



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.197.811	1.215.264	6.060	17.453	(91.007)	-6.97%	(91.007)	-6.97%			
2	Tabungan	5.489.217	5.489.217	5.271.993	5.271.615	(102.983)	(378)	(217.602)	-3.96%	(217.602)	-3.96%			
3	Deposito	1.616.443	1.616.443	1.647.914	1.647.750	(16.427)	(163)	31.307	1.94%	31.307	1.94%			
	Total	8.411.932	8.411.932	8.117.717	8.134.629	(113.349)	16.912	(277.303)	-3.30%	(277.303)	-3.30%			
	CASA	6.795.488	6.795.488	6.469.804	6.486.879	(96.923)	17.075	(308.610)	-4.54%	(308.610)	-4.54%			
	FDR	81,75%	81,75%	84,75%	84,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec'25)	Growth (1-20 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	399.634	397.674	(1.960)	19.023	5.02%	19.023	5.02%				
2	Giro ISE	119.292	119.292	129.936	129.421	(516)	10.128	8.49%	10.128	8.49%				
3	Tabungan ISE	228.526	228.526	238.864	237.420	(1.444)	8.894	3.89%	8.894	3.89%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	940.740	1.400	1.180	-220	-14.059	-14.489	-14.489	15.669			
	Linkage	715.312	715.312	712.783	-	-	-	-5.052	-5.259	-5.259	2.529			
	Non-Linkage	239.917	239.917	227.957	1.400	1.180	-220	-9.007	-11.960	-11.960	13.140			
	• Local Champion	175.414	175.414	163.249	190	-	-190	-6.818	-12.165	-12.165	12.165			
	• Value Chain	64.503	64.503	64.708	1.210	1.180	(30)	-2.189	205	205	975			
2	MBG	1.065.809	1.065.809	1.052.375	31.520	9.365	-22.155	13.909	-13.434	-13.434	22.799			
	KUR	1.007.447	1.007.447	994.758	30.010	8.965	-21.045	13.938	-12.689	-12.689	21.654			
	Non KUR	58.362	58.362	57.617	1.510	400	-1.110	-29	-745	-745	1.145			
3	PWG	580.990	580.990	622.850	69.430	108.725	39.295	42.409	41.860	41.860	66.865	610.368	102.04%	12.482
	Cilem	401.351	401.351	435.236	37.187	44.959	7.772	35.178	33.885	33.885	11.074	422.492	103.02%	12.744
	Gadai	179.639	179.639	187.614	32.243	63.766	31.523	7.231	7.975	7.975	55.792	187.876	99.86%	(262)
4	CFG	4.274.955	4.274.955	4.263.764	87.253	47.618	-39.635	58.138	-11.192	-11.192	58.809	4.330.044	98.47%	(66.280)
	CF 1	914.408	914.408	910.119	21.032	6.887	-14.145	8.567	-4.289	-4.289	11.176	923.115	98.59%	(12.996)
	Total Griya	605.660	605.660	604.973	11.381	3.982	-7.399	0	-687	-687	4.669	609.020	99.34%	(4.047)
	• Total Non Program	457.747	457.747	457.851	10.902	3.982	-6.920	5.519	103	103	3.879			
	• Program	147.912	147.912	147.122	478	-	-478	-570	-790	-790	790			
	Oto	308.748	308.748	305.146	9.652	2.905	-6.746	8.567	-3.602	-3.602	6.507	314.095	97.15%	(8.949)
	CF 2	3.360.547	3.360.547	3.353.645	66.221	40.731	-25.490	49.571	-6.902	-6.902	47.633	3.406.929	98.44%	(53.284)
	Mitraguna & Others	2.797.690	2.797.690	2.792.988	60.828	36.800	-24.029	47.189	-4.702	-4.702	41.502	2.837.584	98.43%	(44.596)
	Pensiun	562.857	562.857	560.657	5.393	3.931	-1.462	2.382	-2.200	-2.200	6.131	569.345	98.47%	(8.688)
	Total Pembiayaan	6.876.983	6.876.983	6.879.728	189.603	166.888	-22.715	100.397	2.745	2.745	164.143			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	MtM	Net (UG) & DG			Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25				MtD	YtD	MtM		%	Penc.	Gap
1	SME	145	149	145	8.086	0,02%	0,02%	0,86%	7.941	7.941	7.937			
	Linkage	-	-	-	825	0,00%	0,00%	0,12%	825	825	825			
	Local Champion	145	149	145	7.261	0,06%	0,06%	3,19%	7.116	7.116	7.112			
	Value Chain	-	-	-	-	0,00%	0,00%	-	-	-	-			
2	MBG	11.401	11.401	11.401	63.345	1,07%	1,07%	6,02%	51.944	51.944	51.944			
	KUR	8.946	8.946	8.946	55.984	0,89%	0,89%	5,63%	47.038	47.038	47.038			
	Non KUR	2.456	2.456	2.456	7.362	4,21%	4,21%	4,21%	4,906	4,906	4,906			
3	PWG	2.316	2.316	2.316	15.126	0,40%	0,40%	2,43%	12.811	12.811	12.811			
	Cilem	2.310	2.310	2.310	11.866	0,58%	0,58%	2,73%	9.556	9.556	9.556			
	Gadai	6	6	6	3.260	0,00%	0,00%	1,74%	3.254	3.254	3.254			
4	CFG	53.253	65.976	53.253	142.906	1,25%	1,25%	3,35%	89.652	89.652	89.652			
	CF 1	31.353	37.416	31.353	66.946	3,43%	3,43%	7,36%	35.593	35.593	35.593			
	Total Griya	22.990	28.365	22.990	38.949	3,80%	3,80%	6,44%	15.959	15.959	15.959			
	Oto	8.363	9.051	8.363	27.996	2,71%	2,71%	9,17%	19.634	19.634	19.634			
	CF 2	21.900	28.560	21.900	75.960	0,65%	0,65%	2,26%	54.060	54.060	47.400			
	Mitraguna & Others	20.262	26.523	20.262	66.121	0,72%	0,72%	2,37%	45.860	45.860	39.599			
	Pensiun	1.638	2.037	1.638	9.839	0,29%	0,29%	1,75%	8.200	8.200	7.802			
	Total Pembiayaan	88.360	89.996	88.360	92.412	1,28%	1,28%	1,34%	4.052	4.052	2.416			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	MtM	Net (UG) & DG			Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25				MtD	YtD	MtM		%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,12%	19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,51%	19	19	18	</td		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	13.849	14.406	1.646	557	436	3,12%	436	3,12%			
2	Tabungan	365.569	365.569	324.400	324.668	(31.360)	267	(40.901)	-11,19%	(40.901)	-11,19%			
3	Deposito	105.958	105.958	107.443	107.443	(118)	(0)	1.485	1,40%	1.485	1,40%			
	Total	485.497	485.497	445.693	446.517	(29.832)	824	(38.980)	-8,03%	(38.980)	-8,03%			
	CASA	379.539	379.539	338.250	339.074	(29.714)	824	(40.466)	-10,66%	(40.466)	-10,66%			
	(%) CASA	78,18%	78,18%	75,89%	75,94%									
	FDR	77,76%	77,76%	84,49%	84,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.722	13.722	14.317	14.395	78	673	4,90%	673	4,90%				
2	Giro ISE	2.593	2.593	2.642	2.642	0	49	1,91%	49	1,91%				
3	Tabungan ISE	8.129	8.129	8.674	8.752	78	623	7,67%	623	7,67%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.651	-	-	0	-1.137	-6	-6	6			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.657	18.657	18.651	-	-	0	-1.137	-6	-6	6			
	• Local Champion	11.632	11.632	11.626	-	-	0	-119	-6	-6	6			
	• Value Chain	7.025	7.025	7.025	-	-	-	-1.018	0	0	(0)			
2	MBG	33.721	33.721	33.132	1.400	100	-1.300	442	-588	-588	688			
	KUR	31.276	31.276	30.752	1.200	100	-1.100	326	-523	-523	623			
	Non KUR	2.445	2.445	2.380	200	-	-200	116	-65	-65	65			
3	PWG	50.836	50.836	53.249	5.155	8.939	3.784	2.179	2.413	2.413	6.526	51.977	102,45%	1.272
	Cilem	29.576	29.576	31.422	1.616	2.910	1.293	395	1.846	1.846	1.064	29.980	104,81%	1.442
	Gadai	21.260	21.260	21.828	3.539	6.030	2.491	1.784	568	568	5.462	21.997	99,23%	(170)
4	CFG	274.329	274.329	271.540	3.322	2.678	-644	-434	-2.789	-2.789	5.467	275.472	98,57%	(3.932)
	CF 1	15.567	15.567	15.449	565	120	-445	42	-118	-118	238	15.863	97,39%	(414)
	Total Griya	4.373	4.373	4.366	158	-	-158	0	-7	-7	7	4.476	97,55%	(110)
1	• Total Non Program	4.207	4.207	4.200	158	-	0	-1	-1	-1	1			
	• Program	167	167	166	-	-	-	-	-	-	-			
	Oto	11.193	11.193	11.083	408	120	-287	42	-110	-110	231	11.387	97,33%	(304)
	CF 2	258.763	258.763	256.091	2.757	2.558	-199	-477	-2.671	-2.671	5.229	259.610	98,64%	(3.518)
	Mitraguna & Others	235.439	235.439	232.963	2.757	2.558	-199	-497	-2.476	-2.476	5.034	236.185	98,64%	(3.222)
	Pensiun	23.323	23.323	23.129	-	-	0	20	-195	-195	195	23.425	98,74%	(296)
	Total Pembiayaan	377.543	377.543	376.573	9.878	11.718	1.840	1.050	-970	-970	12.688			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%
1	SME	18	18	18	18	-	0,10%	0,10%	0,00%	(18)	(18)	(18)		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	18	18	18	-	-	0,10%	0,10%	0,00%	(18)	(18)	(18)		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	430	1.638	430	1.706	1.28%	1.28%	5,15%	1.275	1.275	68			
	KUR	354	1.439	354	1.306	1.13%	1.13%	4,25%	952	952	(133)			
	Non KUR	76	199	76	400	3,12%	3,12%	16,80%	324	324	201			
3	PWG	-	4	-	940	0,00%	0,00%	0,00%	940	940	936			
	Cilem	-	-	-	646	0,00%	0,00%	0,00%	646	646	646			
	Gadai	-	4	-	294	0,00%	0,00%	0,00%	294	294	290			
4	CFG	1.111	1.012	1.111	6.967	0,40%	0,40%	0,40%	5.857	5.857	5.955			
	CF 1	420	59	420	1.655	2,70%	2,70%	10,71%	1.234	1.234	1.596			
	Total Griya	-	-	-	784	0,00%	0,00%	0,00%	784	784	784			
	Oto	420	59	420	871	3,76%	3,76%	7,86%	450	450	812			
	CF 2	690	953	690	5.313	0,27%	0,27%	0,27%	4.623	4.623	4.359			
	Mitraguna & Others	690	953	690	4.914	0,29%	0,29%	0,21%	4.224	4.224	3.961			
	Pensiun	-	-	-	399	0,00%	0,00%	0,00%	399	399	399			
	Total Pembiayaan	3.702	3.903	3.702	4.027	0,98%	0,98%	1,07%	325	325	124			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	432.533	432.533	485.497	52.964		3.67	3.85	3.86
2	Contribution Margin	25.135	25.135	24.865	(270)	1,1%	1.507	1.725	1.892



