

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	122.686	123.274	31.936	588	(6.041)	-4,67%	(6.041)	-4,67%			
2	Tabungan	2.141.195	2.141.195	2.051.411	2.045.580	15.244	(5.831)	(95.615)	-4,47%	(95.615)	-4,47%			
3	Deposito	745.402	745.402	806.651	806.708	(18.856)	57	61.306	8,22%	61.306	8,22%			
	Total	3.015.912	3.015.912	2.980.748	2.975.562	28.323	(5.186)	(40.350)	-1,34%	(40.350)	-1,34%			
	CASA	2.270.510	2.270.510	2.174.097	2.168.854	47.179	(5.243)	(101.656)	-4,48%	(101.656)	-4,48%			
	FDR	101,77%	101,77%	103,62%	103,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'25)	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	86.071	86.071	87.390	89.566	2.176	3.496	4,06%	3.496	4,06%			
2	Giro ISE	18.582	18.582	24.672	23.446	(1.226)	4.864	26,18%	4.864	26,18%			
3	Tabungan ISE	57.822	57.822	53.051	54.953	1.903	(2.869)	-4,96%	(2.869)	-4,96%			
4	Deposito ISE	9.667	9.667	9.667	11.167	1.500	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.859	2.859	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	106.295	907	2.000	1.093	4.516	1.868	1.868	132			
	Linkage	27.073	27.073	27.073	-	-	-	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	79.222	907	2.000	1.093	1.852	1.868	1.868	132			
	• Local Champion	72.132	72.132	74.021	907	2.000	1.093	(298)	1.889	1.889	111			
	• Value Chain	5.222	5.222	5.201	-	-	-	2.150	-21	-21	21			
2	MBG	393.041	393.041	390.362	6.485	2.760	(3.725)	4.198	-2.679	-2.679	5.439			
	KUR	366.506	366.506	364.433	6.125	2.760	(3.365)	4.207	-2.073	-2.073	4.833			
	Non KUR	26.535	26.535	25.929	360	-	(360)	-9	-606	-606	606			
3	PWG	382.996	382.996	402.507	42.134	64.065	21.931	26.064	19.511	19.511	44.554			
	Cilem	213.404	213.404	227.124	17.408	20.398	2.991	18.137	13.720	13.720	6.678			
	Gadai	169.592	169.592	175.382	24.726	43.667	18.940	7.926	5.790	5.790	37.876			
4	CFG	2.188.914	2.188.914	2.189.458	33.947	22.423	(-11.524)	31.375	544	544	21.879			
	CF 1	286.396	286.396	286.309	2.734	1.022	(-1.713)	2.168	-86	-86	1.108			
	Total Griya	233.746	233.746	233.060	2.108	-	(-2.108)	0	-686	-686	686			
	• Total Non Program	157.294	157.294	156.913	1.950	-	(-1.950)	1.697	-381	-381	381			
	• Program	76.452	76.452	76.147	158	-	(-158)	(-527)	-305	-305	305			
	Oto	52.650	52.650	53.249	627	1.022	395	2.168	600	600	422			
	CF 2	1.902.518	1.902.518	1.903.148	31.213	21.402	(-9.812)	29.207	630	630	20.771			
	Mitraguna & Others	1.631.111	1.631.111	1.633.406	28.989	20.809	(-8.181)	25.473	2.295	2.295	18.514			
	Pensiun	271.408	271.408	269.743	2.224	593	(-1.631)	3.734	-1.665	-1.665	2.258			
	Total Pembiayaan	3.069.378	3.069.378	3.088.621	83.473	91.248	7.775	66.153	19.243	19.243	72.005			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif		Net (UG) & DG		MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	4.012	0,00%	0,00%	3,77%	4.012	4.012	4.012			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	2.213	0,00%	0,00%	2,79%	2.213	2.213	2.213			
	Value Chain	1.800	1.819	1.800	1.800	2.500	2,50%	2,50%	2,43%	(0)	(0)	(19)			
2	MBG	4.478	4.478	4.478	34.433	1.14%	1,14%	8,82%	29.955	29.955	29.955				
	KUR	3.828	3.828	3.828	29.607	1,04%	1,04%	8,12%	25.780	25.780	25.780				
	Non KUR	650	650	650	4.825	2,45%	2,45%	18,61%	4.175	4.175	4.175				
3	PWG	593	593	593	18.299	0,15%	0,15%	4,55%	17.705	17.705	17.705				
	Cilem	474	474	474	14.290	0,22%	0,22%	6,29%	13.816	13.816	13.816				
	Gadai	120	120	120	4.009	0,07%	0,07%	2,29%	3.889	3.889	3.889				
4	CFG	18.991	30.393	18.991	64.798	0,87%	0,87%	2,96%	45.807	45.807	45.807				
	CF 1	12.478	16.284	12.478	30.209	4,36%	4,36%	10,55%	17.731	17.731	17.731				
	Total Griya	11.752	15.217	11.752	21.143	5,03%	5,03%	9,07%	9.390	9.390	9.390				
	Oto	726	1.066	726	9.066	1,38%	1,38%	17,03%	8.341	8.341	8.341				
	CF 2	13.255	12.603	13.255	13.114	0,70%	0,70%	0,69%	14.111	14.111	14.111				
	Mitraguna & Others	12.362	11.647	12.362	12.345	0,76%	0,76%	0,76%	(17)	(17)	(17)				
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%	(124)	(124)	(124)				
	Total Pembiayaan	50.271	49.786	50.271	52.076	1,64%	1,64%	1,69%	1.805	1.805	1.805	2.290			

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	28.892	29.109	2.491	217	5.797	24,87%	5.797	24,87%			
2	Tabungan	226.222	226.222	215.294	214.957	12.572	(337)	(11.265)	-4,98%	(11.265)	-4,98%			
3	Deposito	57.749	57.749	59.290	59.248	(16.641)	(41)	1.499	2,60%	1.499	2,60%			
	Total	307.283	307.283	303.475	303.314	(1.577)	(161)	(3.968)	-1,29%	(3.968)	-1,29%			
	CASA	249.533	249.533	244.186	244.066	15.063	(119)	(5.467)	-2,19%	(5.467)	-2,19%			
	(%) CASA	81,21%	81,21%	80,46%	80,47%									
	FDR	140,23%	140,23%	143,12%	143,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.531	16.531	20.378	21.055		678	4.524	27,37%	4.524	27,37%			
2	Giro ISE	9.728	9.728	12.207	12.319		112	2.591	26,63%	2.591	26,63%			
3	Tabungan ISE	6.803	6.803	8.170	8.736		566	1.934	28,42%	1.934	28,42%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	451	451	451	451		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	19.967	-	2.000	2.000	-515	1.999	1.999	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	19.967	-	2.000	2.000	-515	1.999	1.999	1			
	• Local Champion	17.278	17.278	19.278	-	2.000	2.000	-508	2.000	2.000	0			
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0			
2	MBG	40.289	40.289	39.873	570	710	140	-283	-416	-416	1.126			
	KUR	37.544	37.544	37.570	570	710	140	-233	27	27	683			
	Non KUR	2.745	2.745	2.303	-	-	0	-49	-443	-443	443			
3	PWG	29.909	29.909	30.870	3.507	4.269	762	2.262	960	960	3.308			
	Cilem	14.540	14.540	15.093	1.565	862	-703	987	553	553	309			
	Gadai	15.369	15.369	15.777	1.942	3.407	1.465	1.275	408	408	3.000			
4	CFG	342.743	342.743	343.611	12.152	4.610	-7.542	9.613	868	868	3.742			
	CF 1	14.313	14.313	14.258	500	-	-500	229	-55	-55	55			
	Total Griya	10.223	10.223	10.195	500	-	-500	0	-28	-28	28			
4	• Total Non Program	10.223	10.223	10.195	-	-	-500	410	-28	-28	28			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.089	4.089	4.062	-	-	0	229	-27	-27	27			
	CF 2	328.430	328.430	329.353	11.652	4.610	-7.042	9.383	923	923	3.687			
	Mitraguna & Others	284.906	284.906	286.117	10.357	4.610	-5.747	5.130	1.211	1.211	3.399			
	Pensiun	43.525	43.525	43.236	1.295	-	-1.295	4.254	-288	-288	288			
	Total Pembiayaan	430.909	430.909	434.321	16.229	11.589	-4.640	11.078	3.412	3.412	8.177			
														434.321

