griya	61	62	61	192	61	1,18%	1,18%	3,75%	131	131	130				
	Oto	774	917	774	1.427	774	3,89%	3,89%	7,34%	653	653	509				
	CF 2	869	1.537	869	1.872	869	5,41%	5,41%	11,48%	1.004	1.004	336				
	Mitraguna & Others	869	1.176	869	1.872	869	7,76%	7,76%	16,66%	1.004	1.004	697				
	Pensiun	-	361	-	-	0	0,00%	0,00%	0,00%	-	-	(361)				
	Total Pembiayaan	1.773	2.801	1.773	6.110	1.773	1,77%	1,77%	6,15%	4.337	4.337	3.309				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	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	142	253	142	200	142	0,29%	0,29%	0,41%	57	57	(53)				
	KUR	60	170	60	117	60	0,12%	0,12%	0,25%	57	57	(53)				
	Non KUR	83	83	83	83	83	5,39%	5,39%	5,52%	-	-	-				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	868	647	868	882	868										



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	23.093	23.093	22.175	22.176	456	1	(917)	-3,97%	(917)	-3,97%			
2	Tabungan	256.654	256.654	241.143	241.936	8.983	793	(14.718)	-5,73%	(14.718)	-5,73%			
3	Deposito	34.986	34.986	37.363	37.183	268	(180)	2.197	6,28%	2.197	6,28%			
	Total	314.733	314.733	300.681	301.295	9.707	615	(13.438)	-4,27%	(13.438)	-4,27%			
	CASA	279.747	279.747	263.317	264.112	9.439	795	(15.635)	-5,59%	(15.635)	-5,59%			
	(%) CASA	88,88%	88,88%	87,57%	87,66%									
	FDR	86,27%	86,27%	91,28%	91,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	4.961	4.977		15	(146)	-2,85%	(146)	-2,85%			
2	Giro ISE	671	671	707	724		17	53	7,92%	53	7,92%			
3	Tabungan ISE	4.452	4.452	4.254	4.253		(2)	(199)	-4,47%	(199)	-4,47%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	112	112	112	112		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.267	-	-	0	-52	-326	-326	326	0	0,00%	
	Linkage	924	924	882	-	-	-	-39	-42	-42	42			
	Non-Linkage	669	669	385	-	-	0	-12	-284	-284	284			
	• Local Champion	669	669	385	-	-	0	-12	-284	-284	284			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	73.645	73.645	73.568	4.045	1.950	-2.095	1.411	-77	-77	2.027	74.847	98,29%	(1.279)
	KUR	69.530	69.530	69.324	4.045	1.600	-2.445	1.561	-205	-205	1.805	69.871	99,22%	(547)
	Non KUR	4.115	4.115	4.244	-	350	350	-150	128	128	222	4.976	85,28%	(732)
3	PWG	28.268	28.268	30.905	4.663	8.723	4.060	2.478	2.637	2.637	6.086	29.473	104,86%	1.432
	Cilem	18.867	18.867	21.107	1.992	3.730	1.738	1.297	2.239	2.239	1.491	19.682	107,24%	1.424
	Gadai	9.400	9.400	9.798	2.671	4.993	2.322	1.181	398	398	4.595	9.790	100,08%	8
4	CFG	168.022	168.022	168.717	7.848	4.615	-3.233	6.037	695	695	3.920	169.241	99,69%	(524)
	CF 1	44.251	44.251	43.782	515	-	-515	48	-469	-469	469	44.503	98,38%	(721)
	Total Griya	38.657	38.657	38.316	321	-	-321	0	-340	-340	340	38.759	98,86%	(443)
1	• Total Non Program	15.924	15.924	15.690	-	-	0	-277	-234	-234	234			
	• Program	22.733	22.733	22.626	321	-	-321	164	-106	-106	106			
	Oto	5.595	5.595	5.466	194	-	-194	48	-129	-129	129	5.744	95,15%	(279)
	CF 2	123.771	123.771	124.935	7.333	4.615	-2.718	5.989	1.164	1.164	3.451	124.737	100,16%	197
	Mitraguna & Others	108.996	108.996	110.244	6.511	4.615	-1.896	5.347	1.248	1.248	3.367	109.679	100,52%	565
	Pensiun	14.774	14.774	14.690	822	-	-822	642	-84	-84	84	15.058	97,56%	(367)
	Total Pembiayaan	271.528	271.528	274.456	16.556	15.288	-1.267	9.876	2.928	2.928	12.360			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	686	1.497	686	5.479	0,93%	0,93%	0,93%	7,45%	4.794	4.794	3.982				
	KUR	397	890	397	4.707	0,57%	0,57%	0,57%	6,79%	4.310	4.310	3.817				
	Non KUR	289	607	289	772	7,01%	7,01%	7,01%	18,19%	483	483	165				
3	PWG	42	-	42	1.555	0,15%	0,15%	0,15%	5,03%	1.513	1.513	1.555				
	Cilem	42	-	42	1.384	0,22%	0,22%	0,22%	5,56%	1.343	1.343	1.384				
	Gadai	-	-	-	170	0,00%	0,00%	0,00%	1,74%	170	170	170				
4	CFG	1.944	4.628	1.944	14.366	1,16%	1,16%	1,16%	8,51%	12.422	12.422	9.738				
	CF 1	1.760	3.322	1.760	5.453	3,98%	3,98%	3,98%	12,46%	3.693	3.693	2.132				
	Total Griya	1.626	3.064	1.626	4.329	4,21%	4,21%	4,21%	11,30%	2.702	2.702	1.265				
	Oto	134	258	134	1.125	2,40%	2,40%	2,40%	20,58%	991	991	867				
	CF 2	2367	1.528	2.367	2.365	1,91%	1,91%	1,91%	1,89%	8.729	8.729	7.606				
	Mitraguna & Others	2.073	1.234	2.073	2.071	1,90%	1,90%	1,90%	1,88%	8.729	8.729	7.606				
	Pensiun	294	294	294	294	0,11%	0,11%	0,11%	2,00%	(0)	(0)	(0)				
	Total Pembiayaan	4.473	3.477	4.473	4.851	1,65%	1,65%	1,65%	1,77%	378	378	1.375				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-25	Nov-25	Dec-25
1	Asset (Retail) T	292.870	292.870	314.733	21.863	3,6%	PHR	3,22	3,55
2	Contribution Margin	17.537	17.537	16.910	(627)		CIF Payroll	1.151	1.230



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.779	8.765	(2)	(14)	256	3,01%	256	3,01%			
2	Tabungan	235.306	235.306	234.119	231.389	(124.041)	(2.730)	(3.917)	-1,66%	(3.917)	-1,66%			
3	Deposito	67.982	67.982	68.530	68.354	1.837	(177)	372	0,55%	372	0,55%			
	Total	311.796	311.796	311.429	308.507	(122.206)	(2.921)	(3.289)	-1,05%	(3.289)	-1,05%			
	CASA	243.814	243.814	242.898	240.154	(124.043)	(2.745)	(3.661)	-1,50%	(3.661)	-1,50%			
	(%) CASA	78,20%	78,20%	77,99%	77,84%									
	FDR	41,99%	41,99%	42,94%	43,35%									