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	2.104	2.186	(949)	82	(334)	-13,26%	(334)	-13,26%			
2	Tabungan	250.285	250.285	241.827	240.910	(8.288)	(916)	(9.375)	-3,75%	(9.375)	-3,75%			
3	Deposito	77.102	77.102	78.041	78.239	(551)	197	1.136	1,47%	1.136	1,47%			
	Total	329.907	329.907	321.972	321.335	(9.789)	(637)	(8.572)	-2,60%	(8.572)	-2,60%			
	CASA	252.805	252.805	243.931	243.096	(9.237)	(835)	(9.709)	-3,84%	(9.709)	-3,84%			
	(%) CASA	76,63%	76,63%	75,76%	75,65%									
	FDR	42,37%	42,37%	43,61%	43,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.875	9.875	9.187	9.060	(127)	(815)	-8,25%	(815)	-8,25%				
2	Giro ISE	685	685	669	716	47	31	4,55%	31	4,55%				
3	Tabungan ISE	9.190	9.190	8.518	8.344	(174)	(846)	-9,21%	(846)	-9,21%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	29.566	29.566	29.201	750	350	-400	-143	-365	-365	715			
	KUR	26.529	26.529	26.204	600	350	-250	-203	-325	-325	675			
	Non KUR	3.037	3.037	2.997	150	-	-150	60	-40	-40	40			
3	PWG	24.297	24.297	24.480	3.618	2.771	-847	3.050	183	183	2.588	25.281	96,83%	(801)
	Cilem	15.956	15.956	16.305	1.982	797	-1.185	1.829	349	349	448	16.535	98,61%	(230)
	Gadai	8.341	8.341	8.175	1.636	1.973	338	1.221	-166	-166	2.140	8.745	93,48%	(570)
4	CFG	85.909	85.909	86.733	1.730	1.926	197	1.353	824	824	1.102	87.860	98,72%	(1.127)
	CF 1	22.123	22.123	22.181	551	547	-3	676	57	57	490	22.450	98,80%	(269)
	Total Griya	3.853	3.853	3.840	-	-	0	0	-14	-14	14	3.942	97,41%	(102)
1	• Total Non Program	3.853	3.853	3.840	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.341	551	547	-3	676	71	71	477	18.508	99,10%	(167)
	CF 2	63.785	63.785	64.552	1.179	1.379	200	677	767	767	612	65.410	98,69%	(858)
	Mitraguna & Others	56.036	56.036	56.872	949	1.379	430	312	835	835	544	57.552	98,82%	(680)
	Pensiun	7.749	7.749	7.680	230	-	-230	364	-68	-68	68	7.858	97,74%	(177)
	Total Pembiayaan	139.772	139.772	140.414	6.098	5.047	-1.051	4.260	642	642	4.405			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	1.288	2.018	1.288	4.191	4,36%	4,36%	14,35%	2.903	2.903	2.173					
	KUR	976	1.533	976	3.601	3,68%	3,68%	13,74%	2.624	2.624	2.068					
	Non KUR	312	485	312	591	10,26%	10,26%	19,70%	279	279	105					
3	PWG	-	-	-	-	663	0,00%	0,00%	2,71%	663	663	663				
	Cilem	-	-	-	-	531	0,00%	0,00%	3,26%	531	531	531				
	Gadai	-	-	-	-	131	0,00%	0,00%	1,61%	131	131	131				
4	CFG	480	499	480	4.258	0,56%	0,56%	4,91%	3.778	3.778	3.758					
	CF 1	274	293	274	2.032	1,24%	1,24%	9,16%	1.757	1.757	1.739					
	Total Griya	41	43	41	41	1,06%	1,06%	1,07%	-	-	(2)					
	Oto	233	250	233	1.991	1,28%	1,28%	10,85%	1.757	1.757	1.741					
	CF 2	206	207	206	2.226	0,32%	0,32%	3,45%	2.021	2.021	2.020					
	Mitraguna & Others	206	207	206	1.599	0,37%	0,37%	2,81%	1.393	1.393	1.393					
	Pensiun	-	-	-	627	0,00%	0,00%	8,16%	627	627	627					
	Total Pembiayaan	2.078	1.962	2.078	2.248	1,49%	1,49%	1,60%	170	170	286					

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	323.821	323.821	330.041	6.220		2,98	3,60	3,61
2	Contribution Margin	13.391	13.391	14.541	1.150	-8,6%	1.139	1.278	1.583



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	27.803	27.828	2.133	25	528	1,93%	528	1,93%			
2	Tabungan	216.636	216.636	220.317	221.466	(1.785)	1.149	4.830	2,23%	4.830	2,23%			
3	Deposito	18.051	18.051	21.742	21.743	196	1	3.692	20,45%	3.692	20,45%			
	Total	261.987	261.987	269.862	271.037	543	1.174	9.050	3,45%	9.050	3,45%			
	CASA	243.936	243.936	248.120	249.294	347	1.174	5.358	2,20%	5.358	2,20%			
	(%) CASA	93,11%	93,11%	91,94%	91,98%									
	FDR	65,95%	65,95%	64,05%	63,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	47.067	47.466		399	6.530	15,95%	6.530	15,95%			
2	Giro ISE	25.599	25.599	26.198	26.326		128	726	2,84%	726	2,84%			
3	Tabungan ISE	15.337	15.337	20.870	21.140		271	5.804	37,84%	5.804	37,84%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	767	-	-	0	-12	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	775	775	767	-	-	0	-12	-8	-8	8			
	• Local Champion	775	775	767	-	-	0	-12	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	44.377	44.377	43.670	1.525	200	-1.325	78	-707	-707	907			
	KUR	40.669	40.669	39.997	1.525	200	-1.325	170	-672	-672	872			
	Non KUR	3.709	3.709	3.673	-	-	0	-92	-36	-36	36			
3	PWG	15.862	15.862	16.821	2.138	2.041	-97	2.148	959	959	1.083	17.148	98,09%	(328)
	Cilem	12.088	12.088	13.029	1.550	1.293	-256	1.794	942	942	352	13.037	99,95%	(7)
	Gadai	3.774	3.774	3.791	589	748	159	354	17	17	731	4.112	92,20%	(321)
4	CFG	111.779	111.779	111.594	3.218	524	-2.694	2.166	-186	-186	710	113.811	98,05%	(2.217)
	CF 1	50.966	50.966	50.669	1.153	159	-994	440	-297	-297	456	51.394	98,59%	(725)
	Total Griya	38.050	38.050	37.945	379	-	-379	0	-105	-105	105	38.241	99,23%	(296)
4	• Total Non Program	37.824	37.824	37.719	379	-	-379	-47	-105	-105	105			
	• Program	226	226	226	-	-	0	-1	0	0	-			
	Oto	12.916	12.916	12.724	774	159	-615	440	-192	-192	351	13.153	96,74%	(429)
	CF 2	60.814	60.814	60.925	2.065	365	-1.700	1.726	111	111	254	62.417	97,61%	(1.492)
	Mitraguna & Others	57.307	57.307	57.444	2.065	365	-1.700	1.757	138	138	227	58.609	98,01%	(1.165)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	172.851	6.881	2.766	-4.115	4.380	58	58	2.707			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
2	MBG	1.767	2.989	1.767	4.571	3.98%	3.98%	3.98%	10,47%	2.803	2.803	1.582				
	KUR	1.240	2.147	1.240	3.746	3,05%	3,05%	3,05%	9,36%	2.506	2.506	1.599				
	Non KUR	528	842	528	825	14,23%	14,23%	14,23%	22,46%	297	297	(17)				
3	PWG	233	-	233	845	1,47%	1,47%	1,47%	5,02%	612	612	845				
	Cilem	233	-	233	835	1,93%	1,93%	1,93%	6,41%	603	603	835				
	Gadai	-	-	-	9	0,00%	0,00%	0,00%	0,24%	9	9	9				
4	CFG	1.744	3.583	1.744	3.918	1,56%	1,56%	1,56%	3,51%	2.173	2.173	334				
	CF 1	1.268	3.357	1.268	3.235	2,49%	2,49%	2,49%	6,38%	1.967	1.967	(122)				
	Total Griya	843	2.936	843	1.582	2,21%	2,21%	2,21%	4,17%	739	739	(1.354)				
	Oto	425	421	425	1.653	3,29%	3,29%	3,29%	12,99%	1.228	1.228	1.232				
	CF 2	476	226	476	683	0,78%	0,78%	0,78%	1,12%	206	206	456				
	Mitraguna & Others	476	226	476	683	0,82%	0,82%	0,82%	1,19%	206	206	456				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	3.489	3.656	3.489	3.542	2,02%	2,02%	2,02%	2,05%	53	53	(114)				

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25					
1	Asset (Retail) T	237.820	237.820	262.061	24.241								(0,03)	0,12
2	Contribution Margin	13.411	13.411	12.808	(603)	4,5%							329	174

PHR & Payroll

Kinerja	Posisi	Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25
PHR	3,37	3,51	3,49
CIF Payroll	2.318	2.163	2.492