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	717	2.043	717	3.016	1.78%	1.78%	1.78%	7,56%	2.299	2.299	974			
	KUR	619	1.944	619	2.860	1.65%	1.65%	1.65%	7,61%	2.241	2.241	916			
	Non KUR	98	99	98	156	3,58%	3,58%	3,58%	6,79%	58	58	57			
3	PWG	2	-	2	361	0,01%	0,01%	0,01%	1,17%	359	359	361			
	Cilem	2	-	-	260	0,01%	0,01%	0,01%	1,72%	259	259	260			
	Gadai	-	-	-	100	0,00%	0,00%	0,00%	0,64%	100	100	100			
4	CFG	650	1.589	650	6.059	0,19%	0,19%	0,19%	1,76%	5.409	5.409	4.470			
	CF 1	-	144	-	928	0,00%	0,00%	0,00%	6,51%	928	928	784			
	Total Griya	-	-	-	452	0,00%	0,00%	0,00%	4,44%	452	452	452			
	Oto	-	144	-	476	0,00%	0,00%	0,00%	11,71%	476	476	332			
	CF 2	650	1.445	650	5.131	0,20%	0,20%	0,20%	1,56%	4.481	4.481	3.686			
	Mitraguna & Others	356	838	356	3.829	0,12%	0,12%	0,12%	1,34%	3.473	3.473	2.990			
	Pensiun	-	607	-	1.303	0,68%	0,68%	0,68%	3,01%	1.009	1.009	696			
	Total Pembiayaan	6.970	6.182	6.970	6.967	1,62%	1,62%	1,62%	1,60%	(3)	(3)	786			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	387.886	387.886	437.639	49.753	17,4%	PHR	3,35	3,51
2	Contribution Margin	22.233	22.233	18.363	(3.870)	17,4%	CIF Payroll	3.524	3.474



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	11.151	11.178	(7.583)	27	9.447	545,59%	9.447	545,59%			
2	Tabungan	189.435	189.435	171.144	170.476	3.541	(668)	(18.959)	-10,01%	(18.959)	-10,01%			
3	Deposito	39.189	39.189	59.307	59.307	(609)	0	20.117	51,33%	20.117	51,33%			
	Total	230.355	230.355	241.601	240.961	(4.650)	(641)	10.605	4,60%	10.605	4,60%			
	CASA	191.166	191.166	182.295	181.654	(4.042)	(641)	(9.512)	-4,98%	(9.512)	-4,98%			
	(%) CASA	82,99%	82,99%	75,45%	75,39%									
	FDR	139,78%	139,78%	134,15%	134,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.451	2.451	2.650	2.676		26	225	9,19%	225	9,19%			
2	Giro ISE	3	3	103	162		59	158	4682,47%	158	4682,47%			
3	Tabungan ISE	2.447	2.447	2.547	2.514		(33)	67	2,73%	67	2,73%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	169	169	169	169		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.638	6.638	6.638	907	-	-907	2.464	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	6.638	6.638	6.638	907	-	-907	2.464	-0	-0	0			
	• Local Champion	4.438	4.438	4.438	907	-	-907	264	-0	-0	0			
	• Value Chain	2.200	2.200	2.200	-	-	-	2.200	0	0	-			
2	MBG	19.714	19.714	19.563	100	-	-100	-127	-151	-151	151			
	KUR	16.432	16.432	16.308	-	-	0	-161	-125	-125	125			
	Non KUR	3.281	3.281	3.255	100	-	-100	34	-26	-26	26			
3	PWG	28.717	28.717	30.345	2.335	3.909	1.574	1.194	1.628	1.628	2.281			
	Cilem	17.645	17.645	18.528	898	1.237	339	1.317	883	883	354			
	Gadai	11.072	11.072	11.817	1.437	2.672	1.235	-123	745	745	1.927			
4	CFG	266.916	266.916	267.556	3.198	3.489	291	4.117	640	640	2.849			
	CF 1	10.373	10.373	10.726	-	388	388	283	353	353	35			
	Total Griya	7.428	7.428	7.423	-	0	0	0	-5	-5	5			
	• Total Non Program	7.428	7.428	7.423	-	0	0	-64	-5	-5	5			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	2.945	2.945	3.303	-	388	388	283	358	358	30			
	CF 2	256.543	256.543	256.830	3.198	3.101	-97	3.834	287	287	2.814			
	Mitraguna & Others	227.152	227.152	227.730	3.198	3.101	-97	4.463	578	578	2.523			
	Pensiun	29.390	29.390	29.099	-	0	-629	-291	-291	-291	291			
	Total Pembiayaan	321.984	321.984	324.101	6.540	7.398	857	7.648	2.117	2.117	5.280	324.101		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	80	-	1.495	0,00%	0,00%	7,64%	1.495	1.495	1.415					
	KUR	-	80	-	1.077	0,00%	0,00%	6,60%	1.077	1.077	997					
	Non KUR	-	-	-	418	0,00%	0,00%	12,84%	418	418	418					
3	PWG	-	-	-	1.095	0,00%	0,00%	3,61%	1.095	1.095	1.095					
	Cilem	-	-	-	534	0,00%	0,00%	2,88%	534	534	534					
	Gadai	-	-	-	561	0,00%	0,00%	4,74%	561	561	561					
4	CFG	684	670	684	3.112	0,26%	0,26%	1,16%	2.428	2.428	2.442					
	CF 1	389	462	389	839	3,75%	3,75%	7,82%	450	450	377					
	Total Griya	250	254	250	250	3,36%	3,36%	3,37%	-	-	(5)					
	Oto	139	208	139	589	4,72%	4,72%	17,84%	450	450	381					
	CF 2	296	208	296	2.273	0,12%	0,12%	0,89%	1.978	1.978	2.065					
	Mitraguna & Others	296	208	296	1.893	0,13%	0,13%	0,83%	1.598	1.598	1.685					
	Pensiun	-	-	-	380	0,00%	0,00%	1,31%	380	380	380					
	Total Pembiayaan	1.765	1.761	1.765	1.765	0,55%	0,55%	0,54%	-	-	4					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	1.765	1.761	1.765	1.765	0,66%	0,66%	0,66%	-	-	-	-	-	4		
	CF 1	-</														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.337	29.337	29.564	29.632	326	68	295	1,00%	295	1,00%			
2	Tabungan	66.311	66.311	70.855	70.831	2.654	(24)	4.520	6,82%	4.520	6,82%			
3	Deposito	7.125	7.125	6.944	6.944	(0)	0	(180)	-2,53%	(180)	-2,53%			
	Total	102.773	102.773	107.364	107.408	2.979	44	4.634	4,51%	4.634	4,51%			
	CASA	95.649	95.649	100.420	100.463	2.979	44	4.815	5,03%	4.815	5,03%			
	(%) CASA	93,07%	93,07%	93,53%	93,53%									
	FDR	99,20%	99,20%	94,57%	94,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.229	1.229	736	817	80	(412)	-33,55%	(412)	-33,55%				
2	Giro ISE	384	384	54	24	(30)	(360)	-93,74%	(360)	-93,74%				
3	Tabungan ISE	845	845	682	793	110	(52)	-6,19%	(52)	-6,19%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	54	54	54	54	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Local Champion	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.613	620	-	-620	123	-245	-245	245			
	KUR	17.199	17.199	16.962	620	-	-620	139	-236	-236	236			
	Non KUR	659	659	651	-	-	0	-17	-9	-9	9			
3	PWG	8.947	8.947	9.074	752	243	-509	1.131	127	127	116			
	Cilem	8.947	8.947	9.074	752	243	-509	1.131	127	127	116			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	73.075	73.075	72.768	2.048	345	-1.703	2.607	-307	-307	652			
	CF 1	15.990	15.990	15.900	450	-	-450	-75	-90	-90	90			
	Total Griya	13.666	13.666	13.608	450	-	-450	0	-58	-58	58			
4	• Total Non Program	9.587	9.587	9.545	450	-	-450	338	-41	-41	41			
	• Program	4.079	4.079	4.063	-	-	0	-41	-17	-17	17			
	Oto	2.324	2.324	2.292	-	-	0	-75	-32	-32	32			
	CF 2	57.085	57.085	56.868	1.598	345	-1.253	2.682	-217	-217	562			
	Mitraguna & Others	52.111	52.111	51.828	1.520	115	-1.405	2.642	-283	-283	398			
	Pensiun	4.974	4.974	5.040	78	230	152	41	66	66	164			
	Total Pembiayaan	101.955	101.955	101.530	3.420	588	-2.832	3.804	-425	-425	1.013			
														101.530