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	12.654	12.654	13.167	13.226	59	572	4,52%	572	4,52%			
2	Giro ISE	1.786	1.786	1.906	1.906	(0)	120	6,73%	120	6,73%			
3	Tabungan ISE	9.818	9.818	10.211	10.270	59	452	4,60%	452	4,60%			
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%			
5	CIF ISE	115	115	115	115	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	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	14.129	14.129	13.847	-	-	0	-392	-282	-282	282	14.246	97,20%	(398)
	KUR	12.755	12.755	12.476	-	-	0	-389	-280	-280	280	12.771	97,69%	(295)
	Non KUR	1.374	1.374	1.372	-	-	0	-3	-2	-2	2	1.475	93,00%	(103)
3	PWG	15.393	15.393	16.971	2.838	3.399	561	1.722	1.578	1.578	1.821	16.598	102,25%	373
	Cilem	11.471	11.471	11.886	1.628	1.125	-503	1.574	415	415	709	12.332	96,38%	(446)
	Gadai	3.922	3.922	5.084	1.210	2.274	1.065	148	1.162	1.162	1.112	4.266	119,19%	819
4	CFG	101.402	101.402	102.906	3.668	2.458	-1.210	3.795	1.504	1.504	953	103.866	99,08%	(960)
	CF 1	26.966	26.966	27.804	1.706	1.254	-452	1.408	837	837	416	27.577	100,82%	226
	Total Griya	14.837	14.837	14.667	-	-	0	0	-170	-170	170	15.123	96,98%	(456)
1	• Total Non Program	14.417	14.417	14.249	-	-	0	-127	-167	-167	167			
	• Program	420	420	417	-	-	0	-3	-3	-3	3			
	Oto	12.130	12.130	13.137	1.706	1.254	-452	1.408	1.007	1.007	246	12.454	105,48%	683
	CF 2	74.436	74.436	75.103	1.962	1.204	-758	2.387	667	667	537	76.288	98,45%	(1.186)
	Mitraguna & Others	73.001	73.001	73.471	1.962	1.000	-962	2.058	470	470	530	74.577	98,52%	(1.106)
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	133.724	6.505	5.857	-649	5.125	2.800	2.800	3.056			

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	106	514	106	348	0,75%	0,75%	2,51%	242	242	(167)			
	KUR	106	514	106	348	0,83%	0,83%	2,79%	242	242	(167)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	333	-	333	1.154	2,16%	2,16%	6,80%	820	820	1.154			
	Cilem	333	-	333	884	2,90%	2,90%	7,44%	551	551	884			
	Gadai	-	-	-	270	0,00%	0,00%	5,31%	270	270	270			
4	CFG	1.297	1.446	1.297	3.803	1,28%	1,28%	3,70%	2.506	2.506	2.357			
	CF 1	571	649	571	2.193	2,12%	2,12%	7,89%	1.622	1.622	1.544			
	Total Griya	461	460	461	1.660	3,11%	3,11%	11,32%	1.199	1.199	1.201			
	Oto	110	189	110	533	0,91%	0,91%	4,05%	422	422	343			
	CF 2	726	797	726	1.611	0,98%	0,98%	2,14%	885	885	813			
	Mitraguna & Others	726	797	726	1.611	0,99%	0,99%	2,19%	885	885	813			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.736	1.960	1.736	5.305	1,33%	1,33%	3,97%	3.568	3.568	3.344			

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	9.884	9.863	9.884	9.903	69,96%	69,96%	71,51%	18	18	40			
	KUR	8.569	8.547	8.569	8.587	67,18%	67,18%	68,83%	18	18	40			
	Non KUR	1.315	1.316	1.315	1.315	95,74%	95,74%	95,88%	-	-	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,07%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.446	1.389	1.446	1.610	1,43%	1,43%	1,56%	165	165	221			
	CF 1	229	231	229	229	0,85%	0,85%	0,82%	-	-	(2)			
	Total Griya	114	116	114	114	0,77%	0,77%	0,78%	-	-	(2			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	8.224	8.691	420	467	1.010	13,15%	1.010	13,15%			
2	Tabungan	173.992	173.992	172.665	172.534	21.167	(131)	(1.458)	-0,84%	(1.458)	-0,84%			
3	Deposito	29.204	29.204	27.326	27.122	1.265	(204)	(2.082)	-7,13%	(2.082)	-7,13%			
	Total	210.876	210.876	208.215	208.346	22.851	132	(2.530)	-1,20%	(2.530)	-1,20%			
	CASA	181.673	181.673	180.889	181.224	21.586	335	(448)	-0,25%	(448)	-0,25%			
	(%) CASA	86,15%	86,15%	86,88%	86,98%									
	FDR	97,40%	97,40%	100,17%	100,11%									

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	10.208	10.208	11.341	12.140		799	1.932	18,93%	1.932	18,93%			
2	Giro ISE	3.766	3.766	4.902	5.425		523	1.659	44,06%	1.659	44,06%			
3	Tabungan ISE	6.442	6.442	6.439	6.715		276	273	4,24%	273	4,24%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	111	111	111	111		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	19.990	19.990	19.492	1.075	150	-925	698	-498	-498	648	20.577	94,73%	(1.085)
	KUR	18.928	18.928	18.459	1.075	150	-925	731	-469	-469	619	19.046	96,92%	(587)
	Non KUR	1.062	1.062	1.033	-	-	0	-33	-28	-28	28	1.532	67,47%	(498)
3	PWG	33.132	33.132	38.689	6.670	17.583	10.913	1.280	5.558	5.558	12.025	34.212	113,09%	4.477
	Cilem	14.772	14.772	17.060	2.022	3.127	1.105	1.619	2.287	2.287	840	15.283	111,63%	1.777
	Gadai	18.360	18.360	21.630	4.647	14.455	9.808	-339	3.270	3.270	11.185	18.930	114,26%	2.700
4	CFG	152.281	152.281	150.393	4.415	931	-3.484	2.560	-1.889	-1.889	2.820	154.798	97,15%	(4.405)
	CF 1	20.495	20.495	20.131	1.355	-	-1.355	619	-364	-364	364	20.984	95,93%	(854)
	Total Griya	12.083	12.083	11.977	450	-	-450	0	-106	-106	106	12.373	96,80%	(396)
1	• Total Non Program	12.083	12.083	11.977	450	-	-450	343	-106	-106	106			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.154	905	-	-905	619	-258	-258	258	8.611	94,68%	(458)
	CF 2	131.786	131.786	130.262	3.060	931	-2.129	1.940	-1.524	-1.524	2.455	133.813	97,35%	(3.551)
	Mitraguna & Others	118.525	118.525	117.020	3.060	851	-2.209	2.057	-1.505	-1.505	1.203	120.390	97,20%	(3.370)
	Pensiun	13.261	13.261	13.242	-	80	80	-117	-19	-19	99	13.423	98,65%	(182)
	Total Pembiayaan	205.403	205.403	208.574	12.160	18.664	6.504	4.537	3.171	3.171	15.492			

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	416	441	416	2.680		2,08%	2,08%	13,75%	2.263	2.263	2.238				
	KUR	416	441	416	2.514		2,20%	2,20%	13,62%	2.098	2.098	2.073				
	Non KUR	-	-	-	166		0,00%	0,00%	16,02%	166	166	166				
3	PWG	482	-	482	3.722		1,45%	1,45%	9,62%	3.240	3.240	3.722				
	Cilem	482	-	482	3.178		3,26%	3,26%	18,63%	2.697	2.697	3.178				
	Gadai	-	-	-	543		0,00%	0,00%	2,51%	543	543	543				
4	CFG	978	854	978	2.296		0,64%	0,64%	1,53%	1.318	1.318	1.442				
	CF 1	401	637	401	1.061		1,95%	1,95%	5,27%	660	660	423				
	Total Griya	337	341	337	558		2,79%	2,79%	4,66%	221	221	218				
	Oto	64	297	64	503		0,76%	0,76%	6,17%	439	439	206				
	CF 2	577	216	577	1.235		0,44%	0,44%	0,95%	658	658	1.018				
	Mitraguna & Others	385	216	385	548		0,32%	0,32%	0,47%	163	163	331				
	Pensiun	192	-	192	687		1,45%	1,45%	5,19%	495	495	687				
	Total Pembiayaan	2.639	2.631	2.639	2.751		1,29%	1,29%	1,32%	111	111	120				

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	191.374	191.374	211.605	20.231	2,2%	3,16	3,42	3,42
2	Contribution Margin	9.292	9.292	9.090	(202)		1.144	1.094	1.263