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	14.650	31.986	5.739	17.336	13.539	73,40%	13.539	73,40%			
2	Tabungan	208.885	208.885	204.052	203.991	(7.456)	(61)	(4.894)	-2,34%	(4.894)	-2,34%			
3	Deposito	44.573	44.573	44.458	44.407	(18)	(51)	(166)	-0,37%	(166)	-0,37%			
	Total	271.904	271.904	263.161	280.384	(1.735)	17.224	8.480	3,12%	8.480	3,12%			
	CASA	227.331	227.331	218.702	235.977	(1.717)	17.275	8.646	3,80%	8.646	3,80%			
	(%) CASA	83,61%	83,61%	83,11%	84,16%									
	FDR	152,80%	152,80%	159,78%	149,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	8.185	7.187	(998)	(112)	-1,53%	(112)	-1,53%				
2	Giro ISE	831	831	918	886	(32)	56	6,69%	56	6,69%				
3	Tabungan ISE	6.469	6.469	7.267	6.301	(966)	(167)	-2,59%	(167)	-2,59%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.885	-	-	0	-1.050	100	100	(100)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	14.785	14.785	14.885	-	-	0	-1.050	100	100	(100)			
	• Local Champion	11.512	11.512	11.468	-	-	0	-188	-44	-44	44			
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	144	144	(144)			
2	MBG	48.412	48.412	48.242	450	830	380	-1.524	-170	-170	1.000			
	KUR	46.075	46.075	45.928	450	830	380	-1.446	-147	-147	977			
	Non KUR	2.337	2.337	2.314	-	-	0	-79	-23	-23	23			
3	PWG	35.618	35.618	38.916	5.722	9.520	3.797	2.083	3.299	3.299	6.221	37.290	104,36%	1.626
	Cilem	18.317	18.317	20.262	2.160	2.476	317	1.529	1.945	1.945	531	19.268	105,16%	995
	Gadai	17.300	17.300	18.654	3.562	7.043	3.481	1.554	1.354	1.354	5.690	18.022	103,50%	632
4	CFG	316.654	316.654	318.436	5.176	5.093	-83	3.665	1.782	1.782	3.311	319.051	99,81%	(614)
	CF 1	153.639	153.639	153.010	1.322	432	-889	190	-629	-629	1.061	153.986	99,37%	(976)
	Total Griya	137.538	137.538	136.738	948	-	-948	0	-800	-800	800	137.660	99,33%	(922)
1	• Total Non Program	31.696	31.696	31.457	948	-	-948	755	-240	-240	240			
	• Program	105.841	105.841	105.281	-	-	0	-897	-560	-560	560			
	Oto	16.101	16.101	16.272	374	432	59	190	171	171	262	16.326	99,67%	(54)
	CF 2	163.016	163.016	165.427	3.854	4.661	806	3.475	2.411	2.411	2.250	165.064	100,22%	362
	Mitraguna & Others	151.176	151.176	153.574	3.754	4.561	806	3.479	2.398	2.398	2.162	152.890	100,45%	684
	Pensiun	11.840	11.840	11.853	100	100	0	-4	13	13	87	12.175	97,36%	(322)
	Total Pembiayaan	415.469	415.469	420.479	11.348	15.442	4.094	3.173	5.010	5.010	10.432			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.567	1.665	1.567	3.527	3,24%	3,24%	3,24%	7,31%	1.960	1.960	1.861			
	KUR	1.289	1.319	1.289	3.014	2,80%	2,80%	2,80%	6,56%	1.726	1.726	1.695			
	Non KUR	278	346	278	512	11,91%	11,91%	11,91%	22,13%	234	234	166			
3	PWG	4	-	4	694	0,01%	0,01%	0,01%	1,78%	690	690	694			
	Cilem	4	-	4	525	0,02%	0,02%	0,02%	2,59%	521	521	525			
	Gadai	-	-	-	169	0,00%	0,00%	0,00%	0,90%	169	169	169			
4	CFG	16.757	17.721	16.757	22.147	5,29%	5,29%	5,29%	6,96%	5.390	5.390	4.426			
	CF 1	15.777	16.551	15.777	20.461	10,27%	10,27%	10,27%	13,37%	4.684	4.684	3.910			
	Total Griya	15.271	16.112	15.271	19.821	11,10%	11,10%	11,10%	14,50%	4.550	4.550	3.709			
	Oto	506	439	506	640	3,14%	3,14%	3,14%	3,93%	134	134	201			
	CF 2	980	1.170	980	1.686	0,60%	0,60%	0,60%	1,02%	707	707	517			
	Mitraguna & Others	980	984	980	1.686	0,65%	0,65%	0,65%	1,10%	707	707	702			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	-	(186)			
	Total Pembiayaan	18.327	19.386	18.327	26.367	4,41%	4,41%	4,41%	6,27%	8.040	8.040	6.981			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	1,21%	1,21%	1,20%	0	0	0	0		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,20%	0	0	0	0		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.762	2.028	1.762	2.121	3,64%	3,64%	4,40%	360	360	94			
	KUR	1.450	1.759	1.450	1.707	3,15%	3,15%	3,72%	257	257	(52)			
	Non KUR	312	269	312	414	13,34%	13,34%	17,90%	102	102	146			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	51.077	54.810	10.054	3.733	(816)	-1,47%	(816)	-1,47%			
2	Tabungan	265.050	265.050	256.729	256.798	7.562	69	(8.253)	-3,11%	(8.253)	-3,11%			
3	Deposito	108.525	108.525	108.940	108.940	(23.732)	(0)	415	0,38%	415	0,38%			
	Total	429.201	429.201	416.746	420.548	(6.116)	3.802	(8.654)	-2,02%	(8.654)	-2,02%			
	CASA	320.676	320.676	307.806	311.608	17.616	3.802	(9.068)	-2,83%	(9.068)	-2,83%			
	(%) CASA	74,71%	74,71%	73,86%	74,10%									
	FDR	131,19%	131,19%	135,79%	134,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	61.095	61.095	65.735	66.437		702	5.342	8,74%	5.342	8,74%			
2	Giro ISE	35.398	35.398	38.014	38.400		385	3.002	8,48%	3.002	8,48%			
3	Tabungan ISE	12.777	12.777	14.800	15.117		316	2.340	18,31%	2.340	18,31%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	254.998	254.998	253.309	-	-	0	-3.197	-1.689	-1.689	1.689				
	Linkage	238.931	238.931	238.033	-	-	-	-	-1.269	-898	-898	898			
	Non-Linkage	16.067	16.067	15.276	-	-	0	-1.928	-791	-791	791				
	• Local Champion	13.484	13.484	13.476	-	-	0	-341	-8	-8	8				
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783				
2	MBG	20.765	20.765	20.894	435	510	75	305	128	128	382				
	KUR	20.063	20.063	20.195	435	510	75	318	132	132	378				
	Non KUR	702	702	698	-	-	0	-13	-3	-3	3				
3	PWG	35.608	35.608	38.088	3.608	9.085	5.477	2.853	2.480	2.480	6.605				
	Cilem	21.358	21.358	23.062	2.248	2.475	227	2.817	1.704	1.704	771				
	Gadai	14.250	14.250	15.026	1.360	6.610	5.251	36	776	776	5.834				
4	CFG	251.678	251.678	253.589	6.615	5.487	-1.128	4.707	1.911	1.911	3.576				
	CF 1	25.008	25.008	27.283	1.600	2.600	1.000	-232	2.275	2.275	325				
	Total Griya	20.858	20.858	23.297	1.600	2.600	1.000	0	2.439	2.439	161				
4	• Total Non Program	20.858	20.858	23.297	1.600	2.600	2.219	2.439	2.439	2.439	161				
	• Program	-	-	-	-	-	0	0	0	0	0				
	Oto	4.151	4.151	3.986	-	-	0	-232	-164	-164	164				
	CF 2	226.670	226.670	226.306	5.015	2.887	-1.218	4.938	-364	-364	3.251				
	Mitraguna & Others	190.470	190.470	190.199	4.287	2.307	-1.980	4.506	-271	-271	2.578				
	Pensiun	36.200	36.200	36.107	728	580	-148	432	-93	-93	673				
	Total Pembiayaan	563.050	563.050	565.880	10.658	15.082	4.424	4.668	2.830	2.830	12.252				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap
1	SME	-	-	-	99	99	0,00%	0,00%	0,04%	99	99	99	99
	Linkage	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	99	99	0,00%	0,00%	0,65%	99	99	99	99
	Value Chain	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	8	61	8	484	484	0,04%	0,04%	2,32%	475	475	423	423
	KUR	8	61	8	484	484	0,04%	0,04%	2,40%	475	475	423	423
	Non KUR	-	-	-	-	484	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	45	-	45	1.356	1.356	0,13%	0,13%	0,13%	1.310	1.310	1.356	1.356
	Cilem	45	-	45	1.010	1.010	0,21%	0,21%	0,21%	965	965	1.010	1.010
	Gadai	-	-	-	346	346	0,00%	0,00%	2,30%	346	346	346	346
4	CFG	3.291	4.421	3.291	7.339	7.339	1,31%	1,31%	1,31%	4.048	4.048	2.918	2.918
	CF 1	39	143	39	562	562	0,16%	0,16%	2,06%	523	523	420	420
	Total Griya	39	40	39	393	393	0,19%	0,19%	1,69%	354	354	353	353
	Oto	-	102	-	169	169	0,00%	0,00%	4,25%	169	169	67	67
	CF 2	3.252	4.278	3.252	6.776	6.776	1,43%	1,43%	2,99%	3.525	3.525	2.498	2.498
	Mitraguna & Others	2.813	3.836	2.813	6.341	6.341	1,48%	1,48%	3,33%	3.528	3.528	2.506	2.506
	Pensiun	-	443	-	435	435	1,21%	1,21%	0,00%	(3)	(3)	(7)	(7)
	Total Pembiayaan	4.625	4.752	4.625	4.338	4.338	0,82%	0,82%	0,77%	(287)	(287)	(414)	(414)

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	453.809	453.809	597.661	143.852		3.08	3.42	3.41
2	Contribution Margin	22.485	22.485	25.919	3.434	-15,3%	(0,00)	(0,33)	901