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	594	1.738	594	1.821	3,33%	3,33%	3,33%	10,34%	1.227	1.227	82				
	KUR	594	1.660	594	1.423	3,45%	3,45%	3,45%	8,39%	829	829	(237)				
	Non KUR	-	79	-	398	0,00%	0,00%	0,00%	61,17%	398	398	319				
3	PWG	-	-	-	167	0,00%	0,00%	0,00%	1,85%	167	167	167				
	Cilem	-	-	-	167	0,00%	0,00%	0,00%	1,85%	167	167	167				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	271	700	271	1.466	0,37%	0,37%	0,20%	1,195	1.195	1.195	765				
	CF 1	271	700	271	1.002	1,69%	1,69%	1,69%	6,30%	731	731	301				
	Total Griya	271	700	271	806	1,98%	1,98%	1,98%	5,93%	536	536	106				
	Oto	-	-	-	195	0,00%	0,00%	0,00%	8,51%	195	195	195				
	CF 2	-	-	-	464	0,00%	0,00%	0,00%	0,82%	464	464	464				
	Mitraguna & Others	-	-	-	165	0,00%	0,00%	0,00%	0,32%	165	165	165				
	Pensiun	-	-	-	299	0,00%	0,00%	0,00%	5,94%	299	299	299				
	Total Pembiayaan	808	581	808	808	0,79%	0,79%	0,80%	-	-	-	227				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	451	225	451	451	2,53%	2,53%	2,56%	-	-	-	-	-	227		
	KUR	334	106	334	334	1,94%	1,94%	1,97%	-	-	-	-	-	228		
	Non KUR	117	119	117	117	17,81%	17,81%	18,05%	-	-	-	-	-	(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	356	356	356	356	0,49%	0,49%	0,49%	-	-	-	-	-			
	CF 1	90	90	90	90	0,56%										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	8.532	8.547	44.176	15	(5.305)	-38,30%	(5.305)	-38,30%			
2	Tabungan	143.215	143.215	142.209	141.907	1.596	(303)	(1.309)	-0,91%	(1.309)	-0,91%			
3	Deposito	50.948	50.948	50.429	50.429	536	0	(519)	-1,02%	(519)	-1,02%			
	Total	208.016	208.016	201.171	200.883	46.307	(288)	(7.133)	-3,43%	(7.133)	-3,43%			
	CASA	157.068	157.068	150.741	150.454	45.772	(288)	(6.614)	-4,21%	(6.614)	-4,21%			
	(%) CASA	75,51%	75,51%	74,93%	74,90%									
	FDR	89,25%	89,25%	94,01%	94,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.521	13.521	13.261	13.486	225	(35)	-0,26%	(35)	-0,26%				
2	Giro ISE	1.947	1.947	1.417	1.329	(88)	(618)	-31,75%	(618)	-31,75%				
3	Tabungan ISE	11.573	11.573	11.844	12.157	313	584	5,04%	584	5,04%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	126	126	126	126	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	40.725	40.725	41.182	600	800	200	169	457	457	343			
	KUR	38.167	38.167	38.634	600	800	200	43	468	468	332			
	Non KUR	2.558	2.558	2.548	-	-	0	126	-10	-10	10			
3	PWG	39.655	39.655	41.647	4.382	6.863	2.481	2.561	1.992	1.992	4.871			
	Cilem	19.321	19.321	20.362	1.534	1.408	-126	1.327	1.042	1.042	367			
	Gadai	20.334	20.334	21.285	2.848	5.455	2.607	1.233	950	950	4.505			
4	CFG	102.431	102.431	103.468	995	1.540	545	1.190	1.037	1.037	503			
	CF 1	20.528	20.528	20.619	350	140	-210	605	91	91	49			
	Total Griya	15.116	15.116	15.098	-	-	0	0	-18	-18	18			
1	• Total Non Program	15.116	15.116	15.098	-	-	0	0	-18	-18	18			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	5.412	5.412	5.520	350	140	-210	605	108	108	31			
	CF 2	81.903	81.903	82.850	645	1.400	755	585	946	946	454			
	Mitraguna & Others	78.362	78.362	79.343	645	1.400	755	630	981	981	419			
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35			
	Total Pembiayaan	185.647	185.647	189.118	5.977	9.203	3.226	3.904	3.470	3.470	5.732			
														189.118

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	101	189	101	5.081	0,25%	0,25%	0,25%	12,34%	4.980	4.980	4.892			
	KUR	101	189	101	3.848	0,26%	0,26%	0,26%	9,96%	3.748	3.748	3.660			
	Non KUR	-	-	-	1.232	0,00%	0,00%	0,00%	48,37%	1.232	1.232	1.232			
3	PWG	-	-	-	2.128	0,00%	0,00%	0,00%	5,11%	2.128	2.128	2.128			
	Cilem	-	-	-	1.949	0,00%	0,00%	0,00%	9,57%	1.949	1.949	1.949			
	Gadai	-	-	-	179	0,00%	0,00%	0,00%	0,84%	179	179	179			
4	CFG	316	1.745	316	1.744	0,31%	0,31%	0,31%	1,69%	1.428	1.428	(1)			
	CF 1	287	659	287	905	1,40%	1,40%	1,40%	4,39%	618	618	246			
	Total Griya	163	535	163	397	1,08%	1,08%	1,08%	2,63%	234	234	(138)			
	Oto	124	123	124	508	2,30%	2,30%	2,30%	9,20%	383	383	384			
	CF 2	29	1.086	29	840	0,04%	0,04%	0,04%	1,01%	811	811	(247)			
	Mitraguna & Others	29	1.086	29	840	0,04%	0,04%	0,04%	1,06%	811	811	(247)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	915	916	915	1.040	0,49%	0,49%	0,49%	0,55%	125	125	124			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	215	215	215	215	7,58%	7,58%	7,58%	7,64%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	7,58%	7,58%	7,58%	7,64%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	64	64	64	64	0,16%	0,16%	0,16%	0,15%	-	-	(0)			
	KUR	64	64	64	64	0,17%	0,17%	0,17%	0,16%	-	-	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	637	637	637	761	0,62%	0,62%	0,62%	0,74%	124	124	124			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	196	196	288	288	8	0	92	47,01%	92	47,01%			
2	Tabungan	57.045	57.045	55.553	55.001	(1.450)	(553)	(2.044)	-3,58%	(2.044)	-3,58%			
3	Deposito	6.194	6.194	6.235	6.235	203	0	40	0,65%	40	0,65%			
	Total	63.435	63.435	62.076	61.523	(1.238)	(553)	(1.912)	-3,01%	(1.912)	-3,01%			
	CASA	57.241	57.241	55.841	55.288	(1.442)	(553)	(1.952)	-3,41%	(1.952)	-3,41%			
	(%) CASA	90,24%	90,24%	89,96%	89,87%									
	FDR	179,01%	179,01%	183,22%	184,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.655	3.655	2.199	2.554	355	(1.101)	(30,12%)	(1.101)	(30,12%)				
2	Giro ISE	190	190	281	282	1	92	48,35%	92	48,35%				
3	Tabungan ISE	3.465	3.465	1.917	2.272	355	(1.193)	(34,43%)	(1.193)	(34,43%)				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	152	152	152	152	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	728	728	728	-	-	0	-5	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	728	728	728	-	-	0	-5	0	0	(0)			
	• Local Champion	728	728	728	-	-	0	-5	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.285	19.285	19.187	500	80	-420	52	-98	-98	178			
	KUR	18.403	18.403	18.308	500	80	-420	72	-96	-96	176			
	Non KUR	882	882	879	-	-	0	-20	-3	-3	3			
3	PWG	10.099	10.099	10.818	1.947	1.131	-817	1.992	720	720	411			
	Cilem	7.461	7.461	7.814	1.499	502	-998	1.655	352	352	149			
	Gadai	2.637	2.637	3.005	448	629	181	337	368	368	261			
4	CFG	83.443	83.443	83.004	775	179	-596	373	-440	-440	619			
	CF 1	4.385	4.385	4.356	-	-	0	176	-29	-29	29			
	Total Griya	1.566	1.566	1.554	-	-	0	0	-12	-12	12			
4	• Total Non Program	1.566	1.566	1.554	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	2.819	2.819	2.802	-	-	0	176	-17	-17	17			
	CF 2	79.059	79.059	78.648	775	179	-596	198	-411	-411	590			
	Mitraguna & Others	61.500	61.500	61.330	485	179	-306	67	-170	-170	349			
	Pensiun	17.559	17.559	17.318	290	-	-290	130	-241	-241	241			
	Total Pembiayaan	113.555	113.555	113.737	3.222	1.390	-1.833	2.412	182	182	1.207			
														113.737