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	9.562	9.562	18.005	17.891	(85)	(114)	8.330	87,12%	8.330	87,12%			
2	Tabungan	273.687	273.687	262.106	263.710	10.137	1.604	(9.978)	-3,65%	(9.978)	-3,65%			
3	Deposito	63.164	63.164	62.628	62.726	787	97	(438)	-0,69%	(438)	-0,69%			
	Total	346.413	346.413	342.740	344.327	10.840	1.587	(2.086)	-0,60%	(2.086)	-0,60%			
	CASA	283.249	283.249	280.111	281.601	10.053	1.490	(1.648)	-0,58%	(1.648)	-0,58%			
	(%) CASA	81,77%	81,77%	81,73%	81,78%									
	FDR	110,42%	110,42%	113,72%	113,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.539	14.721		182	217	1,50%	217	1,50%			
2	Giro ISE	1.367	1.367	1.250	1.257		7	(110)	-8,05%	(110)	-8,05%			
3	Tabungan ISE	13.137	13.137	13.289	13.464		175	328	2,49%	328	2,49%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	27.138	1.210	1.125	-85	827	-295	-295	1.420	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	27.433	27.433	27.138	1.210	1.125	-85	827	-295	-295	1.420			
	• Local Champion	25.473	25.473	24.803	-	-	0	(235)	-670	-670	670			
	• Value Chain	1.960	1.960	2.335	1.210	1.125	(85)	1.062	375	375	750			
2	MBG	27.691	27.691	28.180	1.800	1.100	-700	826	489	489	611	28.207	99,91%	(27)
	KUR	25.908	25.908	26.418	1.800	1.100	-700	965	510	510	590	26.053	101,40%	
	Non KUR	1.783	1.783	1.762	-	-	0	(139)	-21	-21	21	2.154	81,80%	(392)
3	PWG	38.487	38.487	43.918	8.811	12.306	3.495	1.979	5.431	5.431	6.875	39.941	109,96%	3.977
	Cilem	21.108	21.108	25.124	2.794	5.228	2.434	1.863	4.016	4.016	4.121	21.892	114,76%	3.232
	Gadai	17.379	17.379	18.794	6.017	7.078	1.061	117	1.415	1.415	5.663	18.049	104,13%	745
4	CFG	288.898	288.898	290.520	6.815	5.864	-950	2.156	1.621	1.621	4.243	291.612	99,63%	(1.093)
	CF 1	35.433	35.433	34.888	447	170	-276	427	-545	-545	715	35.989	96,94%	(1.100)
	Total Griya	29.263	29.263	28.716	-	-	0	0	547	547	547	29.577	97,09%	(861)
1	• Total Non Program	29.263	29.263	28.716	-	-	0	(229)	-547	-547	-547			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.170	6.170	6.172	447	170	-276	427	2	2	169	6.411	96,27%	(239)
	CF 2	253.465	253.465	255.631	6.368	5.694	-674	1.729	2.166	2.166	3.528	255.624	100,00%	8
	Mitraguna & Others	234.984	234.984	237.311	6.032	5.694	-338	1.811	2.326	2.326	3.368	236.903	100,17%	408
	Pensiun	18.481	18.481	18.321	336	-	-336	-82	-160	-160	160	18.721	97,86%	(400)
	Total Pembiayaan	382.510	382.510	389.756	18.635	20.395	1.760	5.787	7.247	7.247	13.149			

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	80	85	80	3.100		0,29%	0,29%	11,42%		3.020	3.020	3.016			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	80	85	80	3.100		0,29%	0,29%	11,42%		3.020	3.020	3.016			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	119	221	119	1.928		0,43%	0,43%	6,84%		1.809	1.809	1.707			
	KUR	39	138	39	1.820		0,15%	0,15%	6,89%		1.781	1.781	1.683			
	Non KUR	80	83	80	108		4,47%	4,47%	6,11%		28	28	25			
3	PWG	139	-	139	2.516		0,36%	0,36%	5,73%		2.378	2.378	2.516			
	Cilem	139	-	139	2.270		0,66%	0,66%	9,03%		2.131	2.131	2.270			
	Gadai	-	-	-	247		0,00%	0,00%	1,31%		247	247	247			
4	CFG	1.840	3.357	1.840	13.428		0,64%	0,64%	4,62%		11.588	11.588	10.071			
	CF 1	551	302	551	3.306		1,55%	1,55%	9,48%		2.756	2.756	3.005			
	Total Griya	135	92	135	2.362		0,46%	0,46%	8,22%		2.226	2.226	2.269			
	Oto	415	209	415	945		6,73%	6,73%	15,30%		529	529	735			
	CF 2	1.289	3.056	1.289	10.122		0,51%	0,51%	3,96%		8.832	8.832	7.066			
	Mitraguna & Others	1.289	3.056	1.289	10.122		0,55%	0,55%	4,27%		8.832	8.832	7.066			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Pembiayaan	9.298	10.553	9.298	8.717		2,43%	2,43%	2,24%	(581)	(581)	(1.836)				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Posisi	Dec-25	Growth (Mtd)
1	Asset (Retail) T	364.485	364.485	388.276	23.791	23,8%			
2	Contribution Margin	21.658	21.658	16.494	(5.164)	23,8%			



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	6.194	6.194	7.226	7.873	(48)	647	1.679	27,10%	1.679	27,10%			
2	Tabungan	175.413	175.413	166.783	166.399	4.789	(384)	(9.015)	-5,14%	(9.015)	-5,14%			
3	Deposito	161.813	161.813	179.946	179.944	(1.250)	(2)	18.131	11,21%	18.131	11,21%			
	Total	343.420	343.420	353.955	354.215	3.490	261	10.796	3,14%	10.796	3,14%			
	CASA	181.607	181.607	174.009	174.272	4.740	263	(7.336)	-4,04%	(7.336)	-4,04%			
	(%) CASA	52,88%	52,88%	49,16%	49,20%									
	FDR	64,59%	64,59%	62,65%	62,60%									

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	8.339	8.339	9.728	9.945		216	1.605	19,25%	1.605	19,25%			
2	Giro ISE	1.784	1.784	2.348	2.410		62	625	35,05%	625	35,05%			
3	Tabungan ISE	6.552	6.552	7.377	7.532		155	980	14,95%	980	14,95%			
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%			
5	CIF ISE	96	96	96	96		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	43.748	43.748	42.492	2.815	200	-2.615	1.559	-1.256	-1.256	1.456	44.514	95,46%	(2.022)
	KUR	42.190	42.190	40.980	2.815	200	-2.615	1.613	-1.210	-1.210	1.410	42.484	96,46%	(1.504)
	Non KUR	1.558	1.558	1.512	-	-	0	-53	-47	-47	47	2.030	74,47%	(518)
3	PWG	18.117	18.117	20.213	2.205	4.012	1.807	884	2.096	2.096	1.916	19.403	104,17%	810
	Cilem	13.647	13.647	15.094	1.499	2.381	882	831	1.447	1.447	935	14.568	103,61%	525
	Gadai	4.470	4.470	5.119	706	1.631	925	53	649	649	982	4.835	105,88%	284
4	CFG	159.960	159.960	159.034	5.425	2.271	-3.154	5.492	-925	-925	3.196	162.869	97,65%	(3.835)
	CF 1	20.767	20.767	20.417	675	-	-675	436	-350	-350	350	21.394	95,43%	(978)
	Total Griya	12.416	12.416	12.290	-	-	0	0	-125	-125	125	12.743	96,45%	(453)
1	• Total Non Program	12.416	12.416	12.290	-	-	0	0	-125	-125	125			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.351	8.351	8.126	675	-	-675	436	-225	-225	225	8.651	93,93%	(525)
	CF 2	139.193	139.193	138.618	4.750	2.271	-2.479	5.055	-575	-575	2.846	141.475	97,98%	(2.857)
	Mitraguna & Others	124.993	124.993	124.423	4.370	2.151	-2.219	4.883	-570	-570	2.721	127.151	97,85%	(2.728)
	Pensiun	14.200	14.200	14.195	380	120	-260	172	-5	-5	125	14.324	99,10%	(129)
	Total Pembiayaan	221.825	221.825	221.739	10.445	6.483	-3.962	7.935	-86	-86	6.569			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	488	654	488	3.131	1.12%	1.12%	7,37%	2.643	2.643	2.477					
	KUR	458	622	458	2.698	1.08%	1.08%	6,58%	2.241	2.241	2.076					
	Non KUR	30	32	30	433	1,96%	1,96%	28,64%	402	402	401					
3	PWG	3	-	3	1.458	0,02%	0,02%	7,21%	1.455	1.455	1.458					
	Cilem	3	-	3	1.225	0,02%	0,02%	8,12%	1.222	1.222	1.225					
	Gadai	-	-	-	233	0,00%	0,00%	4,56%	233	233	233					
4	CFG	1.788	2.491	1.788	7.196	1,12%	1,12%	4,52%	5.408	5.408	4.705					
	CF 1	520	547	520	1.180	2,50%	2,50%	5,78%	660	660	632					
	Total Griya	49	-	49	177	0,40%	0,40%	1,44%	128	128	177					
	Oto	471	547	471	1.003	5,64%	5,64%	12,34%	532	532	456					
	CF 2	1.269	1.943	1.269	6.016	0,91%	0,91%	4,34%	4.748	4.748	4.073					
	Mitraguna & Others	1.269	1.943	1.269	5.694	1,01%	1,01%	4,58%	4.426	4.426	3.751					
	Pensiun	-	-	-	322	0,00%	0,00%	2,27%	322	322	322					
	Total Pembiayaan	3.010	3.532	3.010	3.125	1,36%	1,36%	1,41%	115	115	(407)					