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	529.359	522.495	(30.057)	(6.864)	(133.830)	-20,39%	(133.830)	-20,39%			
2	Tabungan	608.195	608.195	590.519	589.456	(9.035)	(1.063)	(18.739)	-3,08%	(18.739)	-3,08%			
3	Deposito	252.445	252.445	253.793	253.745	37	(48)	1.300	0,51%	1.300	0,51%			
	Total	1.516.965	1.516.965	1.373.672	1.365.697	(39.055)	(7.975)	(151.269)	-9,97%	(151.269)	-9,97%			
	CASA	1.264.520	1.264.520	1.119.879	1.111.951	(39.092)	(7.927)	(152.569)	-12,07%	(152.569)	-12,07%			
	(%) CASA	83,36%	83,36%	81,52%	81,42%									
	FDR	60,82%	60,82%	66,43%	66,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	46.596	46.596	48.901	47.268	(1.633)	673	1,44%	673	1,44%				
2	Giro ISE	26.836	26.836	29.058	27.529	(1.529)	693	2,58%	693	2,58%				
3	Tabungan ISE	17.698	17.698	17.782	17.678	(104)	(20)	-0,11%	(20)	-0,11%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	578.076	578.076	566.269	190	180	-10	-8.417	-11.807	-11.807	11.987			
	Linkage	447.123	447.123	445.833	-	-	-	-3.452	-1.290	-1.290	1.290			
	Non-Linkage	130.953	130.953	120.437	190	180	-10	-4.965	-10.516	-10.516	10.696			
	• Local Champion	84.867	84.867	73.722	190	-	-190	-5.216	-11.145	-11.145	11.145			
	• Value Chain	46.086	46.086	46.714	-	180	180	251	628	628	(448)			
2	MBG	17.453	17.453	17.076	600	-	-600	451	-377	-377	377			
	KUR	17.090	17.090	16.716	600	-	-600	358	-373	-373	373			
	Non KUR	364	364	360	-	-	0	93	-4	-4	4			
3	PWG	72.709	72.709	76.051	8.672	11.969	3.297	2.902	3.342	3.342	8.626			
	Cilem	34.043	34.043	36.364	2.323	3.101	779	2.845	2.322	2.322	780			
	Gadai	38.666	38.666	39.687	6.349	8.867	2.518	57	1.021	1.021	7.846			
4	CFG	254.415	254.415	253.143	5.766	2.594	-3.172	2.899	-1.272	-1.272	3.866			
	CF 1	57.156	57.156	56.795	1.450	278	-1.172	-19	-361	-361	639			
	Total Griya	44.842	44.842	44.714	1.450	170	-1.280	0	-128	-128	298			
4	• Total Non Program	44.842	44.842	44.714	1.450	170	-1.280	1.221	-128	-128	298			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	12.081	-	108	108	-19	-233	-233	341			
	CF 2	197.260	197.260	196.348	4.316	2.316	-2.000	2.918	-912	-912	3.228			
	Mitraguna & Others	164.992	164.992	164.170	3.968	2.115	-1.853	2.988	-822	-822	2.937			
	Pensiun	32.267	32.267	32.178	-	348	201	-147	-89	-89	290			
	Total Pembiayaan	922.653	922.653	912.539	15.228	14.742	-485	-2.164	-10.114	-10.114	24.856			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	4.485	0,00%	0,00%	0,79%	4.485	4.485	4.485		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	4.485	0,00%	0,00%	3,72%	4.485	4.485	4.485		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	-	-	-	-	804	0,00%	0,00%	4,71%	804	804	804		
	KUR	-	-	-	-	751	0,00%	0,00%	4,49%	751	751	751		
	Non KUR	-	-	-	-	53	0,00%	0,00%	14,85%	53	53	53		
3	PWG	8	-	8	1.449	0,01%	0,01%	1,91%	1.442	1.442	1.449			
	Cilem	8	-	8	770	0,02%	0,02%	2,12%	762	762	770			
	Gadai	-	-	-	679	0,00%	0,00%	1,71%	679	679	679			
4	CFG	1.884	3.399	1.884	4.968	0,74%	0,74%	1,96%	3.084	3.084	1.269			
	CF 1	852	2.349	852	1.323	1,49%	1,49%	2,33%	471	471	(1.025)			
	Total Griya	701	2.195	701	688	1,56%	1,56%	1,54%	(14)	(14)	(1.507)			
	Oto	151	154	151	636	1,22%	1,22%	5,26%	485	485	482			
	CF 2	1.032	1.350	1.032	3.644	0,52%	0,52%	1,86%	2.612	2.612	2.294			
	Mitraguna & Others	1.032	979	1.032	2.646	0,63%	0,63%	1,61%	1.614	1.614	1.667			
	Pensiun	-	370	-	998	0,00%	0,00%	3,10%	998	998	627			
	Total Pembiayaan	3.798	3.338	3.798	3.760	0,41%	0,41%	0,41%	(38)	(38)	422			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	1.415.515	1.415.515	1.522.688	107.173			PHR	2,88	3,37	3,35	(0,02)
2	Contribution Margin	81.475	81.475	73.335	(8.140)	10,0%		CIF Payroll	2.678	2.366	2.753	387