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	69	347	69	2.151	0,36%	0,36%	11,21%	2.083	2.083	1.805					
	KUR	44	321	44	1.993	0,24%	0,24%	10,89%	1.949	1.949	1.672					
	Non KUR	24	26	24	158	2,77%	2,77%	18,01%	134	134	132					
3	PWG	52	-	52	783	0,52%	0,52%	7,23%	730	730	783					
	Cilem	52	-	52	740	0,70%	0,70%	9,47%	688	688	740					
	Gadai	-	-	-	43	0,00%	0,00%	1,41%	43	43	43					
4	CFG	1.496	1.642	1.496	2.303	1,79%	1,79%	2,77%	808	808	661					
	CF 1	-	-	-	242	0,00%	0,00%	5,56%	242	242	242					
	Total Griya	-	-	-	88	0,00%	0,00%	5,64%	88	88	88					
	Oto	-	-	-	154	0,00%	0,00%	5,51%	154	154	154					
	CF 2	1.496	1.642	1.496	2.061	1,89%	1,89%	2,62%	565	565	419					
	Mitraguna & Others	1.321	1.370	1.321	1.887	2,15%	2,15%	3,08%	565	565	517					
	Pensiun	145	145	145	145	0,13%	0,13%	0,84%	-	-	(98)					
	Total Pembiayaan	683	488	683	683	0,60%	0,60%	0,60%	-	-	195					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	330	135	330	330	1,71%	1,71%	1,72%	-	-	195					
	KUR	330	135	330	330	1,79%	1,79%	1,80%	-	-	195					
	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	352	352	352	352	0,42%	0,42%	0,42%	-	-	0					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	0					
	Total Griya	-	-	-	-	0,00										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.625	15.625	16.412	16.457	(5.249)	45	831	5,32%	831	5,32%			
2	Tabungan	200.131	200.131	180.078	180.128	(13.865)	50	(20.003)	-9,99%	(20.003)	-9,99%			
3	Deposito	66.863	66.863	69.781	69.781	(436)	0	2.917	4,36%	2.917	4,36%			
	Total	282.619	282.619	266.270	266.365	(19.550)	95	(16.254)	-5,75%	(16.254)	-5,75%			
	CASA	215.756	215.756	196.489	196.585	(19.114)	95	(19.171)	-8,89%	(19.171)	-8,89%			
	(%) CASA	76,34%	76,34%	73,79%	73,80%									
	FDR	73,15%	73,15%	78,07%	78,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.581	3.581	3.984	3.890	(93)	309	8,63%	309	8,63%				
2	Giro ISE	206	206	244	276	33	70	34,17%	70	34,17%				
3	Tabungan ISE	3.376	3.376	3.740	3.614	(126)	239	7,07%	239	7,07%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	172	172	172	172	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.855	24.855	24.837	-	-	0	-130	-18	-18	18			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	24.855	24.855	24.837	-	-	0	-130	-18	-18	18			
	• Local Champion	24.513	24.513	24.495	-	-	0	-126	-18	-18	18			
	• Value Chain	342	342	342	-	-	-	-4	0	0	(0)			
2	MBG	26.147	26.147	25.816	1.000	-	-1.000	1.107	-332	-332	332			
	KUR	24.830	24.830	24.508	1.000	-	-1.000	1.138	-322	-322	322			
	Non KUR	1.318	1.318	1.308	-	-	0	-32	-10	-10	10			
3	PWG	41.084	41.084	42.589	5.628	7.842	2.214	2.985	1.505	1.505	6.337			
	Cilem	19.471	19.471	20.417	2.017	1.633	-384	2.540	946	946	687			
	Gadai	21.612	21.612	22.172	3.612	6.209	2.597	444	559	559	5.650			
4	CFG	114.643	114.643	114.636	2.000	898	-1.102	2.976	-7	-7	905			
	CF 1	21.321	21.321	21.462	250	203	-47	229	141	141	62			
	Total Griya	14.731	14.731	14.724	250	-	-250	0	-7	-7	7			
	• Total Non Program	14.731	14.731	14.724	250	-	-250	545	-7	-7	7			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.590	6.590	6.738	-	203	203	229	148	148	55			
	CF 2	93.322	93.322	93.174	1.750	696	-1.055	2.747	-148	-148	843			
	Mitraguna & Others	58.953	58.953	59.044	1.750	596	-1.155	2.806	91	91	505			
	Pensiun	34.369	34.369	34.130	-	100	100	-60	-239	-239	339			
	Total Pembiayaan	206.730	206.730	207.878	8.628	8.740	112	6.937	1.149	1.149	7.592			
														207.878

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	1.391	0,00%	0,00%	5,60%	1.391	1.391	1.391						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	1.391	0,00%	0,00%	5,60%	1.391	1.391	1.391						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	70	435	70	1.967	0,27%	0,27%	7,62%	1.897	1.897	1.532						
	KUR	70	213	70	1.776	0,28%	0,28%	7,25%	1.706	1.706	1.564						
	Non KUR	-	222	-	190	0,00%	0,00%	14,56%	190	190	(32)						
3	PWG	-	-	-	1.559	0,00%	0,00%	3,66%	1.559	1.559	1.559						
	Cilem	-	-	-	1.188	0,00%	0,00%	5,82%	1.188	1.188	1.188						
	Gadai	-	-	-	371	0,00%	0,00%	1,67%	371	371	371						
4	CFG	9	488	9	1.313	0,01%	0,01%	1,15%	1.304	1.304	825						
	CF 1	-	348	-	339	0,00%	0,00%	0,00%	339	339	(9)						
	Total Griya	-	348	-	-	0,00%	0,00%	0,00%	-	-	(348)						
	Oto	-	-	-	339	0,00%	0,00%	5,04%	339	339	339						
	CF 2	-	9	140	9	0,01%	0,01%	1,05%	965	965	834						
	Mitraguna & Others	9	13	9	935	0,02%	0,02%	1,58%	925	925	921						
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)						
	Total Pembiayaan	4.736	4.652	4.736	4.623	0,29%	0,29%	2,22%	(113)	(113)	(29)						

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	261.587	261.587	282.545	20.958		2.52	2.66	2.67
2	Contribution Margin	12.167	12.167	11.749	(418)	3,4%	1.785	1.684	1.933



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	801	801	(4)	0	(1.402)	-63,63%	(1.402)	-63,63%			
2	Tabungan	58.573	58.573	54.341	53.747	1.205	(594)	(4.826)	-8,24%	(4.826)	-8,24%			
3	Deposito	8.232	8.232	8.802	8.802	83	0	570	6,92%	570	6,92%			
	Total	69.009	69.009	63.944	63.350	1.283	(594)	(5.658)	-8,20%	(5.658)	-8,20%			
	CASA	60.777	60.777	55.142	54.548	1.201	(594)	(6.228)	-10,25%	(6.228)	-10,25%			
	(%) CASA	88,07%	88,07%	86,23%	86,11%									
	FDR	233,01%	233,01%	251,88%	254,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.452	1.452	1.513	1.527	14	76	5,22%	76	5,22%				
2	Giro ISE	154	154	131	131	0	(24)	(15,42%)	(24)	(15,42%)				
3	Tabungan ISE	1.297	1.297	1.383	1.397	14	100	7,68%	100	7,68%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	139	139	139	139	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	41.308	41.308	40.789	220	60	-160	642	-519	-519	579			
	KUR	38.638	38.638	38.134	220	60	-160	698	-504	-504	564			
	Non KUR	2.670	2.670	2.656	-	-	0	-56	-15	-15	15			
3	PWG	27.097	27.097	27.811	2.907	4.106	1.199	197	713	713	3.393			
	Cilem	9.503	9.503	10.217	413	1.097	683	299	714	714	383			
	Gadai	17.594	17.594	17.593	2.494	3.009	515	-102	-0	-0	3.010			
4	CFG	92.393	92.393	92.463	817	1.040	223	3	71	71	969			
	CF 1	7.299	7.299	7.280	158	-	-158	-8	-18	-18	18			
	Total Griya	6.440	6.440	6.424	158	-	-158	0	-16	-16	16			
1	• Total Non Program	5.628	5.628	5.614	-	-	0	-46	-14	-14	14			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	857	-	-	0	-8	-2	-2	2			
	CF 2	85.094	85.094	85.183	659	1.040	381	11	89	89	951			
	Mitraguna & Others	66.461	66.461	66.669	659	1.040	381	136	208	208	832			
	Pensiun	18.633	18.633	18.514	-	-	0	-125	-119	-119	119			
	Total Pembiayaan	160.798	160.798	161.063	3.944	5.206	1.262	842	265	265	4.941			
														161.063