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	336.221	336.221	343.420	7.199	7,9%	3,20	3,47	3,49
2	Contribution Margin	13.162	13.162	12.123	(1.039)	7,9%	1.263	1.301	1.448



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	3.263	3.263	2.156	2.104	(522)	(52)	(1.159)	-35,52%	(1.159)	-35,52%			
2	Tabungan	164.746	164.746	147.649	147.269	2.478	(380)	(17.478)	-10,61%	(17.478)	-10,61%			
3	Deposito	74.583	74.583	74.445	74.441	(690)	(5)	(142)	-0,19%	(142)	-0,19%			
	Total	242.592	242.592	224.250	223.813	1.266	(437)	(18.779)	-7,74%	(18.779)	-7,74%			
	CASA	168.009	168.009	149.805	149.373	1.956	(432)	(18.637)	-11,09%	(18.637)	-11,09%			
	(%) CASA	69,26%	69,26%	66,80%	66,74%									
	FDR	94,47%	94,47%	101,93%	102,13%									

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	5.745	5.745	3.476	3.336	(140)	(2.410)	-41,94%	(2.410)	-41,94%				
2	Giro ISE	24	24	134	23	(111)	(1)	-4,29%	(1)	-4,29%				
3	Tabungan ISE	5.721	5.721	3.342	3.313	(29)	(2.408)	-42,10%	(2.408)	-42,10%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	117	117	117	117	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	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	51.101	51.101	50.828	1.950	1.450	-500	1.320	-273	-273	1.723	52.070	97,62%	(1.241)
	KUR	49.224	49.224	48.999	1.870	1.450	-420	1.318	-226	-226	1.676	49.585	98,82%	(586)
	Non KUR	1.876	1.876	1.829	80	-	-80	2	-47	-47	47	2.485	73,62%	(656)
3	PWG	8.004	8.004	8.421	1.132	761	-370	897	417	417	344	8.779	95,93%	(358)
	Cilem	8.004	8.004	8.421	1.132	761	-370	897	417	417	344	8.779	95,93%	(358)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	170.072	170.072	169.326	4.736	1.766	-2.970	1.087	-746	-746	2.512	171.981	98,46%	(2.654)
	CF 1	17.880	17.880	17.359	426	-	-426	259	-521	-521	521	18.071	96,06%	(711)
1	• Total Non Program	980	980	968	-	-	0	0	-12	-12	12	1.034	93,70%	(65)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.391	426	-	-426	259	-509	-509	509	17.037	96,21%	(646)
	CF 2	152.192	152.192	151.967	4.310	1.766	-2.544	828	-225	-225	1.991	153.910	98,74%	(1.943)
	Mitraguna & Others	120.862	120.862	120.578	4.310	1.445	-2.865	935	-284	-284	1.729	122.405	98,51%	(1.827)
	Pensiun	31.329	31.329	31.389	-	321	321	-107	60	60	261	31.505	99,63%	(116)
	Total Pembiayaan	229.177	229.177	228.576	7.818	3.977	-3.840	3.305	-601	-601	4.579			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			MtD	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.
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	77	554	77	3.664	0,15%	0,15%	0,15%	7,21%	3.586	3.586	3.110			
	KUR	77	529	77	3.390	0,16%	0,16%	0,16%	6,92%	3.312	3.312	2.860			
	Non KUR	-	25	-	274	0,00%	0,00%	0,00%	14,98%	274	274	249			
3	PWG	205	-	205	670	2,56%	2,56%	2,56%	7,95%	465	465	670			
	Cilem	205	-	205	670	2,56%	2,56%	2,56%	7,95%	465	465	670			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.049	1.580	1.049	3.286	0,62%	0,62%	0,62%	1,94%	2.237	2.237	1.706			
	CF 1	365	766	365	1.366	2,04%	2,04%	2,04%	7,87%	1.001	1.001	600			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	365	766	365	1.366	2,16%	2,16%	2,16%	8,34%	1.001	1.001	600			
	CF 2	684	814	684	1.920	0,45%	0,45%	0,45%	1,26%	1.236	1.236	1.106			
	Mitraguna & Others	526	616	526	1.491	0,44%	0,44%	0,44%	1,24%	965	965	875			
	Pensiun	158	198	158	429	0,50%	0,50%	0,50%	1,37%	271	271	231			
	Total Pembiayaan	1.331	2.134	1.331	7.620	0,58%	0,58%	0,58%	3,33%	6.289	6.289	5.486			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			MtD	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.
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	151	191	151	143	0,30%	0,30%	0,28%	(8)	(8)	(48)				
	KUR	132	154	132	124	0,27%	0,27%	0,25%	(8)	(8)	(29)				
	Non KUR	18	37	18	18	0,98%	0,98%	1,01%	-	-	(19)				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	2.364	2.029	2.364	2.215	1,39%	1,39%	1,31%	(149)	(