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	32.676	32.676	30.261	32.286	4.823	2.025	(391)	-1,20%	(391)	-1,20%			
2	Tabungan	352.883	352.883	346.035	344.804	8.096	(1.230)	(8.079)	-2,29%	(8.079)	-2,29%			
3	Deposito	70.766	70.766	72.961	72.961	3.174	1	2.196	3,10%	2.196	3,10%			
	Total	456.325	456.325	449.256	450.051	16.093	796	(6.274)	-1,37%	(6.274)	-1,37%			
	CASA	385.560	385.560	376.295	377.090	12.919	795	(8.470)	-2,20%	(8.470)	-2,20%			
	(%) CASA	84,49%	84,49%	83,76%	83,79%									
	FDR	88,07%	88,07%	89,36%	89,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	48.433	48.433	48.762	48.424		(388)	(9)	-0,02%	(9)	-0,02%			
2	Giro ISE	8.986	8.986	9.180	9.332		152	345	3,84%	345	3,84%			
3	Tabungan ISE	39.446	39.446	39.582	39.092		(490)	(354)	-0,90%	(354)	-0,90%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.737	-	-	0	-842	-373	-373	373			
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298			
	Non-Linkage	23.776	23.776	23.701	-	-	0	-551	-75	-75	75			
	• Local Champion	21.084	21.084	21.024	-	-	0	-535	-60	-60	60			
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15			
2	MBG	31.249	31.249	30.828	800	500	-300	1.166	-421	-421	921			
	KUR	30.056	30.056	29.654	800	500	-300	1.197	-402	-402	902			
	Non KUR	1.193	1.193	1.174	-	-	0	-31	-19	-19	19			
3	PWG	23.238	23.238	26.235	2.946	6.132	3.186	1.976	2.997	2.997	3.135	24.753	105,99%	1.482
	Cilem	14.162	14.162	15.749	876	1.919	1.043	780	1.587	1.587	332	15.052	104,63%	697
	Gadai	9.076	9.076	10.486	2.069	4.213	2.143	1.196	1.410	1.410	2.803	9.701	108,09%	785
4	CFG	295.289	295.289	292.637	7.707	2.032	-5.675	3.166	-2.653	-2.653	4.685	297.492	98,37%	(4.855)
	CF 1	167.918	167.918	165.908	5.011	182	-4.829	-72	-2.009	-2.009	2.191	168.281	98,59%	(2.373)
	Total Griya	144.391	144.391	143.051	4.813	182	-4.631	0	-1.340	-1.340	1.522	144.473	99,02%	(1.422)
1	• Total Non Program	144.391	144.391	143.051	4.813	182	-4.631	1.339	-1.340	-1.340	1.522			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	22.857	199	-	-199	-72	-669	-669	669	23.808	96,01%	(951)
	CF 2	127.372	127.372	126.728	2.696	1.850	-846	3.239	-644	-644	2.494	129.210	98,08%	(2.482)
	Mitraguna & Others	122.078	122.078	121.479	2.646	1.850	-796	3.234	-599	-599	2.449	123.761	98,16%	(2.282)
	Pensiun	5.294	5.294	5.249	50	-	-50	5	-45	-45	45	5.449	96,33%	(200)
	Total Pembiayaan	401.886	401.886	401.436	11.453	8.664	-2.789	5.466	-450	-450	9.114			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26					%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	1.123	1.419	1.123	2.028	3.59%	3,59%	6,58%	905	905	608			
	KUR	832	1.263	832	1.890	2,77%	2,77%	6,37%	1.058	1.058	627			
	Non KUR	291	156	291	137	24,36%	24,36%	11,70%	(153)	(153)	(19)			
3	PWG	37	-	37	861	0,16%	0,16%	3,28%	824	824	861			
	Cilem	37	-	37	511	0,26%	0,26%	3,24%	473	473	511			
	Gadai	-	-	-	351	0,00%	0,00%	3,35%	351	351	351			
4	CFG	3.240	2.895	3.240	8.727	1,10%	1,10%	2,98%	5.488	5.488	5.832			
	CF 1	2.408	2.084	2.408	6.872	1,43%	1,43%	4,14%	4.464	4.464	4.789			
	Total Griya	1.257	1.079	1.257	4.300	0,87%	0,87%	3,01%	3.042	3.042	3.220			
	Oto	1.151	1.004	1.151	2.573	4,89%	4,89%	11,26%	1.422	1.422	1.569			
	CF 2	831	812	831	1.855	0,65%	0,65%	1,46%	1.023	1.023	1.043			
	Mitraguna & Others	831	812	831	1.855	0,68%	0,68%	1,53%	1.023	1.023	1.043			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.533	1,29%	1,29%	1,38%	362	362	(2.000)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26					%	Penc.	Gap		
1	SME	153	153	153	153	0,29%	0,29%	0,30%	0	0	-	-		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Non-Linkage	153	153	153	153	0,64%	0,64%	0,65%	0	0	-	-		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	1.318	1.587	1.318	1.548	4,22%	4,22%	5,02%	230	230	(39)			
	KUR	1.009	1.136	1.009	1.097	3,36%	3,36%	3,70%	88	88	(39)			
	Non KUR	309	450	309	451	25,88%	25,88%	38,42%	142	142	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	3.700	5.793	3.700	3.832	1,25%	1,25%	1,31%	131	131	(1.961)			
	CF 1	2.382	4.475	2.382	2.514	1,42%	1,42%	1,52%	131	131	(1.961)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	111	111	26	0	30	36,77%	30	36,77%			
2	Tabungan	167.984	167.984	159.925	159.039	1.784	(886)	(8.945)	-5,32%	(8.945)	-5,32%			
3	Deposito	22.146	22.146	21.774	21.774	895	0	(372)	-1,68%	(372)	-1,68%			
	Total	190.211	190.211	181.810	180.924	2.705	(886)	(9.287)	-4,88%	(9.287)	-4,88%			
	CASA	168.065	168.065	160.036	159.150	1.811	(886)	(8.915)	-5,30%	(8.915)	-5,30%			
	(%) CASA	88,36%	88,36%	88,02%	87,97%									
	FDR	121,89%	121,89%	126,13%	126,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.752	1.753	2	4	0,25%	4	0,25%				
2	Giro ISE	0	0	0	0	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.749	1.749	1.751	1.753	2	4	0,25%	4	0,25%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	• Local Champion	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.957	60.957	60.014	2.100	275	-1.825	1.368	-942	-942	1.217			
	KUR	59.683	59.683	58.760	2.100	275	-1.825	1.398	-923	-923	1.198			
	Non KUR	1.274	1.274	1.254	-	-	0	-31	-20	-20	20			
3	PWG	8.442	8.442	9.224	780	868	87	598	781	781	86			
	Cilem	8.442	8.442	9.224	780	868	87	598	781	781	86			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	160.599	160.599	158.235	1.937	110	-1.827	1.685	-2.363	-2.363	2.473			
	CF 1	18.759	18.759	18.446	557	-	-557	393	-313	-313	313			
	Total Griya	3.744	3.744	3.732	-	-	0	0	-12	-12	12			
4	• Total Non Program	3.434	3.434	3.423	-	-	0	-39	-11	-11	11			
	• Program	310	310	309	-	-	0	-2	-1	-1	1			
	Oto	15.015	15.015	14.714	557	-	-557	393	-301	-301	301			
	CF 2	141.840	141.840	139.789	1.380	110	-1.270	1.292	-2.051	-2.051	2.161			
	Mitraguna & Others	138.082	138.082	136.047	1.380	110	-1.270	1.314	-2.035	-2.035	2.145			
	Pensiun	3.758	3.758	3.743	-	-	0	-23	-15	-15	15			
	Total Pembiayaan	231.840	231.840	229.314	4.817	1.253	-3.564	3.635	-2.526	-2.526	3.778			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	598	0,00%	0,00%	32,46%	598	598	598				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	598	0,00%	0,00%	32,46%	598	598	598				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	70	113	70	2.740	275	0,11%	0,11%	4,57%	2.670	2.670	2.628				
	KUR	70	113	70	2.694	275	0,12%	0,12%	4,59%	2.624	2.624	2.582				
	Non KUR	-	-	-	-	46	0,00%	0,00%	3,67%	46	46	46				
3	PWG	-	-	-	-	61	0,00%	0,00%	0,66%	61	61	61				
	Cilem	-	-	-	-	61	0,00%	0,00%	0,66%	61	61	61				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	2.008	2.173	2.008	5.165	56	0,12%	0,12%	3,26%	3.157	3.157	2.992				
	CF 1	423	376	423	1.602	225	0,25%	0,25%	8,68%	1.179	1.179	1.226				
	Total Griya	107	109	107	344	286	0,86%	0,86%	9,21%	237	237	235				
	Oto	315	267	315	1.258	210	2,10%	2,10%	8,55%	943	943	991				
	CF 2	1.585	1.797	1.585	3.563	1.122	1,12%	1,12%	2,55%	1.978	1.978	1.766				
	Mitraguna & Others	1.585	1.797	1.585	2.987	1.15%	1,15%	1,15%	2,20%	1.402	1.402	1.190				
	Pensiun	-	-	-	-	576	0,00%	0,00%	15,39%	576	576	576				
	Total Pembiayaan	2.265	2.126	2.265	2.263	0,98%	0,98%	0,98%	0,99%	(2)	(2)	138				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	750	750	750	750	40,72%	40,72%	40,75%	0	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Non-Linkage	750	750	750	750	40,72%	40,72%	40,75%	0	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	56	58	56	56	0,09%	0,09%	0,09%	-	-	(2)						
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Non KUR	56	58	56	56	4,43%	4,43%	4,50%	-	-	(2)						
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	1.458	1.317	1.458	1.457	0,91%	0,91%	0,92%	(2)	(2)	139						
	CF 1	271	271	271	270	1,45%	1,45%	1,46%</td									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.012	4.017	(166)	4	1.917	91,29%	1.917	91,29%			
2	Tabungan	103.033	103.033	99.170	99.238	3.833	68	(3.795)	-3,68%	(3.795)	-3,68%			
3	Deposito	40.693	40.693	41.283	41.283	(99)	0	590	1,45%	590	1,45%			
	Total	145.825	145.825	144.465	144.537	3.568	73	(1.288)	-0,88%	(1.288)	-0,88%			
	CASA	105.133	105.133	103.182	103.254	3.667	73	(1.878)	-1,79%	(1.878)	-1,79%			
	(%) CASA	72,09%	72,09%	71,42%	71,44%									
	FDR	64,28%	64,28%	64,90%	64,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.304	2.304	4.209	4.209	(0)	1.905	82,68%	1.905	82,68%				
2	Giro ISE	1.856	1.856	3.804	3.803	(0)	1.948	104,95%	1.948	104,95%				
3	Tabungan ISE	448	448	406	406	0	(43)	-9,52%	(43)	-9,52%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	26.618	26.618	26.238	870	200	-670	429	-380	-380	580			
	KUR	26.099	26.099	25.726	870	200	-670	446	-373	-373	573			
	Non KUR	519	519	512	-	-	0	-17	-7	-7	7			
3	PWG	7.473	7.473	7.989	936	750	-187	879	516	516	234	8.279	96,50%	(290)
	Cilem	7.473	7.473	7.989	936	750	-187	879	516	516	234	8.279	96,50%	(290)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	59.647	59.647	59.534	1.938	1.075	-863	2.765	-112	-112	1.187	61.751	96,41%	(2.217)
	CF 1	6.684	6.684	6.626	-	-	0	413	-58	-58	58	6.824	97,11%	(198)
	Total Griya	348	348	346	-	-	0	0	-2	-2	2	368	93,94%	(22)
	• Total Non Program	348	348	346	-	-	0	0	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.280	-	-	0	413	-56	-56	56	6.455	97,29%	(175)
	CF 2	52.963	52.963	52.908	1.938	1.075	-863	2.352	-54	-54	1.129	54.928	96,32%	(2.019)
	Mitraguna & Others	43.218	43.218	42.929	-	-	-1.218	2.423	-289	-289	1.009	44.958	95,49%	(2.029)
	Pensiun	9.745	9.745	9.980	-	-	355	355	-70	-70	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	93.761	3.744	2.025	-1.720	4.073	24	24	2.001			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	292	215	292	2.578	1.10%	1.10%	9,82%	2.286	2.286	2.363			
	KUR	241	215	241	2.441	0,92%	0,92%	9,49%	2.200	2.200	2.226			
	Non KUR	51	-	51	136	9,81%	9,81%	26,67%	86	86	136			
3	PWG	2	-	2	108	0,03%	0,03%	0,03%	106	106	108			
	Cilem	2	-	2	108	0,03%	0,03%	0,03%	106	106	108			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	724	198	724	3.302	1.21%	1.21%	5,55%	2.577	2.577	2.718			
	CF 1	299	301	299	496	4,47%	4,47%	7,49%	197	197	195			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	299	301	299	496	4,72%	4,72%	7,90%	197	197	195			
	CF 2	425	283	425	2.805	0,80%	0,80%	5,30%	2.380	2.380	2.523			
	Mitraguna & Others	348	203	348	2.730	0,80%	0,80%	6,36%	2.382	2.382	2.527			
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)			
	Total Pembiayaan	509	771	509	506	0,54%	0,54%	0,54%	(4)	(4)	(265)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	311	573	311	307	1.17%	1.17%	1.17%	(4)	(4)	(265)			
	KUR	154	361	154	151	0,59%	0,59%	0,59%	(2)	(2)	(210)			
	Non KUR	158	212	158	156	30,35%	30,35%	30,51%	(1)	(1)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	198	198	198	198	0,33%	0,33%	0,33%	-	-	0			
	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	198	198	198	198	0,37%	0,37%	0,37%	-	-	0			
	Mitraguna & Others	198	198	198	198	0,46%	0,46%	0,46%	-	-	0			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	44.882	45.413	(1.858)	531	(477)	-1,04%	(477)	-1,04%			
2	Tabungan	156.974	156.974	153.186	151.908	5.778	(1.278)	(5.066)	-3,23%	(5.066)	-3,23%			
3	Deposito	26.423	26.423	26.415	26.415	(160)	0	(9)	-0,03%	(9)	-0,03%			
	Total	229.288	229.288	224.483	223.736	3.760	(747)	(5.552)	-2,42%	(5.552)	-2,42%			
	CASA	202.864	202.864	198.068	197.321	3.920	(747)	(5.543)	-2,73%	(5.543)	-2,73%			
	(%) CASA	88,48%	88,48%	88,23%	88,19%									
	FDR	89,99%	89,99%	91,62%	91,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.350	14.350	14.540	14.530	(10)	180	1,25%	180	1,25%				
2	Giro ISE	222	222	222	226	3	4	1,72%	4	1,72%				
3	Tabungan ISE	12.328	12.328	12.518	12.504	(14)	176	1,43%	176	1,43%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	36.883	36.883	36.622	1.475	350	(-1.125)	660	-261	-261	611			
	KUR	36.001	36.001	35.755	1.475	350	(-1.125)	691	-246	-246	596			
	Non KUR	882	882	867	-	-	0	(-31)	-15	-15	15			
3	PWG	20.756	20.756	22.003	2.066	2.672	607	1.781	1.247	1.247	1.426	21.831	100,79%	172
	Cilem	16.839	16.839	18.449	1.744	2.122	378	1.722	1.610	1.610	512	17.570	105,00%	879
	Gadai	3.918	3.918	3.554	322	550	228	60	(-363)	(-363)	914	4.261	83,41%	(707)
4	CFG	148.687	148.687	147.042	1.772	1.580	(-192)	1.474	(-1.645)	(-1.645)	3.225	150.535	97,68%	(3.493)
	CF 1	21.391	21.391	21.449	990	250	(-740)	(-198)	59	59	191	21.642	99,11%	(192)
	Total Griya	16.290	16.290	16.499	990	250	(-740)	0	209	209	41	16.365	100,82%	134
4	• Total Non Program	16.117	16.117	16.326	990	250	(-740)	916	209	209	41			
	• Program	173	173	173	-	-	0	173	0	0	-	5.276	93,81%	(326)
	Oto	5.101	5.101	4.950	-	-	0	(-198)	-151	-151	151	128.893	97,44%	(3.301)
	CF 2	127.296	127.296	125.592	782	1.330	548	1.672	(-1.704)	(-1.704)	3.034	86.539	96,80%	(2.773)
	Mitraguna & Others	85.341	85.341	83.766	690	800	110	1.869	(-1.574)	(-1.574)	2.374	42.354	98,75%	(528)
	Pensiun	41.955	41.955	41.826	92	530	438	(-197)	-129	-129	659			
	Total Pembiayaan	206.326	206.326	205.666	5.313	4.602	(-710)	3.915	(-659)	(-659)	5.262			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	26	32	26	2.359	0,07%	0,07%	6,44%	2.333	2.333	2.327						
	KUR	26	32	26	2.359	0,07%	0,07%	6,60%	2.333	2.333	2.327						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	29	-	29	1.978	0,14%	0,14%	8,99%	1.949	1.949	1.978						
	Cilem	29	-	29	1.959	0,17%	0,17%	10,62%	1.931	1.931	1.959						
	Gadai	-	-	-	19	0,00%	0,00%	0,53%	19	19	19						
4	CFG	1.103	812	1.103	1.644	0,74%	0,74%	1,12%	542	542	832						
	CF 1	-	-	-	153	0,00%	0,00%	3,10%	153	153	153						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	-	-	-	168	0,79%	0,79%	0,78%	(2)	(2)	(2)						
	CF 2	1.103	1.376	1.162	1.719	0,91%	0,91%	1,37%	557	557	343						
	Mitraguna & Others	888	1.102	888	1.447	1,04%	1,04%	1,73%	558	558	345						
	Pensiun	273	274	273	272	0,13%	0,13%	0,65%	(1)	(1)	(2)						
	Total Pembiayaan	1.468	1.827	1.468	2.024	0,71%	0,71%	0,98%	556	556	197						