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	975	661	975	4.676	2,36%	2,36%	11,46%	3.701	3.701	4.015					
	KUR	848	528	848	3.869	2,19%	2,19%	10,15%	3.021	3.021	3.341					
	Non KUR	127	133	127	807	4,76%	4,76%	30,39%	680	680	674					
3	PWG	41	-	41	1.215	0,15%	0,15%	4,37%	1.174	1.174	1.215					
	Cilem	41	-	41	544	0,43%	0,43%	5,32%	503	503	544					
	Gadai	-	-	-	671	0,00%	0,00%	3,82%	671	671	671					
4	CFG	814	814	814	2.352	0,88%	0,88%	2,54%	1.538	1.538	1.538					
	CF 1	374	371	374	374	5,13%	5,13%	5,14%	-	-	3					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	374	371	374	374	43,61%	43,61%	43,71%	-	-	3					
	CF 2	440	443	440	1.977	0,52%	0,52%	2,32%	1.538	1.538	1.535					
	Mitraguna & Others	440	443	440	1.977	0,66%	0,66%	2,97%	1.538	1.538	1.535					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	512	514	512	810	0,32%	0,32%	0,50%	298	298	296					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	231	232	231	529	0,56%	0,56%	1,30%	298	298	297					
	KUR	158	159	158	331	0,41%	0,41%	0,87%	173	173	172					
	Non KUR	73	73	73	198	2,73%	2,73%	7,46%	125	125	125					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	281	282	281	281	0,30%	0,30%	0,30%	-	-	(1)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	4.866	4.867	969	1	847	21,07%	847	21,07%			
2	Tabungan	136.487	136.487	131.745	131.246	(4.899)	(499)	(5.241)	-3,84%	(5.241)	-3,84%			
3	Deposito	21.428	21.428	21.554	21.554	44	0	126	0,59%	126	0,59%			
	Total	161.935	161.935	158.165	157.667	(3.886)	(498)	(4.268)	-2,64%	(4.268)	-2,64%			
	CASA	140.507	140.507	136.611	136.113	(3.930)	(498)	(4.394)	-3,13%	(4.394)	-3,13%			
	(%) CASA	86,77%	86,77%	86,37%	86,33%									
	FDR	79,98%	79,98%	81,67%	81,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.803	2.803	4.236	4.212		(24)	1.409	50,27%	1.409	50,27%			
2	Giro ISE	1.049	1.049	2.474	2.436		(38)	1.387	132,20%	1.387	132,20%			
3	Tabungan ISE	1.754	1.754	1.762	1.776		14	22	1,26%	22	1,26%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	14.575	-	-	0	-21	-5	-5	5			
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0			
	Non-Linkage	3.877	3.877	3.872	-	-	0	-21	-5	-5	5			
	• Local Champion	2.077	2.077	2.073	-	-	0	-3	-4	-4	4			
	• Value Chain	1.800	1.800	1.800	-	-	-	-19	-0	-0	0			
2	MBG	29.528	29.528	29.285	100	-	-100	340	-243	-243	243			
	KUR	26.884	26.884	26.651	100	-	-100	398	-233	-233	233			
	Non KUR	2.644	2.644	2.634	-	-	0	-58	-10	-10	10			
3	PWG	5.323	5.323	5.694	373	506	133	25	371	371	135			
	Cilem	5.323	5.323	5.694	373	506	133	25	371	371	135			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	80.080	80.080	79.624	1.234	745	-489	905	-456	-456	1.201			
	CF 1	23.950	23.950	23.889	-	-	0	-84	-61	-61	61			
	Total Griya	20.978	20.978	20.935	-	-	0	0	-43	-43	43			
4	• Total Non Program	18.147	18.147	18.120	-	-	0	-382	-27	-27	27			
	• Program	2.831	2.831	2.815	-	-	0	-42	-16	-16	16			
	Oto	2.972	2.972	2.954	-	-	0	-84	-18	-18	18			
	CF 2	56.130	56.130	55.735	1.234	745	-489	990	-395	-395	1.140			
	Mitraguna & Others	47.582	47.582	47.241	1.174	745	-429	985	-341	-341	1.086			
	Pensiun	8.548	8.548	8.494	-	60	-60	5	-54	-54	54			
	Total Pembiayaan	129.511	129.511	129.178	1.707	1.251	-456	1.249	-333	-333	1.584			
														129.178

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	1.800	0,00%	0,00%	12,35%	1.800	1.800	1.800					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	1.800	1.819	1.800	1.800	86,66%	86,66%	86,82%	(0)	(0)	(19)					
2	MBG	762	1.083	762	2.750	2,58%	2,58%	9,39%	1.988	1.988	1.667					
	KUR	658	731	658	2.438	2,45%	2,45%	9,15%	1.780	1.780	1.707					
	Non KUR	104	352	104	312	3,93%	3,93%	11,84%	208	208	(40)					
3	PWG	161	-	161	86	3,03%	3,03%	1,51%	(75)	(75)	86					
	Cilem	161	-	161	86	3,03%	3,03%	1,51%	(75)	(75)	86					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	3.524	3.335	3.524	5.274	4,40%	4,40%	6,62%	1.750	1.750	1.939					
	CF 1	2.203	2.687	2.203	4.554	9,20%	9,20%	19,06%	2.351	2.351	1.867					
	Total Griya	2.203	2.687	2.203	2.026	10,50%	10,50%	9,68%	(178)	(178)	(661)					
	Oto	-	-	-	2.528	0,00%	0,00%	85,59%	2.528	2.528	2.528					
	CF 2	1.320	648	1.320	720	2,35%	2,35%	1,29%	(600)	(600)	72					
	Mitraguna & Others	1.135	648	1.135	720	2,38%	2,38%	1,52%	(415)	(415)	72					
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-					
	Total Pembiayaan	4.447	4.418	4.447	9.910	3,43%	3,43%	7,67%	5.462	5.462	5.492					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	12.559	12.559	12.559	12.558	86,14%	86,14%	86,16%	(1)	(1)	(1)					
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	(0)	(0)	(0)					
	Non-Linkage	1.856	1.856	1.856	1.855	47,87%	47,87%	47,90%	(1)	(1)	(1)					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	1.117	1.094	1.117	1.115	3,78%	3,78%	3,81%	(2)	(2)	20					
	KUR	192	256	192	192	0,71%	0,71%	0,72%	-	-	-	(64)				
	Non KUR	925	839	925	922	34,97%	34,97%	35,02%	(2)	(2)	84					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	2.892	2.904	94	13	(18.570)	-86,47%	(18.570)	-86,47%			
2	Tabungan	65.587	65.587	53.808	53.216	2.762	(592)	(12.371)	-18,86%	(12.371)	-18,86%			
3	Deposito	52.952	52.952	83.002	83.002	2.954	0	30.050	56,75%	30.050	56,75%			
	Total	140.014	140.014	139.702	139.123	5.810	(579)	(891)	-0,64%	(891)	-0,64%			
	CASA	87.061	87.061	56.700	56.120	2.856	(579)	(30.941)	-35,54%	(30.941)	-35,54%			
	(%) CASA	62,18%	62,18%	40,59%	40,34%									
	FDR	100,99%	100,99%	100,36%	100,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.342	1.342	1.337	1.370	33	28	2,12%	28	2,12%				
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.191	1.191	1.186	1.219	33	28	2,39%	28	2,39%				
4	Deposito ISE	150	150	150	150	0	0	0,00%	0	0,00%				
5	CIF ISE	31	31	31	31	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	5.160	5.160	5.085	284	203	-82	249	-75	-75	278			
	Cilem	5.160	5.160	5.085	284	203	-82	249	-75	-75	278			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	136.237	136.237	135.115	1.897	1.100	-797	3.631	-1.121	-1.121	2.221			
	CF 1	6.435	6.435	6.405	-	-	0	348	-30	-30	30			
	Total Griya	4.866	4.866	4.856	-	-	0	0	-11	-11	11			
4	• Total Non Program	4.866	4.866	4.856	-	-	0	0	-11	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.549	-	-	0	348	-20	-20	20			
	CF 2	129.802	129.802	128.711	1.897	1.100	-797	3.283	-1.091	-1.091	2.191			
	Mitraguna & Others	122.258	122.258	121.238	1.897	1.100	-797	3.354	-1.020	-1.020	2.120			
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71			
	Total Pembiayaan	141.397	141.397	140.200	2.181	1.303	-879	3.880	-1.196	-1.196	2.499			
														140.200