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	19	19	123	123	16	0	105	561,73%	105	561,73%			
2	Tabungan	72.254	72.254	68.960	69.467	2.295	508	(2.787)	-3,86%	(2.787)	-3,86%			
3	Deposito	14.447	14.447	13.519	13.519	(143)	0	(928)	-6,42%	(928)	-6,42%			
	Total	86.720	86.720	82.601	83.109	2.168	508	(3.610)	-4,16%	(3.610)	-4,16%			
	CASA	72.273	72.273	69.083	69.591	2.311	508	(2.682)	-3,71%	(2.682)	-3,71%			
	(%) CASA	83,34%	83,34%	83,63%	83,73%									
	FDR	106,88%	106,88%	113,71%	113,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	442	443		1	53	13,48%	53	13,48%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	390	390	442	443		1	53	13,48%	53	13,48%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	-0	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18	18	18	-	-	0	-0	0	0	(0)			
	• Local Champion	18	18	18	-	-	0	-0	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	7.557	7.557	8.695	1.083	1.591	508	782	1.138	1.138	453	7.949	109,39%	746
	Cilem	7.557	7.557	8.695	1.083	1.591	508	782	1.138	1.138	453	7.949	109,39%	746
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	85.111	85.111	85.211	1.327	1.136	-191	362	99	99	1.037	86.381	98,65%	(1.170)
	CF 1	444	444	439	-	-	0	-3	-5	-5	5	510	86,06%	(71)
	Total Griya	249	249	248	-	-	0	0	-2	-2	2	263	94,18%	(15)
1	• Total Non Program	249	249	248	-	-	0	-2	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)
	CF 2	84.668	84.668	84.772	1.327	1.136	-191	365	104	104	1.032	85.871	98,72%	(1.099)
	Mitraguna & Others	38.306	38.306	38.609	735	933	198	101	303	303	630	39.108	98,72%	(500)
	Pensiun	46.362	46.362	46.163	592	203	-389	264	-199	-199	402	46.762	98,72%	(599)
	Total Pembiayaan	92.686	92.686	93.924	2.410	2.727	317	1.144	1.237	1.237	1.490			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	164	-	164	649		2,17%	2,17%	7,47%	485	485	649				
	Cilem	164	-	164	649		2,17%	2,17%	7,47%	485	485	649				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	338	387	338	2.333		0,40%	0,40%	2,74%	1.996	1.996	1.947				
	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	338	387	338	2.333		0,40%	0,40%	2,75%	1.996	1.996	1.947				
	Mitraguna & Others	338	387	338	1.468		0,88%	0,88%	3,80%	1.131	1.131	1.082				
	Pensiun	-	-	-	-		0,00%	0,00%	1,87%	865	865	865				
	Total Pembiayaan	502	387	502	2.983		0,54%	0,54%	3,18%	2.481	2.481	2.596				

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	18	18	18	18		100,00%	100,00%	100,00%		0	0	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	18	18	18	18		100,00%	100,00%	100,00%	0	0	0	-			
	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	228	229	228	224		0,27%	0,27%	0,26%	(4)	(4)	(4)				
	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	228	229	228	224		0,27%	0,27%	0,26%	(4)	(4)	(4)				
	Mitraguna & Others	228	229	228	224		0,60%	0,60%	0,58%	(4)	(4)	(4)				
	Pensiun	-	-	-	-		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	18.087	18.087	22.874	23.048	856	174	4.961	27,43%	4.961	27,43%			
2	Tabungan	126.474	126.474	109.516	108.638	6.383	(878)	(17.836)	-14,10%	(17.836)	-14,10%			
3	Deposito	24.696	24.696	22.220	22.220	(90)	0	(2.476)	-10,02%	(2.476)	-10,02%			
	Total	169.257	169.257	154.610	153.906	7.150	(704)	(15.351)	-9,07%	(15.351)	-9,07%			
	CASA	144.561	144.561	132.390	131.686	7.239	(704)	(12.875)	-8,91%	(12.875)	-8,91%			
	(%) CASA	85,41%	85,41%	85,63%	85,56%									
	FDR	107,46%	107,46%	117,18%	117,72%									

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	6.672	6.672	6.863	6.660	(203)	(12)	-0,17%	(12)	-0,17%			
2	Giro ISE	399	399	325	511	186	111	27,86%	111	27,86%			
3	Tabungan ISE	2.172	2.172	2.438	2.050	(389)	(123)	-5,65%	(123)	-5,65%			
4	Deposito ISE	4.100	4.100	4.100	4.100	0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.366	-	-	0	-47	-45	-45	45	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.411	1.411	1.366	-	-	0	-47	-45	-45	45			
	• Local Champion	527	527	502	-	-	0	-27	-25	-25	25			
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19			
2	MBG	21.281	21.281	20.906	675	200	-475	218	-374	-374	574	21.924	95,36% (1.018)	
	KUR	19.291	19.291	18.961	675	200	-475	288	-331	-331	531	19.474	97,37% (513)	
	Non KUR	1.989	1.989	1.946	-	-	0	-70	-44	-44	44	2.451	79,39% (505)	
3	PWG	10.049	10.049	11.155	1.791	1.978	188	1.470	1.106	1.106	873	11.110	100,40% 45	
	Cilem	9.808	9.808	10.926	1.738	1.953	215	1.442	1.117	1.117	836	10.622	102,86% 304	
	Gadai	241	241	230	53	26	-28	28	-11	-11	37	488	47,01% (259)	
4	CFG	149.139	149.139	147.745	3.263	1.275	-1.988	-108	-1.394	-1.394	2.669	150.955	97,87% (3.210)	
	CF 1	5.577	5.577	5.460	246	-	-246	132	-116	-116	116	5.789	94,32% (329)	
	Total Griya	1.158	1.158	1.153	-	-	0	0	-5	-5	5	1.233	93,51% (80)	
1	• Total Non Program	1.158	1.158	1.153	-	-	0	-5	-5	-5	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.307	246	-	-246	132	-111	-111	111	4.556	94,54% (249)	
	CF 2	143.563	143.563	142.285	3.017	1.275	-1.742	-240	-1.278	-1.278	2.553	145.166	98,02% (2.881)	
	Mitraguna & Others	99.354	99.354	98.032	1.975	500	-1.475	-605	-1.322	-1.322	1.822	100.687	97,36% (2.655)	
	Pensiun	44.209	44.209	44.253	1.042	775	-267	365	44	44	731	44.479	99,49% (226)	
	Total Pembiayaan	181.880	181.880	181.173	5.729	3.453	-2.275	1.534	-707	-707	4.160			

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	47	47	47	158	3,33%	3,33%	11,56%	111	111	111			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	47	47	47	158	3,33%	3,33%	11,56%	111	111	111			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	756	0,00%	0,00%	3,62%	756	756	756			
	KUR	-	-	-	442	0,00%	0,00%	2,33%	442	442	442			
	Non KUR	-	-	-	314	0,00%	0,00%	16,14%	314	314	314			
3	PWG	225	-	225	887	2,23%	2,23%	7,95%	662	662	887			
	Cilem	225	-	225	852	2,29%	2,29%	7,80%	627	627	852			
	Gadai	-	-	-	35	0,00%	0,00%	15,28%	35	35	35			
4	CFG	1.285	1.682	1.285	2.911	0,86%	0,86%	1,97%	1.626	1.626	1.229			
	CF 1	323	334	323	463	5,78%	5,78%	8,48%	141	141	129			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	323	334	323	463	7,30%	7,30%	10,76%	141	141	129			
	CF 2	963	1.348	963	2.448	0,67%	0,67%	1,72%	1.485	1.485	1.099			
	Mitraguna & Others	963	1.348	963	1.920	0,97%	0,97%	1,96%	957	957	572			
	Pensiun	-	-	-	-	0,00%	0,00%	1,19%	528	528	528			
	Total Pembiayaan	1.557	1.729	1.557	4.712	0,86%	0,86%	2,60%	3.155	3.155	2.983			

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	219	219	219	219	1,03%	1,03%	1,05%	-	-	(0)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	219	219	219	219	11,00%	11,00%	11,25%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	419	38	419	750	0,28%	0,28%	0,51%	332	332	713			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%</td							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	6.548	6.548	4.638	6.544	(2.650)	1.907	(4)	-0,05%	(4)	-0,05%			
2	Tabungan	209.698	209.698	205.105	204.721	8.694	(384)	(4.977)	-2,37%	(4.977)	-2,37%			
3	Deposito	52.695	52.695	52.762	52.762	1.736	0	66	0,13%	66	0,13%			
	Total	268.941	268.941	262.504	264.027	7.781	1.523	(4.914)	-1,83%	(4.914)	-1,83%			
	CASA	216.246	216.246	209.742	211.266	6.045	1.523	(4.980)	-2,30%	(4.980)	-2,30%			
	(%) CASA	80,41%	80,41%	79,90%	80,02%									
	FDR	99,35%	99,35%	101,29%	100,71%									