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Dec-25		
1	Asset (Retail) T	185.470	185.470	231.440	45.970		
2	Contribution Margin	9.852	9.852	10.134	282	-2,9%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,99	3,09	3,09	(0,00)	0,10
CIF Payroll	1.063	942	1.190	248	127



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	299	286	(6)	(14)	145	103,38%	145	103,38%			
2	Tabungan	109.570	109.570	102.376	102.469	(2.409)	93	(7.101)	-6,48%	(7.101)	-6,48%			
3	Deposito	24.529	24.529	24.921	24.921	(173)	0	392	1,60%	392	1,60%			
	Total	134.239	134.239	127.596	127.676	(2.589)	79	(6.563)	-4,89%	(6.563)	-4,89%			
	CASA	109.710	109.710	102.675	102.754	(2.416)	79	(6.956)	-6,34%	(6.956)	-6,34%			
	(%) CASA	81,73%	81,73%	80,47%	80,48%									
	FDR	143,65%	143,65%	150,84%	150,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.151	2.151	1.826	1.892		66	(259)	-12,02%	(259)	-12,02%			
2	Giro ISE	114	114	160	176		16	62	54,74%	62	54,74%			
3	Tabungan ISE	2.037	2.037	1.667	1.717		50	(321)	-15,74%	(321)	-15,74%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	147	147	147	147		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	22.593	22.593	22.641	565	650	85	271	48	48	602			
	KUR	21.495	21.495	21.562	565	650	85	317	67	67	583			
	Non KUR	1.098	1.098	1.079	-	-	0	-46	-19	-19	19			
3	PWG	7.428	7.428	7.845	318	562	245	123	417	417	145	8.324	94,25%	(479)
	Cilem	7.428	7.428	7.845	318	562	245	123	417	417	145	8.324	94,25%	(479)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	162.807	162.807	161.976	3.905	2.027	-1.878	2.369	-831	-831	2.858	165.246	98,02%	(3.270)
	CF 1	7.785	7.785	7.621	-	-	0	-563	-164	-164	164	7.946	95,91%	(325)
	Total Griya	1.713	1.713	1.701	-	-	0	0	-12	-12	12	1.749	97,25%	(48)
	• Total Non Program	1.713	1.713	1.701	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.921	-	-	0	-563	-152	-152	152	6.198	95,53%	(277)
	CF 2	155.022	155.022	154.355	3.905	2.027	-1.878	2.932	-667	-667	2.694	157.300	98,13%	(2.945)
	Mitraguna & Others	87.772	87.772	87.635	3.032	1.815	-1.217	2.778	-138	-138	1.953	89.681	97,72%	(2.046)
	Pensiun	67.250	67.250	66.720	873	212	-661	155	-530	-530	742	67.619	98,67%	(899)
	Total Pembiayaan	192.828	192.828	192.462	4.788	3.239	-1.548	2.763	-366	-366	3.605			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	185	469	185	2.606	0,82%	0,82%	11,51%	2.422	2.422	2.137						
	KUR	185	469	185	2.466	0,86%	0,86%	11,43%	2.281	2.281	1.996						
	Non KUR	-	-	-	141	0,00%	0,00%	13,05%	141	141	141						
3	PWG	58	-	58	266	0,78%	0,78%	0,78%	208	208	266						
	Cilem	58	-	58	266	0,78%	0,78%	3,39%	208	208	266						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	372	-	372	3.453	0,23%	0,23%	2,13%	3.081	3.081	3.453						
	CF 1	-	-	-	391	0,00%	0,00%	5,13%	391	391	391						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	-	-	-	391	0,00%	0,00%	6,61%	391	391	391						
	CF 2	37	38	37	37	0,02%	0,02%	0,02%	-	-	-	(0)					
	Mitraguna & Others	37	38	37	37	0,04%	0,04%	0,04%	-	-	-	(0)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	528	477	528	519	0,27%	0,27%	0,27%	(9)	(9)	42						

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	351.464	351.418	1.138	(46)	1.149	0,33%	1.149	0,33%			
2	Tabungan	225.594	225.594	220.704	221.624	(1.081)	920	(3.970)	-1,76%	(3.970)	-1,76%			
3	Deposito	87.919	87.919	86.540	86.538	255	(2)	(1.381)	-1,57%	(1.381)	-1,57%			
	Total	663.781	663.781	658.707	659.579	313	872	(4.202)	-0,63%	(4.202)	-0,63%			
	CASA	575.862	575.862	572.167	573.042	57	874	(2.821)	-0,49%	(2.821)	-0,49%			
	(%) CASA	86,75%	86,75%	86,86%	86,88%									
	FDR	27,59%	27,59%	27,88%	27,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	22.781	22.881		100	2.324	11,31%	2.324	11,31%			
2	Giro ISE	36	36	29	21		(9)	(15)	-42,11%	(15)	-42,11%			
3	Tabungan ISE	18.921	18.921	21.152	21.260		109	2.339	12,36%	2.339	12,36%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	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	59.636	1.400	600	-800	321	-886	-886	1.486			
	KUR	57.137	57.137	56.320	1.200	600	-600	191	-818	-818	1.418			
	Non KUR	3.386	3.386	3.317	200	-	-200	130	-69	-69	69			
3	PWG	21.916	21.916	23.506	1.211	1.939	728	714	1.590	1.590	349	22.283	105,49%	1.224
	Cilem	21.916	21.916	23.506	1.211	1.939	728	714	1.590	1.590	349	22.283	105,49%	1.224
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	99.543	99.543	99.374	2.580	1.267	-1.312	1.759	-168	-168	1.436	100,919	98,47%	(1.545)
	CF 1	45.423	45.423	45.094	1.514	275	-1.238	1.238	-329	-329	604	45.699	98,68%	(605)
	Total Griya	22.015	22.015	21.842	158	-	-158	0	-173	-173	173	22.097	98,85%	(255)
4	• Total Non Program	17.189	17.189	17.035	-	-	0	-186	-154	-154	154			
	• Program	4.827	4.827	4.807	158	-	-158	131	-20	-20	20			
	Oto	23.408	23.408	23.252	1.356	275	-1.081	1.238	-156	-156	431	23.602	98,52%	(350)
	CF 2	54.119	54.119	54.280	1.066	992	-74	521	161	161	831	55.220	98,30%	(940)
	Mitraguna & Others	52.990	52.990	53.168	1.066	992	-74	577	178	178	814	53.910	98,62%	(742)
	Pensiun	1.129	1.129	1.112	-	-	0	-56	-17	-17	17	1.311	84,87%	(198)
	Total Pembiayaan	183.110	183.110	183.645	5.191	3.806	-1.385	2.752	535	535	3.271			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.128	0	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.128	0	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	860	177	4.624	0	0,29%	0,29%	7,75%	4.447	4.447	3.764			
	KUR	177	764	177	4.291	0	0,31%	0,31%	7,62%	4.114	4.114	3.527			
	Non KUR	-	95	-	332	0	0,00%	0,00%	10,02%	332	332	237			
3	PWG	-	-	-	420	0	0,00%	0,00%	4,41%	420	420	420			
	Cilem	-	-	-	420	0	0,00%	0,00%	4,41%	420	420	420			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
4	CFG	1.334	1.453	1.334	3.389	0	1,34%	1,34%	3,41%	2.056	2.056	1.936			
	CF 1	1.156	1.453	1.156	3.211	0	2,54%	2,54%	7,12%	2.056	2.056	1.758			
	Total Griya	615	696	615	964	0	2,79%	2,79%	4,41%	349	349	268			
	Oto	540	757	540	2.247	0	2,31%	2,31%	9,66%	1.706	1.706	1.490			
	CF 2	178	-	178	178	0	0,33%	0,33%	0,33%	-	-	178			
	Mitraguna & Others	178	-	178	178	0	0,34%	0,34%	0,33%	-	-	178			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.627	0	1,44%	1,44%	1,43%	(1)	(1)	555			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	145.538	145.538	663.781	518.243			3,10	3,76	3,74	(0,02)	0,64
2	Contribution Margin	8.104	8.104	14.246	6.142	-75,8%		405	1.599	1.785	186	1.380