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	162	0,00%	0,00%	3,20%	162	162	162	162				
	Cilem	-	-	-	-	162	0,00%	0,00%	3,20%	162	162	162	162				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	470	3.445	470	2.893	0,34%	0,34%	2,14%	2.423	2.423	(552)						
	CF 1	-	130	-	219	0,00%	0,00%	3,41%	219	219	89						
	Total Griya	-	-	-	37	0,00%	0,00%	0,77%	37	37	37						
	Oto	-	130	-	181	0,00%	0,00%	11,70%	181	181	51						
	CF 2	470	3.315	470	2.674	0,36%	0,36%	2,08%	2.204	2.204	(641)						
	Mitraguna & Others	470	3.315	470	2.674	0,38%	0,38%	2,21%	2.204	2.204	(641)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	470	3.445	470	3.055	0,33%	0,33%	2,18%	2.586	2.586	(389)						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	68	68	68	68	0,05%	0,05%	0,05%	-	-	(0)						
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	(0)						
	Total Griya	54	54	54	54	1,10%	1,10%	1,11%	-	-	(0)						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-</							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	2.909	2.910	(774)	2	79	2,80%	79	2,80%			
2	Tabungan	139.951	139.951	129.498	129.393	7.012	(105)	(10.558)	-7,54%	(10.558)	-7,54%			
3	Deposito	41.810	41.810	44.215	44.213	(2.558)	(2)	2.403	5,75%	2.403	5,75%			
	Total	184.592	184.592	176.622	176.516	3.680	(105)	(8.076)	-4,37%	(8.076)	-4,37%			
	CASA	142.782	142.782	132.407	132.304	6.238	(103)	(10.479)	-7,34%	(10.479)	-7,34%			
	(%) CASA	77,35%	77,35%	74,97%	74,95%									
	FDR	84,22%	84,22%	89,30%	89,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.612	6.612	4.231	4.908		677	(1.704)	-25,77%	(1.704)	-25,77%			
2	Giro ISE	1.330	1.330	1.506	1.789		283	459	34,54%	459	34,54%			
3	Tabungan ISE	5.282	5.282	2.725	3.119		395	(2.163)	-40,95%	(2.163)	-40,95%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	122	122	122	122		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	26.881	26.881	26.937	630	420	-210	265	56	56	364			
	KUR	26.138	26.138	26.196	430	420	-10	79	58	58	362			
	Non KUR	743	743	741	200	-	-200	186	-2	-2	2			
3	PWG	34.437	34.437	36.534	3.774	5.578	1.805	2.707	2.096	2.096	3.482			
	Cilem	23.083	23.083	24.245	1.638	2.139	501	1.780	1.161	1.161	978			
	Gadai	11.354	11.354	12.289	2.135	3.439	1.304	927	935	935	2.504			
4	CFG	94.137	94.137	94.244	606	1.374	768	-1.865	108	108	1.266			
	CF 1	15.780	15.780	15.708	277	-	-277	635	-72	-72	72			
	Total Griya	12.624	12.624	12.581	-	-	0	0	-43	-43	43			
4	• Total Non Program	12.624	12.624	12.581	-	-	0	775	-43	-43	43			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.127	277	-	-277	635	-29	-29	29			
	CF 2	78.356	78.356	78.536	329	1.374	1.045	-2.500	180	180	1.194			
	Mitraguna & Others	70.397	70.397	70.642	329	1.374	1.045	-2.429	245	245	1.129			
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65			
	Total Pembiayaan	155.456	155.456	157.715	5.010	7.372	2.363	1.107	2.260	2.260	5.113			
														157.715

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	679	-	683	0,00%	0,00%	0,00%	2,53%	683	683	3				
	KUR	-	679	-	604	0,00%	0,00%	0,00%	2,31%	604	604	(75)				
	Non KUR	-	-	-	78	0,00%	0,00%	0,00%	10,57%	78	78	78				
3	PWG	-	-	-	2.749	0,00%	0,00%	0,00%	7,52%	2.749	2.749	2.749				
	Cilem	-	-	-	2.521	0,00%	0,00%	0,00%	10,40%	2.521	2.521	2.521				
	Gadai	-	-	-	228	0,00%	0,00%	0,00%	1,85%	228	228	228				
4	CFG	432	883	432	6.681	0,46%	0,46%	0,46%	7,09%	6.248	6.248	5.797				
	CF 1	76	227	76	1.268	0,48%	0,48%	0,48%	8,07%	1.192	1.192	1.042				
	Total Griya	66	216	66	700	0,53%	0,53%	0,53%	5,56%	633	633	484				
	Oto	10	11	10	568	0,31%	0,31%	0,31%	18,18%	559	559	558				
	CF 2	356	657	356	5.412	0,45%	0,45%	0,45%	6,89%	5.056	5.056	4.755				
	Mitraguna & Others	356	657	356	5.412	0,51%	0,51%	0,51%	7,66%	5.056	5.056	4.755				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	432	1.563	432	10.112	0,28%	0,28%	0,28%	6,41%	9.679	9.679	8.549				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	177	177	177	177	0,19%	0,19%	0,19%	-	-	-	-	-	0		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	1.815	1.815	(1.640)	0	(671)	-26,98%	(671)	-26,98%			
2	Tabungan	130.312	130.312	130.474	130.035	(3.527)	(439)	(276)	-0,21%	(276)	-0,21%			
3	Deposito	40.698	40.698	38.574	38.574	1.715	0	(2.123)	-5,22%	(2.123)	-5,22%			
	Total	173.495	173.495	170.864	170.425	(3.452)	(439)	(3.070)	-1,77%	(3.070)	-1,77%			
	CASA	132.798	132.798	132.290	131.851	(5.167)	(439)	(947)	-0,71%	(947)	-0,71%			
	(%) CASA	76,54%	76,54%	77,42%	77,37%									
	FDR	89,59%	89,59%	93,51%	93,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.673	2.673	2.550	2.464	(87)	(209)	(7,82%)	(209)	(7,82%)				
2	Giro ISE	4	4	5	5	0	1	25,59%	1	25,59%				
3	Tabungan ISE	2.669	2.669	2.545	2.459	(87)	(210)	(7,87%)	(210)	(7,87%)				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	474	474	474	474	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Local Champion	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.767	-	-	0	-452	-90	-90	90			
	KUR	8.688	8.688	8.598	-	-	0	-447	-90	-90	90			
	Non KUR	170	170	170	-	-	0	-5	0	0	-			
3	PWG	35.127	35.127	36.213	3.314	5.245	1.931	1.604	1.086	1.086	4.159			
	Cilem	18.115	18.115	19.066	1.446	1.561	114	1.134	951	951	609			
	Gadai	17.012	17.012	17.147	1.867	3.684	1.817	470	135	135	3.549			
4	CFG	110.016	110.016	113.365	1.025	4.063	3.038	3.307	3.349	3.349	714			
	CF 1	36.865	36.865	37.023	-	291	291	-103	158	158	134			
	Total Griya	33.201	33.201	33.116	-	0	0	-215	-81	-81	81			
	• Program	2.322	2.322	2.318	-	-	0	-12	-4	-4	4			
	Oto	3.664	3.664	3.907	-	291	291	-103	243	243	48			
	CF 2	73.151	73.151	76.342	1.025	3.772	2.747	3.410	3.191	3.191	581			
	Mitraguna & Others	59.495	59.495	62.768	1.025	3.772	2.747	3.297	3.273	3.273	499			
	Pensiun	13.656	13.656	13.574	-	-	0	113	-82	-82	82			
	Total Pembiayaan	155.434	155.434	159.771	4.339	9.308	4.970	4.436	4.337	4.337	4.971			
														159.771