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	5.532	5.532	6.436	6.510	74	978	17,68%	978	17,68%				
2	Giro ISE	1.958	1.958	2.943	3.121	178	1.163	59,39%	1.163	59,39%				
3	Tabungan ISE	3.574	3.574	3.493	3.389	(104)	(185)	-5,17%	(185)	-5,17%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	160	160	160	160	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.285	-	-	0	-68	-65	-65	65	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.350	2.350	2.285	-	-	0	-68	-65	-65	65			
	• Local Champion	2.350	2.350	2.285	-	-	0	-68	-65	-65	65			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	98.298	98.298	96.193	4.785	980	-3.805	1.621	-2.105	-2.105	3.085	97.897	98,26%	(1.704)
	KUR	92.529	92.529	90.665	4.785	980	-3.805	1.772	-1.864	-1.864	2.844	92.684	97,82%	(2.019)
	Non KUR	5.768	5.768	5.528	-	-	0	-151	-240	-240	240	5.213	106,04%	
3	PWG	24.887	24.887	26.290	3.108	5.904	2.796	2.706	1.403	1.403	4.501	26.042	100,95%	248
	Cilem	15.605	15.605	17.679	1.612	2.989	1.377	1.924	2.074	2.074	915	16.402	107,78%	1.277
	Gadai	9.282	9.282	8.611	1.496	2.915	1.419	782	-671	-671	3.586	9.640	89,33%	(1.029)
4	CFG	141.653	141.653	141.135	4.098	3.257	-841	1.067	-518	-518	3.775	143.051	98,66%	(1.916)
	CF 1	24.615	24.615	24.154	-	-	0	-258	-461	-461	461	24.816	97,33%	(663)
	Total Griya	16.262	16.262	16.043	-	-	0	-219	-219	-219	219	16.344	98,16%	(300)
1	• Total Non Program	4.835	4.835	4.790	-	-	0	-63	-45	-45	45			
	• Program	11.427	11.427	11.253	-	-	0	-127	-173	-173	173			
	Oto	8.353	8.353	8.110	-	-	0	-258	-243	-243	243	8.473	95,72%	(362)
	CF 2	117.038	117.038	116.982	4.098	3.257	-841	1.325	-57	-57	3.314	118.235	98,94%	(1.254)
	Mitraguna & Others	75.173	75.173	74.748	3.358	2.267	-1.091	695	-425	-425	2.692	76.086	98,24%	(1.338)
	Pensiun	41.865	41.865	42.234	740	990	250	629	368	368	622	42.150	100,20%	84
	Total Pembiayaan	267.188	267.188	265.903	11.991	10.141	-1.850	5.325	-1.285	-1.285	11.426			

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	-	-	-	-	678	0,00%	0,00%	29,67%	678	678	678	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	-	678	0,00%	0,00%	29,67%	678	678	678	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
2	MBG	468	780	468	7.449	744	0,48%	0,48%	7,74%	6.981	6.981	6.670	
	KUR	375	683	375	7.013	7013	0,41%	0,41%	7,73%	6.638	6.638	6.330	
	Non KUR	93	97	93	437	437	1,62%	1,62%	7,90%	343	343	340	
3	PWG	7	-	7	1.845	1.845	0,03%	0,03%	7,02%	1.838	1.838	1.845	
	Cilem	1	-	1	1.656	1.656	0,01%	0,01%	9,37%	1.655	1.655	1.656	
	Gadai	6	-	6	188	188	0,06%	0,06%	2,19%	183	183	188	
4	CFG	819	1.430	819	6.700	6.700	0,58%	0,58%	4,75%	5.881	5.881	5.270	
	CF 1	819	983	819	3.685	3.685	3,33%	3,33%	15,26%	2.866	2.866	2.702	
	Total Griya	655	757	655	2.969	2.969	4,03%	4,03%	18,51%	2.314	2.314	2.212	
	Oto	164	226	164	716	716	1,96%	1,96%	8,83%	552	552	490	
	CF 2	-	446	-	3.014	3.014	0,00%	0,00%	3,57%	2.665	2.665	2.219	
	Mitraguna & Others	-	446	-	2.665	2.665	0,00%	0,00%	0,83%	349	349	349	
	Pensiun	-	-	-	349	349	0,00%	0,00%	0,00%	-	-	-	
	Total Pembiayaan	1.294	2.209	1.294	16.672	16.672	0,48%	0,48%	6,27%	15.378	15.378	14.462	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
2	MBG	922	836	922	1.019	823	0,94%	0,94%	1,06%	97	97	183	
	KUR	636	547	636	644	644	0,69%	0,69%	0,71%	8	8	97	
	Non KUR	286	290	286	375	375	4,96%	4,96%	6,79%	89	89	85	
3	PWG	-	7	-	-	-	0,00%	0,00%	0,00%	-	-	(7)	
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	7	-	-	-	0,00%	0,00%	0,00%	-	-	(7)	
4	CFG	2.299	1.861	2.299	2.437	2.76	1,62%	1,62%	1,73				



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	1.663	1.663	2.075	2.048	(677)	(27)	384	23,10%	384	23,10%			
2	Tabungan	147.572	147.572	148.118	147.937	(2.677)	(180)	365	0,25%	365	0,25%			
3	Deposito	33.613	33.613	36.249	36.039	268	(210)	2.426	7,22%	2.426	7,22%			
	Total	182.848	182.848	186.441	186.024	(3.086)	(418)	3.175	1,74%	3.175	1,74%			
	CASA	149.235	149.235	150.192	149.985	(3.354)	(208)	750	0,50%	750	0,50%			
	(%) CASA	81,62%	81,62%	80,56%	80,63%									
	FDR	70,25%	70,25%	69,13%	69,29%									