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	396	455	10	58	(8)	-1,63%	(8)	-1,63%			
2	Tabungan	97.563	97.563	92.067	92.392	(2.211)	325	(5.171)	-5,30%	(5.171)	-5,30%			
3	Deposito	24.097	24.097	24.908	24.908	40	0	811	3,37%	811	3,37%			
	Total	122.122	122.122	117.371	117.755	(2.160)	384	(4.368)	-3,58%	(4.368)	-3,58%			
	CASA	98.026	98.026	92.464	92.847	(2.201)	384	(5.179)	-5,28%	(5.179)	-5,28%			
	(%) CASA	80,27%	80,27%	78,78%	78,85%									
	FDR	171,70%	171,70%	177,94%	177,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.724	1.724	1.364	1.391	27	(333)	-19,32%	(333)	-19,32%				
2	Giro ISE	46	46	82	107	25	60	130,21%	60	130,21%				
3	Tabungan ISE	1.677	1.677	1.282	1.284	2	(393)	-23,45%	(393)	-23,45%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	60.956	60.956	59.900	970	300	-670	58	-1.057	-1.057	1.357			
	KUR	57.384	57.384	56.429	970	300	-670	229	-954	-954	1.254			
	Non KUR	3.573	3.573	3.471	-	-	0	-171	-102	-102	102			
3	PWG	13.174	13.174	13.593	1.013	751	-262	705	419	419	332	13.779	98,64%	(187)
	Cilem	13.174	13.174	13.593	1.013	751	-262	705	419	419	332	13.779	98,64%	(187)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	135.548	135.548	135.353	2.254	414	-1.840	812	-195	-195	609	136.439	99,20%	(1086)
	CF 1	31.143	31.143	31.144	214	280	66	827	1	1	279	31.253	99,65%	(109)
	Total Griya	15.973	15.973	16.223	115	280	165	0	250	250	30	16.021	101,26%	202
	• Total Non Program	15.973	15.973	16.223	115	280	165	-32	250	250	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	14.921	99	-	-99	827	-248	-248	248	15.232	97,96%	(311)
	CF 2	104.406	104.406	104.209	2.040	134	-1.906	-15	-196	-196	330	105.186	99,07%	(977)
	Mitraguna & Others	93.868	93.868	93.738	1.950	134	-1.816	-33	-131	-131	265	94.547	99,14%	(810)
	Pensiun	10.537	10.537	10.472	90	-	-90	17	-66	-66	66	10.639	98,43%	(167)
	Total Pembiayaan	209.678	209.678	208.845	4.237	1.465	-2.772	1.575	-833	-833	2.297			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	1.491	1.713	1.491	4.310	2.45%	2.45%	7,19%	2.819	2.819	2.597					
	KUR	1.132	1.281	1.132	3.733	1,97%	1,97%	6,62%	2.601	2.601	2.452					
	Non KUR	359	431	359	577	10,04%	10,04%	16,62%	218	218	145					
3	PWG	172	-	172	155	1,30%	1,30%	1,14%	(17)	(17)	155					
	Cilem	172	-	172	155	1,30%	1,30%	1,14%	(17)	(17)	155					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.390	2.264	2.390	5.591	1,76%	1,76%	4,13%	3.201	3.201	3.327					
	CF 1	181	224	181	1.496	0,58%	0,58%	4,80%	1.316	1.316	1.272					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	181	224	181	1.496	1,19%	1,19%	10,03%	1.316	1.316	1.272					
	CF 2	2.210	2.040	2.210	4.095	2,12%	2,12%	3,93%	1.885	1.885	2.055					
	Mitraguna & Others	2.210	2.040	2.210	3.820	2,35%	2,35%	4,08%	1.611	1.611	1.781					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	1.961	1.927	1.961	1.975	0,94%	0,94%	0,95%	14	14	48					

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	204.546	204.546	212.117	7.571		3,58	4,11	4,10
2	Contribution Margin	7.563	7.563	8.420	857	-11,3%	372	364	384



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	189	194	(304)	4	(187)	-49,09%	(187)	-49,09%			
2	Tabungan	110.485	110.485	109.122	108.873	(927)	(249)	(1.612)	-1,46%	(1.612)	-1,46%			
3	Deposito	16.981	16.981	17.087	17.087	5	0	106	0,62%	106	0,62%			
	Total	127.846	127.846	126.398	126.154	(1.226)	(244)	(1.693)	-1,32%	(1.693)	-1,32%			
	CASA	110.865	110.865	109.311	109.067	(1.231)	(244)	(1.798)	-1,62%	(1.798)	-1,62%			
	(%) CASA	86,72%	86,72%	86,48%	86,46%									
	FDR	120,72%	120,72%	121,77%	122,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.758	1.825		67	(2)	-0,13%	(2)	-0,13%			
2	Giro ISE	5	5	45	10		(34)	6	129,77%	6	129,77%			
3	Tabungan ISE	1.823	1.823	1.713	1.815		102	(8)	-0,45%	(8)	-0,45%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	0	-		
	Linkage	-	-	-	-	-	-	-	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	62.077	62.077	60.913	2.600	-	-2.600	856	-1,165	-1,165	1.165			
	KUR	57.871	57.871	56.747	2.600	-	-2.600	983	-1.124	-1.124	1.124			
	Non KUR	4.206	4.206	4.165	-	-	0	-127	-41	-41	41			
3	PWG	11.503	11.503	12.716	1.081	1.307	226	1.198	1.213	1.213	94	12.208	104,16%	508
	Cilem	11.503	11.503	12.716	1.081	1.307	226	1.198	1.213	1.213	94	12.208	104,16%	508
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	80.757	80.757	80.283	1.142	97	-1.046	592	-474	-474	570	82.119	97,76%	(1.836)
	CF 1	7.892	7.892	7.526	91	97	5	148	-366	-366	463	8.079	93,15%	(553)
	Total Griya	5.453	5.453	5.034	-	-	0	0	-419	-419	419	5.508	91,40%	(474)
4	• Total Non Program	5.453	5.453	5.034	-	-	0	0	-427	-419	419			
	• Program	-	-	-	-	-	0	0	0	0	0	-		
	Oto	2.439	2.439	2.491	91	97	5	148	52	52	44	2.571	96,90%	(80)
	CF 2	72.865	72.865	72.757	1.051	-	-1.051	444	-108	-108	108	74.040	98,27%	(1.282)
	Mitraguna & Others	71.347	71.347	71.248	891	-	-891	292	-99	-99	99	72.282	98,57%	(1.034)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	Total Pembiayaan	154.337	154.337	153.911	4.824	1.404	-3.420	2.646	-425	-425	1.829			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	211	553	211	2.940	0,34%	0,34%	4,83%	2.729	2.729	2.388					
	KUR	183	175	183	2.233	0,32%	0,32%	3,94%	2.051	2.051	2.058					
	Non KUR	28	377	28	707	0,67%	0,67%	16,97%	679	679	329					
3	PWG	28	-	28	231	0,25%	0,25%	1,81%	202	202	231					
	Cilem	28	-	28	231	0,25%	0,25%	1,81%	202	202	231					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	499	186	499	1.578	0,62%	0,62%	1,96%	1.078	1.078	1.392					
	CF 1	499	-	499	889	6,33%	6,33%	11,82%	390	390	889					
	Total Griya	415	-	415	415	7,60%	7,60%	8,23%	-	-	415					
	Oto	85	-	85	475	3,48%	3,48%	19,06%	390	390	475					
	CF 2	-	186	-	688	0,00%	0,00%	0,95%	688	688	503					
	Mitraguna & Others	-	186	-	688	0,00%	0,00%	0,97%	688	688	503					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	280	621	280	340	0,18%	0,18%	0,22%	60	60	(281)					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	94	114	94	154	0,15%	0,15%	0,25%	60	60	40					
	KUR	17	36	17	76	0,03%	0,03%	0,13%	60	60	40					
	Non KUR	78	78	78	78	1,85%	1,85%	1,86%	-	-	(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	186	507	186	186	0,23%	0,23%	0,23%	-	-	(321)					
	CF 1	-	421	-	-	0,00%	0,00%	0,00%	-	-						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.829	3.837	893	8	(1.277)	-24,97%	(1.277)	-24,97%			
2	Tabungan	62.342	62.342	56.469	56.782	(3.013)	314	(5.560)	-8,92%	(5.560)	-8,92%			
3	Deposito	13.260	13.260	16.295	16.295	0	0	3.035	22,89%	3.035	22,89%			
	Total	80.716	80.716	76.594	76.915	(2.119)	321	(3.802)	-4,71%	(3.802)	-4,71%			
	CASA	67.456	67.456	60.298	60.619	(2.119)	321	(6.837)	-10,14%	(6.837)	-10,14%			
	(%) CASA	83,57%	83,57%	78,72%	78,81%									
	FDR	124,47%	124,47%	130,50%	129,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	590	590	781	718	(63)	128	21,75%	128	21,75%				
2	Giro ISE	454	454	585	544	(41)	91	19,94%	91	19,94%				
3	Tabungan ISE	136	136	195	174	(22)	38	27,82%	38	27,82%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	49.352	49.352	48.937	1.070	650	-420	-318	-415	-415	1.065			
	KUR	47.820	47.820	47.432	1.070	650	-420	-273	-387	-387	1.037			
	Non KUR	1.533	1.533	1.505	-	-	0	-45	-27	-27	27			
3	PWG	9.984	9.984	10.130	839	387	-452	773	146	146	241	10.780	93,97%	(650)
	Cilem	9.984	9.984	10.130	839	387	-452	773	146	146	241	10.780	93,97%	(650)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	41.132	41.132	40.890	921	175	-746	154	-242	-242	417	42.186	96,93%	(1.296)
	CF 1	25.084	25.084	24.711	886	-	-886	-77	-373	-373	373	25.264	97,81%	(553)
	Total Griya	5.189	5.189	5.171	-	-	0	-2	-1	-1	1	5.245	98,60%	(73)
1	• Total Non Program	4.861	4.861	4.844	-	-	0	-57	-17	-17	17			
	• Program	329	329	328	-	-	0	-2	-1	-1	1			
	Oto	19.895	19.895	19.539	886	-	-886	-77	-355	-355	355	20.019	97,60%	(480)
	CF 2	16.048	16.048	16.179	35	175	140	231	131	131	44	16.922	95,61%	(742)
	Mitraguna & Others	11.187	11.187	11.342	35	175	140	257	155	155	20	11.828	95,89%	(486)
	Pensiun	4.862	4.862	4.838	-	-	0	-26	-24	-24	24	5.094	94,97%	(256)
	Total Pembiayaan	100.469	100.469	99.957	2.830	1.212	-1.619	609	-511	-511	1.723			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	57	285	57	420	0,12%	0,12%	0,86%	363	363	135					
	KUR	57	285	57	420	0,12%	0,12%	0,89%	363	363	135					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
3	PWG	12	-	12	127	0,12%	0,12%	1,26%	115	115	127					
	Cilem	12	-	12	127	0,12%	0,12%	1,26%	115	115	127					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.704	2.516	1.704	2.680	4,14%	4,14%	6,55%	976	976	164					
	CF 1	835	980	835	1.812	3,33%	3,33%	7,33%	976	976	832					
	Total Griya	61	62	61	-	1,18%	1,18%	0,00%	(61)	(61)	(62)					
	Oto	774	917	774	1.812	3,89%	3,89%	9,27%	1.038	1.038	894					
	CF 2	869	1.537	869	869	5,41%	5,41%	5,37%	-	-	(668)					
	Mitraguna & Others	869	1.176	869	869	7,76%	7,76%	7,66%	-	-	(307)					
	Pensiun	-	361	-	-	0,00%	0,00%	0,00%	-	-	(361)					
	Total Pembiayaan	1.773	2.801	1.773	3.228	1,77%	1,77%	3,23%	1.454	1.454	426					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	142	253	142	200	0,29%	0,29%	0,41%	57	57	(53)					
	KUR	60	170	60	117	0,12%	0,12%	0,25%	57	57	(53)					
	Non KUR	83	83	83	83	5,39%	5,39%	5,48%	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	868	647	868	961	2,11%	2,11%	2,35%	93	93	313					
	CF 1	868	647	868	961	3,46%	3,46%	3,89%	93	93	313					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	21.795	22.451	515	656	(642)	-2,78%	(642)	-2,78%			
2	Tabungan	256.654	256.654	245.596	244.762	5.035	(834)	(11.892)	-4,63%	(11.892)	-4,63%			
3	Deposito	34.986	34.986	37.363	37.363	303	0	2.377	6,79%	2.377	6,79%			
	Total	314.733	314.733	304.754	304.576	5.853	(178)	(10.157)	-3,23%	(10.157)	-3,23%			
	CASA	279.747	279.747	267.391	267.213	5.550	(178)	(12.534)	-4,48%	(12.534)	-4,48%			
(%)	CASA	88,88%	88,88%	87,74%	87,73%									
	FDR	86,27%	86,27%	90,00%	90,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	4.896	4.893		(3)	(230)	-4,49%	(230)	-4,49%			
2	Giro ISE	671	671	635	661		26	(10)	-1,45%	(10)	-1,45%			
3	Tabungan ISE	4.452	4.452	4.261	4.232		(29)	(220)	-4,95%	(220)	-4,95%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.551	-	-	0	-52	-42	-42	42			
	Linkage	924	924	882	-	-	-	-39	-42	-42	42			
	Non-Linkage	669	669	669	-	-	0	-12	0	0	(0)			
• Local Champion	669	669	669	-	-	-	0	-12	0	0	(0)			
• Value Chain	-	-	-	-	-	-	-	0	0	0	-			
2	MBG	73.645	73.645	73.280	2.330	1.170	-1.160	1.411	-365	-365	1.535			
	KUR	69.530	69.530	69.161	2.330	970	-1.360	1.561	-369	-369	1.339			
	Non KUR	4.115	4.115	4.119	-	200	200	-150	3	3	197			
3	PWG	28.268	28.268	30.718	3.635	7.456	3.822	2.478	2.450	2.450	5.006	29.473	104,23%	1.245
	Cilem	18.867	18.867	21.220	1.727	3.104	1.377	1.297	2.353	2.353	751	19.682	107,81%	1.538
	Gadai	9.400	9.400	9.498	1.908	4.353	2.445	1.181	98	98	4.255	9.790	97,01%	(292)
4	CFG	168.022	168.022	168.722	5.723	4.165	-1.558	6.037	700	700	3.465	169.241	99,69%	(519)
	CF 1	44.251	44.251	44.025	515	-	-515	48	-226	-226	226	44.503	98,93%	(478)
	Total Griya	38.657	38.657	38.524	321	-	-321	0	-133	-133	133	38.759	99,39%	(235)
• Total Non Program	15.924	15.924	15.861	-	-	0	-277	-62	-62	62				
• Program	22.733	22.733	22.662	321	-	-321	164	-70	-70	70				
Oto	5.595	5.595	5.501	194	-	-194	48	-93	-93	93	5.744	95,77%	(243)	
CF 2	123.771	123.771	124.696	5.208	4.165	-1.043	5.989	926	926	3.239	124.737	99,97%	(41)	
Mitraguna & Others	108.996	108.996	110.006	4.386	4.165	-221	5.347	1.010	1.010	3.155	109.679	100,30%	327	
Pensiun	14.774	14.774	14.690	822	-	-822	642	-84	-84	84	15.058	97,56%	(367)	
Total Pembiayaan	271.528	271.528	274.270	11.687	12.791	1.104	9.876	2.742	2.742	10.049				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	825	825	0,00%	0,00%	53,23%	825	825	825		
	Linkage	-	-	-	825	825	0,00%	0,00%	93,64%	825	825	825		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	686	1.497	686	4.501	686	0,93%	0,93%	6,14%	3.815	3.815	3.004		
	KUR	397	890	397	4.022	397	0,57%	0,57%	5,82%	3.625	3.625	3.132		
	Non KUR	289	607	289	478	289	7,01%	7,01%	11,62%	190	190	(128)		
3	PWG	42	-	42	333	333	0,15%	0,15%	1,08%	291	291	333		
	Cilem	42	-	42	231	231	0,22%	0,22%	1,09%	189	189	231		
	Gadai	-	-	-	102	102	0,00%	0,00%	1,07%	102	102	102		
4	CFG	1.944	4.628	1.944	9.586	1.944	1,16%	1,16%	5,68%	7.642	7.642	4.958		
	CF 1	1.760	3.322	1.760	3.552	1.760	3,98%	3,98%	8,07%	1.791	1.791	230		
	Total Griya	1.626	3.064	1.626	2.859	1.626	4,21%	4,21%	7,42%	1.232	1.232	(206)		
Oto	134	258	134	693	134	2,40%	2,40%	12,60%	559	559	435			
CF 2	184	1.306	184	6.034	184	0,15%	0,15%	4,84%	5.850	5.850	4.728			
Mitraguna & Others	184	1.306	184	6.034	184	0,17%	0,17%	5,49%	5.850	5.850	4.728			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	4.473	3.477	4.473	4.529	4.529	1,65%	1,65%	1,65%	56	56	1.053			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	292.870	292.870	314.733	21.863			3.22	3.55	3.55	0,00	0,33
2	Contribution Margin	17.537	17.537	16.910	(627)	3,6%		1.151	1.230	1.351	121	200