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	78	244	78	848	0,88%	0,88%	9,67%	770	770	604						
	KUR	78	244	78	848	0,90%	0,90%	9,87%	770	770	604						
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	1.487	0,00%	0,00%	4,11%	1.487	1.487	1.487						
	Cilem	-	-	-	916	0,00%	0,00%	4,81%	916	916	916						
	Gadai	-	-	-	571	0,00%	0,00%	3,33%	571	571	571						
4	CFG	402	288	402	5.520	0,37%	0,37%	4,87%	5.119	5.119	5.232						
	CF 1	51	95	51	2.278	0,14%	0,14%	6,15%	2.227	2.227	2.183						
	Total Griya	51	95	51	2.278	0,15%	0,15%	6,88%	2.227	2.227	2.183						
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	CF 2	351	194	351	3.242	0,48%	0,48%	4,25%	2.891	2.891	3.049						
	Mitraguna & Others	351	194	351	3.242	0,59%	0,59%	5,17%	2.891	2.891	3.049						
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	480	532	480	7.855	0,31%	0,31%	4,92%	7.376	7.376	7.323						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	373	373	373	373	26,03%	26,03%	26,20%	0	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,20%	0	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	93	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(93)			
	KUR	-	93	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(93)			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	693	851	693	693	0,63%	0,63%	0,61%	-	-	-	-	(159)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.732	4.732	5.818	6.090	574	271	1.358	28,70%	1.358	28,70%			
2	Tabungan	250.342	250.342	250.753	250.783	(1.278)	30	441	0,18%	441	0,18%			
3	Deposito	173.973	173.973	178.430	178.531	(2.300)	101	4.558	2,62%	4.558	2,62%			
	Total	429.047	429.047	435.001	435.404	(3.004)	403	6.357	1,48%	6.357	1,48%			
	CASA	255.074	255.074	256.571	256.873	(704)	302	1.799	0,71%	1.799	0,71%			
	(%) CASA	59,45%	59,45%	58,98%	59,00%									
	FDR	65,61%	65,61%	65,25%	65,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	24.432	24.273	24.937	663	505	2,07%	505	2,07%			
2	Giro ISE	2.665	2.665	5.052	3.603	(1.448)	938	35,20%	938	35,20%			
3	Tabungan ISE	12.249	12.249	9.704	10.316	612	(1.933)	-15,78%	(1.933)	-15,78%			
4	Deposito ISE	9.517	9.517	9.517	11.017	1.500	1.500	15,76%	1.500	15,76%			
5	CIF ISE	180	180	180	180	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	15.402	15.402	15.362	-	-	0	3.238	-40	-40	40			
	Linkage	12.232	12.232	12.232	-	-	-	2.664	0	0	(0)			
	Non-Linkage	3.170	3.170	3.130	-	-	0	574	-40	-40	40			
	• Local Champion	2.980	2.980	2.961	-	-	0	594	-19	-19	19			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.562	-	-	0	677	-61	-61	61			
	KUR	13.226	13.226	13.165	-	-	0	682	-61	-61	61			
	Non KUR	397	397	397	-	-	0	-5	0	0	-			
3	PWG	39.582	39.582	42.414	4.849	7.964	3.114	3.126	2.832	2.832	5.131			
	Cilem	20.374	20.374	22.881	2.133	3.188	1.055	1.657	2.507	2.507	681			
	Gadai	19.208	19.208	19.533	2.716	4.776	2.059	1.469	326	326	4.450			
4	CFG	212.887	212.887	212.486	4.402	1.202	-3.200	2.159	-401	-401	1.603			
	CF 1	14.387	14.387	14.316	750	-	-750	422	-71	-71	71			
	Total Griya	9.071	9.071	9.039	750	-	-750	0	-32	-32	32			
	• Total Non Program	9.071	9.071	9.039	750	-	-750	562	-32	-32	32			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.315	5.315	5.277	-	-	0	422	-38	-38	38			
	CF 2	198.500	198.500	198.170	3.652	1.202	-2.450	1.737	-330	-330	1.532			
	Mitraguna & Others	192.605	192.605	192.311	3.376	1.202	-2.174	1.504	-295	-295	1.497			
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36			
	Total Pembiayaan	281.493	281.493	283.824	9.251	9.166	-86	9.201	2.331	2.331	6.834			
														283.824

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	67	66	67	839	0,49%	0,49%	6,18%	771	771	772					
	KUR	-	-	-	699	0,00%	0,00%	5,31%	699	699	699					
	Non KUR	67	66	67	140	16,95%	16,95%	35,18%	72	72	73					
3	PWG	-	-	-	2.470	0,00%	0,00%	5,82%	2.470	2.470	2.470					
	Cilem	-	-	-	2.197	0,00%	0,00%	9,60%	2.197	2.197	2.197					
	Gadai	-	-	-	273	0,00%	0,00%	1,40%	273	273	273					
4	CFG	78	-	78	2.236	0,04%	0,04%	1,05%	2.158	2.158	2.236					
	CF 1	78	-	78	1.569	0,54%	0,54%	10,96%	1.491	1.491	1.569					
	Total Griya	-	-	-	197	0,00%	0,00%	2,17%	197	197	197					
	Oto	78	-	78	1.372	1,47%	1,47%	26,00%	1.294	1.294	1.372					
	CF 2	-	-	-	667	0,00%	0,00%	0,34%	667	667	667					
	Mitraguna & Others	-	-	-	473	0,00%	0,00%	0,25%	473	473	473					
	Pensiun	-	-	-	194	0,00%	0,00%	3,31%	194	194	194					
	Total Pembiayaan	146	146	146	146	0,05%	0,05%	0,05%	5.399	5.399	5.478					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	146	146	146	146	0,07%	0,07%	0,07%	-	-	-	-	-	0		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.323	5.323	6.389	6.389	(421)	0	1.066	20,03%	1.066	20,03%			
2	Tabungan	172.282	172.282	171.049	170.042	2.534	(1.008)	(2.240)	-1,30%	(2.240)	-1,30%			
3	Deposito	122.585	122.585	123.894	123.894	(637)	0	1.308	1,07%	1.308	1,07%			
	Total	300.190	300.190	301.332	300.324	1.476	(1.008)	135	0,04%	135	0,04%			
	CASA	177.605	177.605	177.438	176.431	2.112	(1.008)	(1.174)	-0,66%	(1.174)	-0,66%			
	(%) CASA	59,16%	59,16%	58,88%	58,75%									
	FDR	47,32%	47,32%	47,11%	47,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.661	1.661	1.708	1.685	(24)	24	1.43%	24	1.43%				
2	Giro ISE	61	61	65	65	0	5	7,51%	5	7,51%				
3	Tabungan ISE	1.600	1.600	1.643	1.619	(24)	19	1,20%	19	1,20%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	84	84	84	84	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	35.541	35.541	35.405	300	530	230	62	-136	-136	666			
	KUR	33.739	33.739	33.635	300	530	230	139	-104	-104	634			
	Non KUR	1.802	1.802	1.770	-	-	0	-77	-32	-32	32			
3	PWG	11.324	11.324	11.896	389	1.056	667	1.250	572	572	484			
	Cilem	11.324	11.324	11.896	389	1.056	667	1.250	572	572	484			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	95.173	95.173	94.642	1.659	150	-1.509	2.141	-530	-530	680			
	CF 1	8.738	8.738	8.694	-	-	0	71	-44	-44	44			
	Total Griya	3.732	3.732	3.728	-	-	0	0	-5	-5	5			
4	• Total Non Program	3.732	3.732	3.728	-	-	0	0	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	4.967	-	-	0	71	-39	-39	39			
	CF 2	86.435	86.435	85.948	1.659	150	-1.509	2.070	-486	-486	636			
	Mitraguna & Others	67.546	67.546	67.041	1.659	100	-1.559	2.037	-505	-505	605			
	Pensiun	18.888	18.888	18.907	-	50	50	34	19	19	31			
	Total Pembiayaan	142.038	142.038	141.943	2.348	1.736	-612	3.453	-95	-95	1.830			
														141.943

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	411	1.169	411	3.519	1.16%	1.16%	9,94%	3.108	3.108	2.350					
	KUR	349	935	349	3.266	1,03%	1,03%	9,71%	2.918	2.918	2.331					
	Non KUR	62	234	62	253	3,44%	3,44%	14,29%	191	191	19					
3	PWG	86	-	86	750	0,76%	0,76%	6,31%	665	665	750					
	Cilem	86	-	86	750	0,76%	0,76%	6,31%	665	665	750					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	519	1.692	519	2.423	0,55%	0,55%	2,56%	1.904	1.904	731					
	CF 1	-	-	-	1.484	0,00%	0,00%	17,07%	1.484	1.484	1.484					
	Total Griya	-	-	-	395	0,00%	0,00%	10,60%	395	395	395					
	Oto	-	-	-	1.089	0,00%	0,00%	21,93%	1.089	1.089	1.089					
	CF 2	519	1.692	519	939	0,60%	0,60%	1,09%	419	419	(754)					
	Mitraguna & Others	409	1.527	409	939	0,61%	0,61%	1,40%	530	530	(589)					
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)					
	Total Pembiayaan	3.003	3.005	3.003	3.123	2,11%	2,11%	2,20%	120	120	118					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	117	117	117	257	0,33%	0,33%	0,73%	140	140	140					
	KUR	7	7	7	257	0,02%	0,02%	0,77%	251	251	251					
	Non KUR	111	111	111	-	6,13%	6,13%	0,00%	(111)	(111)	(111)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.886	2.888	2.886	2.865	3,03%	3,03%	3,03%	(20)	(20)	(22)					
	CF 1	197	197	197	196	2,25%	2,25%	2,26%	(0)	(0)	(1)					</