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	2.327	2.327	2.444	2.396	(48)	69	2,95%	69	2,95%				
2	Giro ISE	230	230	136	137	1	(94)	-40,71%	(94)	-40,71%				
3	Tabungan ISE	1.597	1.597	1.808	1.759	(49)	162	10,17%	162	10,17%				
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%				
5	CIF ISE	228	228	228	228	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	18.471	18.471	18.347	845	600	-245	-97	-124	-124	724	18.978	96,67%	(631)
	KUR	17.274	17.274	17.102	645	500	-145	-250	-171	-171	671	17.510	97,67%	(408)
	Non KUR	1.197	1.197	1.245	200	100	-100	153	48	48	52	1.468	84,80%	(223)
3	PWG	8.322	8.322	9.659	1.246	2.035	789	915	1.336	1.336	699	9.260	104,31%	399
	Cilem	8.322	8.322	9.659	1.246	2.035	789	915	1.336	1.336	699	9.012	107,17%	646
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	100.882	1.315	612	-703	-603	-781	-781	1.393	103.564	97,41%	(2.682)
	CF 1	2.949	2.949	2.897	-	-	0	160	-52	-52	52	3.123	92,77%	(226)
	Total Griya	869	869	863	-	-	0	0	-6	-6	6	925	93,29%	(62)
1	• Total Non Program	869	869	863	-	-	0	0	-6	-6	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.034	-	-	0	160	-46	-46	46	2.198	92,56%	(164)
	CF 2	98.714	98.714	97.985	1.315	612	-703	-763	-729	-729	1.341	100.441	97,55%	(2.457)
	Mitraguna & Others	41.068	41.068	40.815	1.285	522	-763	-350	-254	-254	776	42.577	95,86%	(1.762)
	Pensiun	57.645	57.645	57.170	30	90	60	-413	-476	-476	566	57.864	98,80%	(695)
	Total Pembiayaan	128.456	128.456	128.888	3.406	3.247	-159	215	432	432	2.816			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	76	94	76	1.255	0,41%	0,41%	6,84%	1.179	1.179	1.161			
	KUR	76	94	76	1.054	0,44%	0,44%	6,16%	977	977	959			
	Non KUR	-	-	-	202	0,00%	0,00%	16,22%	202	202	202			
3	PWG	-	-	-	752	0,00%	0,00%	7,78%	752	752	752			
	Cilem	-	-	-	752	0,00%	0,00%	7,78%	752	752	752			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	1.147	1.234	1.147	3.797	1,13%	1,13%	3,76%	2.650	2.650	2.563			
	CF 1	23	28	23	371	0,76%	0,76%	12,79%	348	348	342			
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Oto	23	28	23	371	1,08%	1,08%	18,21%	348	348	342			
	CF 2	1.124	1.206	1.124	3.426	1,14%	1,14%	3,50%	2.302	2.302	2.220			
	Mitraguna & Others	1.124	1.125	1.124	2.394	2,74%	2,74%	5,87%	1.270	1.270	1.269			
	Pensiun	-	81	-	1.032	0,00%	0,00%	1,81%	1.032	1.032	952			
	Total Pembiayaan	1.223	1.328	1.223	5.804	0,95%	0,95%	4,50%	4.581	4.581	4.476			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	250	366	250	277	1,36%	1,36%	1,51%	27	27	(89)			
	KUR	250	366	250	277	1,45%	1,45%	1,62%	27	27	(89)			
	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	709	632	709	751	0,70%	0,70%	0,74%	41	41	118			
	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	709												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.772	1.823	(359)	50	(870)	-32,30%	(870)	-32,30%			
2	Tabungan	137.470	137.470	131.037	130.098	1.942	(939)	(7.372)	-5,36%	(7.372)	-5,36%			
3	Deposito	15.413	15.413	15.587	15.587	(132)	0	174	1,13%	174	1,13%			
	Total	155.576	155.576	148.397	147.508	1.452	(888)	(8.068)	-5,19%	(8.068)	-5,19%			
	CASA	140.163	140.163	132.809	131.921	1.584	(888)	(8.242)	-5,88%	(8.242)	-5,88%			
	(%) CASA	90,09%	90,09%	89,50%	89,43%									
	FDR	181,44%	181,44%	189,18%	190,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.520	3.415	(105)	(687)	-16,75%	(687)	-16,75%				
2	Giro ISE	1.309	1.309	1.035	1.087	52	(222)	-16,96%	(222)	-16,96%				
3	Tabungan ISE	2.793	2.793	2.486	2.328	(158)	(465)	-16,64%	(465)	-16,64%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	146	146	146	146	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	53	53	44	-	-	0	-8	-9	-9	9	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9			
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	73.092	73.092	71.377	3.825	761	-3.064	1.587	-1.714	-1.714	2.475	74.387	95,95%	(3.009)
	KUR	67.461	67.461	65.889	3.625	761	-2.864	1.445	-1.572	-1.572	2.333	67.722	97,29%	(1.834)
	Non KUR	5.631	5.631	5.489	200	-	-200	143	-142	-142	142	6.664	82,36%	(1.176)
3	PWG	10.064	10.064	10.725	1.234	1.036	-198	1.323	661	661	376	10.767	99,61%	(42)
	Cilem	10.064	10.064	10.725	1.234	1.036	-198	1.323	661	661	376	10.767	99,61%	(42)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	199.072	199.072	198.586	5.333	2.639	-2.694	4.639	-487	-487	3.125	200.404	99,09%	(1.818)
	CF 1	33.913	33.913	33.201	1.963	235	-1.728	1.962	-711	-711	946	34.224	97,01%	(1.023)
	Total Griya	5.462	5.462	5.420	-	-	0	0	-42	-42	42	5.505	98,47%	(84)
1	• Total Non Program	5.173	5.173	5.132	-	-	0	160	-41	-41	41			
	• Program	290	290	289	-	-	0	-2	-1	-1	1			
	Oto	28.450	28.450	27.781	1.963	235	-1.728	1.962	-669	-669	904	28.719	96,73%	(938)
	CF 2	165.160	165.160	165.384	3.370	2.404	-966	2.677	225	225	2.179	166.179	99,52%	(795)
	Mitraguna & Others	151.510	151.510	152.068	3.370	2.404	-966	2.913	558	558	1.846	152.405	99,78%	(337)
	Pensiun	13.650	13.650	13.317	-	-	0	-236	-333	-333	333	13.774	96,68%	(458)
	Total Pembiayaan	282.281	282.281	280.732	10.392	4.436	-5.956	7.541	-1.549	-1.549	5.985			

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	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	273	551	273	3.216	0,37%	0,37%	4,51%	2.943	2.943	2.666			
	KUR	231	511	231	2.981	0,34%	0,34%	4,53%	2.750	2.750	2.471			
	Non KUR	41	40	41	235	0,73%	0,73%	4,28%	193	193	195			
3	PWG	90	-	90	884	0,90%	0,90%	8,24%	794	794	884			
	Cilem	90	-	90	884	0,90%	0,90%	8,24%	794	794	884			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.042	2.643	2.042	4.566	1,03%	1,03%	2,30%	2.524	2.524	1.922			
	CF 1	1.503	1.509	1.503	3.033	4,43%	4,43%	9,14%	1.530	1.530	1.524			
	Total Griya	377	379	377	563	6,89%	6,89%	10,38%	186	186	183			
	Oto	1.126	1.130	1.126	2.471	3,96%	3,96%	8,89%	1.344	1.344	1.341			
	CF 2	539	1.134	539	1.532	0,33%	0,33%	0,93%	994	994	398			
	Mitraguna & Others	539	1.134	539	1.340	0,36%	0,36%	0,88%	802	802	206			
	Pensiun	-	-	-	192	0,00%	0,00%	1,44%	192	192	192			
	Total Pembiayaan	3.289	3.045	3.289	3.571	1,17%	1,17%	1,27%	282	282	526			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	518	518	518	518	0,71%	0,71%	0,73%	-	-	(1)			
	KUR	518	518	518	518	0,77%	0,77%	0,79%	-	-	(1)			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.771	2.527	2.771	3.053	1,39%	1,39%	1,54%	282	282	526			
	CF 1	827	781	827	827	2,44%	2,44%	2,49%	-	-	46			



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	64	64	83	81	133	(2)	17	26,87%	17	26,87%			
3	Deposito	415	415	415	555	415	140	140	33,78%	140	33,78%			
	Total	479	479	498	636	548	138	157	32,86%	157	32,86%			
	CASA	64	64	83	81	133	(2)	17	26,87%	17	26,87%			
	(%) CASA	13,32%	13,32%	16,71%	12,72%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	-	-	-	-	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	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				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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	35	35	479	444	
2	Contribution Margin	(277)	(277)	(189)	88	31,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Dec-24	Nov-25	Dec-25			