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.570	1.498	(813)	(72)	(208)	-12,19%	(208)	-12,19%			
2	Tabungan	163.328	163.328	155.612	155.115	8.354	(497)	(8.213)	-5,03%	(8.213)	-5,03%			
3	Deposito	13.205	13.205	13.336	13.333	(301)	(3)	128	0,97%	128	0,97%			
	Total	178.239	178.239	170.518	169.947	7.241	(571)	(8.293)	-4,65%	(8.293)	-4,65%			
	CASA	165.034	165.034	157.182	156.613	7.542	(569)	(8.421)	-5,10%	(8.421)	-5,10%			
	(%) CASA	92,59%	92,59%	92,18%	92,15%									
	FDR	121,86%	121,86%	128,11%	128,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.657	2.657	2.268	1.898		(371)	(760)	-28,59%	(760)	-28,59%			
2	Giro ISE	708	708	836	720		(116)	13	1,79%	13	1,79%			
3	Tabungan ISE	1.950	1.950	1.432	1.177		(255)	(772)	-39,61%	(772)	-39,61%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	299	299	299	299		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.207	-	-	0	-16	-0	-0	0			
	Linkage	4.138	4.138	4.138	-	-	-	-	-0	0	0	(0)		
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0			
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	38.276	38.276	37.888	860	110	-750	362	-387	-387	497			
	KUR	34.882	34.882	34.516	800	110	-690	318	-367	-367	477			
	Non KUR	3.393	3.393	3.373	60	-	-60	44	-21	-21	21			
3	PWG	28.186	28.186	30.520	3.932	6.451	2.519	2.026	2.334	2.334	4.117			
	Cilem	15.195	15.195	16.905	1.114	2.289	1.175	940	1.710	1.710	580			
	Gadai	12.991	12.991	13.615	2.818	4.161	1.343	1.086	624	624	3.537			
4	CFG	146.534	146.534	145.838	180	1.300	1.120	-170	-696	-696	1.996			
	CF 1	25.788	25.788	25.705	-	-	0	-144	-83	-83	83			
	Total Griya	23.213	23.213	23.146	-	-	0	0	-67	-67	67			
1	• Total Non Program	2.356	2.356	2.344	-	-	0	-43	-12	-12	12			
	• Program	20.857	20.857	20.802	-	-	0	-210	-55	-55	55			
	Oto	2.576	2.576	2.559	-	-	0	-144	-17	-17	17			
	CF 2	120.746	120.746	120.133	180	1.300	1.120	-26	-612	-612	1.912			
	Mitraguna & Others	97.104	97.104	96.470	180	1.100	920	-329	-634	-634	1.734			
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178			
	Total Pembiayaan	217.203	217.203	218.453	4.972	7.861	2.889	2.201	1.250	1.250	6.611			
														218.453

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	92	422	92	1.940	0,24%	0,24%	5,12%	1.848	1.848	1.518					
	KUR	92	417	92	1.845	0,26%	0,26%	5,34%	1.753	1.753	1.428					
	Non KUR	-	5	-	95	0,00%	0,00%	2,82%	95	95	90					
3	PWG	-	-	-	1.910	0,00%	0,00%	6,26%	1.910	1.910	1.910					
	Cilem	-	-	-	1.599	0,00%	0,00%	9,46%	1.599	1.599	1.599					
	Gadai	-	-	-	311	0,00%	0,00%	2,28%	311	311	311					
4	CFG	3.422	3.411	3.422	5.311	2,34%	2,34%	3,64%	1.889	1.889	1.900					
	CF 1	3.369	3.216	3.369	4.504	10,03%	10,03%	17,52%	1.135	1.135	1.288					
	Total Griya	3.369	3.216	3.369	4.368	14,51%	14,51%	18,87%	999	999	1.152					
	Oto	-	-	-	137	0,00%	0,00%	5,34%	137	137	137					
	CF 2	53	194	53	806	0,04%	0,04%	0,67%	753	753	612					
	Mitraguna & Others	53	194	53	806	0,05%	0,05%	0,84%	753	753	612					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	7.205	7.833	7.205	7.294	3,32%	3,32%	3,34%	89	89	(540)					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Growth (Mtd)		
1	Asset (Retail) T	206.366	206.366	222.155	15.789		
2	Contribution Margin	11.176	11.176	13.703	2.527	-22,6%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,96	3,09	3,10	0,01	0,14
CIF Payroll	1.889	2.311	2.436	125	547



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	787	788	(220)	0	302	62,13%	302	62,13%			
2	Tabungan	141.974	141.974	138.996	138.703	(1.966)	(294)	(3.271)	-2,30%	(3.271)	-2,30%			
3	Deposito	42.450	42.450	42.859	42.861	(910)	2	411	0,97%	411	0,97%			
	Total	184.909	184.909	182.643	182.351	(3.096)	(292)	(2.558)	-1,38%	(2.558)	-1,38%			
	CASA	142.460	142.460	139.784	139.490	(2.186)	(294)	(2.969)	-2,08%	(2.969)	-2,08%			
	(%) CASA	77,04%	77,04%	76,53%	76,50%									
	FDR	175,91%	175,91%	178,37%	178,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	2.010	2.031		21	707	53,37%	707	53,37%			
2	Giro ISE	150	150	295	302		7	152	101,29%	152	101,29%			
3	Tabungan ISE	1.174	1.174	1.714	1.729		14	555	47,23%	555	47,23%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	13.705	13.705	13.660	-	-	0	-403	-45	-45	45			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	13.705	13.705	13.660	-	-	0	-403	-45	-45	45			
	• Local Champion	13.705	13.705	13.660	-	-	0	-403	-45	-45	45			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	34.495	985	50	-935	1.261	-514	-514	564			
	KUR	31.737	31.737	31.249	985	50	-935	1.341	-488	-488	538			
	Non KUR	3.272	3.272	3.246	-	-	0	-80	-26	-26	26			
3	PWG	38.348	38.348	40.997	3.761	8.701	4.940	2.754	2.649	2.649	6.052			
	Cilem	17.940	17.940	19.847	1.352	2.475	1.123	1.844	1.907	1.907	569			
	Gadai	20.408	20.408	21.150	2.409	6.226	3.817	909	742	742	5.483			
4	CFG	238.208	238.208	236.637	960	388	-572	389	-1.571	-1.571	1.959			
	CF 1	60.245	60.245	59.969	-	-	0	-414	-276	-276	276			
	Total Griya	56.890	56.890	56.633	-	-	0	0	-257	-257	257			
1	• Total Non Program	11.339	11.339	11.294	-	-	0	-137	-45	-45	45			
	• Program	45.551	45.551	45.339	-	-	0	-384	-212	-212	212			
	Oto	3.355	3.355	3.336	-	-	0	-414	-19	-19	19			
	CF 2	177.963	177.963	176.668	960	388	-572	804	-1.295	-1.295	1.683			
	Mitraguna & Others	144.677	144.677	143.635	735	375	-360	1.181	-1.043	-1.043	1.418			
	Pensiun	33.285	33.285	33.033	225	13	-212	-378	-252	-252	265			
	Total Pembiayaan	325.270	325.270	325.789	5.706	9.139	3.433	4.001	519	519	8.620			
														325.789

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	822	822	0,00%	0,00%	6,02%	822	822	822				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	822	822	0,00%	0,00%	6,02%	822	822	822				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	543	559	543	3.648	3.648	1,55%	1,55%	10,58%	3.105	3.105	3.089				
	KUR	376	371	376	3.061	3.061	1,18%	1,18%	1,18%	2.685	2.685	2.690				
	Non KUR	167	187	167	587	587	5,11%	5,11%	18,10%	420	420	400				
3	PWG	252	-	252	1.377	1.377	0,66%	0,66%	3,36%	1.126	1.126	1.377				
	Cilem	132	-	132	676	676	0,74%	0,74%	3,40%	544	544	676				
	Gadai	120	-	120	702	702	0,59%	0,59%	3,32%	582	582	702				
4	CFG	5.904	9.690	5.904	16.112	16.112	2,48%	2,48%	6,81%	10.208	10.208	6.421				
	CF 1	5.379	7.244	5.379	9.704	9.704	8,93%	8,93%	16,18%	4.324	4.324	2.459				
	Total Griya	5.379	7.165	5.379	9.148	9.148	9,46%	9,46%	16,15%	3.769	3.769	1.983				
	Oto	-	79	-	555	555	0,00%	0,00%	16,65%	555	555	476				
	CF 2	524	2.446	524	6.408	6.408	0,29%	0,29%	3,63%	5.884	5.884	3.962				
	Mitraguna & Others	287	2.002	287	4.903	4.903	0,20%	0,20%	3,41%	4.616	4.616	2.901				
	Pensiun	145	332	145	1.505	1.505	0,71%	0,71%	4,56%	1.267	1.267	1.060				
	Total Pembiayaan	6.698	10.249	6.698	21.959	21.959	2,06%	2,06%	6,74%	15.261	15.261	11.710				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	263	1,92%	1,92%	1,93%	0	0	0	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	263	263	263	263	263	1,92%	1,92%	1,93%	0	0	0	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	402	333	402	439	439	1,15%	1,15%	1,27%	37	37	106				
	KUR	302	326	302	344	344	0,95%	0,95%	1,10%	42	42	18				
	Non KUR	99	7	99	94	94	3,04%	3,04%	2,90%	(5)	(5)	87				
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	-	0,00%	0,								