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	599	614	612	15	(1.041)	-62,88%	(1.041)	-62,88%			
2	Tabungan	98.298	98.298	94.904	96.041	(498)	1.136	(2.257)	-2,30%	(2.257)	-2,30%			
3	Deposito	13.600	13.600	13.321	13.321	133	0	(279)	-2,05%	(279)	-2,05%			
	Total	113.553	113.553	108.825	109.976	247	1.151	(3.577)	-3,15%	(3.577)	-3,15%			
	CASA	99.953	99.953	95.504	96.655	114	1.151	(3.298)	-3,30%	(3.298)	-3,30%			
	(%) CASA	88,02%	88,02%	87,76%	87,89%									
	FDR	47,00%	47,00%	49,13%	48,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	27.194	26.907		(287)	(462)	-1,69%	(462)	-1,69%			
2	Giro ISE	1.652	1.652	596	611		15	(1.041)	-62,99%	(1.041)	-62,99%			
3	Tabungan ISE	21.917	21.917	22.798	22.495		(303)	578	2,64%	578	2,64%			
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%			
5	CIF ISE	116	116	116	116		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	-		
2	MBG	18.862	18.862	18.779	1.170	350	-820	738	-83	-83	433	17.572	106,87%	1.207
	KUR	17.110	17.110	16.951	610	250	-360	182	-160	-160	410	17.347	97,72%	(396)
	Non KUR	1.751	1.751	1.828	560	100	-460	556	77	77	23	225	813,25%	
3	PWG	7.785	7.785	7.960	824	450	-374	660	174	174	276	8.639	92,14%	(679)
	Cilem	7.785	7.785	7.960	824	450	-374	660	174	174	276	8.639	92,14%	(679)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	26.727	26.727	26.727	348	516	168	308	-0	-0	516	28.510	93,74%	(1.784)
	CF 1	8.971	8.971	8.805	198	31	-167	116	-166	-166	197	9.271	94,97%	(466)
1	• Total Non Program	73	73	70	-	-	0	0	-3	-3	3	117	59,58%	(47)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.736	198	31	-167	116	-163	-163	194	9.154	95,43%	(419)
	CF 2	17.756	17.756	17.921	150	485	335	192	166	166	319	19.239	93,15%	(1.318)
	Mitraguna & Others	15.505	15.505	15.598	100	405	305	-70	93	93	312	16.683	93,50%	(1.085)
	Pensiun	2.251	2.251	2.323	50	80	30	262	72	72	8	2.556	90,89%	(233)
	Total Pembiayaan	53.374	53.374	53.465	2.342	1.316	-1.026	1.706	91	91	1.225			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	7,17%	1.347	1.347	1.347				
	KUR	-	-	-	-		0,00%	0,00%	5,85%	991	991	991				
	Non KUR	-	-	-	-		0,00%	0,00%	19,47%	356	356	356				
3	PWG	-	-	-	-		0,00%	0,00%	10,02%	798	798	798				
	Cilem	-	-	-	-		0,00%	0,00%	10,02%	798	798	798				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
4	CFG	87	90	87	1.149		0,32%	0,32%	4,30%	1.062	1.062	1.059				
	CF 1	87	90	87	897		0,97%	0,97%	10,19%	810	810	807				
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Oto	87	90	87	897		0,97%	0,97%	10,27%	810	810	807				
	CF 2	-	-	-	-		0,00%	0,00%	1,41%	252	252	252				
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	1,62%	252	252	252				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	87	90	87	3.294		0,16%	0,16%	6,16%	3.208	3.208	3.204				

Kualitas Pembiayaan (NPF)

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



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	5.233	5.233	14.761	14.814	3.691	53	9.581	183,10%	9.581	183,10%			
2	Tabungan	46.758	46.758	42.988	42.855	3.699	(133)	(3.903)	-8,35%	(3.903)	-8,35%			
3	Deposito	63.174	63.174	63.027	62.877	(15.183)	(150)	(297)	-0,47%	(297)	-0,47%			
	Total	115.164	115.164	120.776	120.545	(7.793)	(230)	5.381	4,67%	5.381	4,67%			
	CASA	51.991	51.991	57.749	57.669	7.390	(80)	5.678	10,92%	5.678	10,92%			
	(%) CASA	45,14%	45,14%	47,82%	47,84%									
	FDR	29,13%	29,13%	28,68%	28,73%									

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	869	869	848	858	10	(11)	-1,31%	(11)	-1,31%				
2	Giro ISE	49	49	38	47	8	(2)	-4,62%	(2)	-4,62%				
3	Tabungan ISE	821	821	810	812	2	(9)	-1,11%	(9)	-1,11%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	37	37	37	37	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	4.047	4.047	5.114	855	1.267	411	934	1.067	1.067	200	4.663	109,68%	451
	Cilem	4.047	4.047	5.114	855	1.267	411	934	1.067	1.067	200	4.663	109,68%	451
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	29.498	29.498	29.524	1.130	330	-800	1.054	26	26	304	32.626	90,49%	(3.102)
	CF 1	8.949	8.949	9.054	-	200	200	-66	105	105	95	9.269	97,68%	(215)
	Total Griya	7.250	7.250	7.411	-	200	200	0	162	162	38	7.394	100,23%	17
1	• Total Non Program	6.079	6.079	6.244	-	200	200	-35	164	164	36			
	• Program	1.170	1.170	1.167	-	-	0	-5	-3	-3	3			
	Oto	1.699	1.699	1.643	-	-	0	-66	-56	-56	56	1.875	87,64%	(232)
	CF 2	20.549	20.549	20.470	1.130	130	-1.000	1.120	-79	-79	209	23.357	87,64%	(2.887)
	Mitraguna & Others	19.642	19.642	19.569	1.130	130	-1.000	1.125	-74	-74	204	22.355	87,54%	(2.786)
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5	1.002	89,92%	(101)
	Total Pembiayaan	33.545	33.545	34.638	1.985	1.597	-389	1.988	1.093	1.093	504			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	157	0,00%	0,00%	3,06%	157	157	157		
	Cilem	-	-	-	-	157	0,00%	0,00%	3,06%	157	157	157		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	-	257	-	-	0	0,00%	0,00%	0,00%	-	-	(257)		
	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	-	257	-	-	0	0,00%	0,00%	0,00%	-	-	(257)		
	Mitraguna & Others	-	-	257	-	0	0,00%	0,00%	0,00%	-	-	(257)		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	257	-	157	0	0,00%	0,00%	0,45%	157	157	(100)		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	3.601	3.601	2.115	(1.486)	41,3%	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	771	771	2.803	2.744	337	(59)	1.973	255,74%	1.973	255,74%			
2	Tabungan	69.784	69.784	58.869	58.775	(279)	(94)	(11.009)	-15,78%	(11.009)	-15,78%			
3	Deposito	33.190	33.190	33.330	33.330	(295)	0	140	0,42%	140	0,42%			
	Total	103.746	103.746	95.003	94.849	(236)	(153)	(8.896)	-8,58%	(8.896)	-8,58%			
	CASA	70.555	70.555	61.672	61.519	58	(153)	(9.036)	-12,81%	(9.036)	-12,81%			
	(%) CASA	68,01%	68,01%	64,92%	64,86%									
	FDR	29,61%	29,61%	33,45%	33,50%									

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	1.612	1.612	3.779	3.799	20	2.187	135,69%	2.187	135,69%				
2	Giro ISE	636	636	2.448	2.454	5	1.817	285,51%	1.817	285,51%				
3	Tabungan ISE	976	976	1.331	1.346	15	370	37,93%	370	37,93%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	47	47	47	47	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	8.032	8.032	8.990	812	1.461	649	416	958	958	503	8.542	105,25%	448
	Cilem	8.032	8.032	8.990	812	1.461	649	416	958	958	503	8.542	105,25%	448
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	22.682	22.682	22.786	1.122	400	-722	1.161	105	105	295	24.332	93,65%	(1.546)
	CF 1	6.662	6.662	6.845	-	300	300	120	183	183	117	6.907	99,10%	(62)
	Total Griya	1.470	1.470	1.765	-	300	300	0	295	295	5	1.553	113,66%	212
1	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	295	295	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.080	-	-	0	120	-112	-112	112	5.354	94,88%	(274)
	CF 2	16.020	16.020	15.942	1.122	100	-1.022	1.041	-79	-79	179	17.425	91,48%	(1.484)
	Mitraguna & Others	14.468	14.468	14.352	1.102	50	-1.052	1.032	-116	-116	166	15.666	91,61%	(1.314)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	Total Pembiayaan	30.714	30.714	31.777	1.934	1.861	-73	1.577	1.063	1.063	799			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	396	0,00%	0,00%	4,40%	396	396	396		
	Cilem	-	-	-	-	396	0,00%	0,00%	4,40%	396	396	396		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	-	79	-	711	0	0,00%	0,00%	3,12%	711	711	632		
	CF 1	-	79	-	276	0	0,00%	0,00%	4,03%	276	276	197		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	79	-	276	0	0,00%	0,00%	5,43%	276	276	197		
	CF 2	-	-	-	436	0	0,00%	0,00%	2,73%	436	436	436		
	Mitraguna & Others	-	-	-	436	0	0,00%	0,00%	3,03%	436	436	436		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,14%	-	-	-	-		

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	86.720	86.720	104.302	17.582		3,29	3,48	3,45
2	Contribution Margin	1.421	1.421	2.042	621	-43,7%	534	350	414