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.660	8.660	(84)	0	152	1,78%	152	1,78%			
2	Tabungan	235.306	235.306	233.580	233.506	(98.963)	(74)	(1.800)	-0,76%	(1.800)	-0,76%			
3	Deposito	67.982	67.982	68.454	68.654	1.243	199	672	0,99%	672	0,99%			
	Total	311.796	311.796	310.694	310.820	(97.803)	126	(976)	-0,31%	(976)	-0,31%			
	CASA	243.814	243.814	242.240	242.166	(99.046)	(74)	(1.648)	-0,68%	(1.648)	-0,68%			
	(%) CASA	78,20%	78,20%	77,97%	77,91%									
	FDR	41,99%	41,99%	42,88%	42,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	13.504	13.286	(219)	631	4,99%	631	4,99%				
2	Giro ISE	1.786	1.786	1.903	1.906	4	120	6,73%	120	6,73%				
3	Tabungan ISE	9.818	9.818	10.552	10.330	(222)	511	5,21%	511	5,21%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	14.129	14.129	13.874	-	-	0	-392	-255	-255	255			
	KUR	12.755	12.755	12.501	-	-	0	-389	-255	-255	255			
	Non KUR	1.374	1.374	1.374	-	-	0	-3	0	0	-			
3	PWG	15.393	15.393	16.477	2.411	2.546	135	1.722	1.084	1.084	1.461	16.598	99,27%	(121)
	Cilem	11.471	11.471	11.878	1.464	828	-635	1.574	407	407	421	12.332	96,32%	(454)
	Gadai	3.922	3.922	4.599	947	1.717	770	148	677	677	1.040	4.266	107,81%	333
4	CFG	101.402	101.402	102.878	1.949	1.934	-15	3.795	1.476	1.476	458	103.866	99,05%	(988)
	CF 1	26.966	26.966	27.400	647	730	83	1.408	433	433	297	27.577	99,36%	(178)
	Total Griya	14.837	14.837	14.750	-	-	0	0	-87	-87	87	15.123	97,53%	(373)
4	• Total Non Program	14.417	14.417	14.330	-	-	0	-127	-87	-87	87			
	• Program	420	420	420	-	-	0	-3	0	0	-			
	Oto	12.130	12.130	12.650	647	730	83	1.408	520	520	210	12.454	101,57%	196
	CF 2	74.436	74.436	75.478	1.302	1.204	-98	2.387	1.043	1.043	161	76.288	98,94%	(810)
	Mitraguna & Others	73.001	73.001	73.847	1.302	1.000	-302	2.058	846	846	154	74.577	99,02%	(730)
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	133.229	4.360	4.480	120	5.125	2.306	2.306	2.174			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	106	514	106	442	0,75%	0,75%	3,19%	336	336	(72)						
	KUR	106	514	106	442	0,83%	0,83%	3,54%	336	336	(72)						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	333	-	333	375	2,16%	2,16%	2,28%	42	42	375						
	Cilem	333	-	333	307	2,90%	2,90%	2,58%	(27)	(27)	307						
	Gadai	-	-	-	69	0,00%	0,00%	1,50%	69	69	69						
4	CFG	1.297	1.446	1.297	3.155	1,28%	1,28%	3,07%	1.857	1.857	1.708						
	CF 1	571	649	571	2.360	2,12%	2,12%	8,61%	1.788	1.788	1.711						
	Total Griya	461	460	461	1.214	3,11%	3,11%	8,23%	753	753	754						
	Oto	110	189	110	1.146	0,91%	0,91%	9,06%	1.035	1.035	956						
	CF 2	726	797	726	795	0,98%	0,98%	1,05%	69	69	(2)						
	Mitraguna & Others	726	797	726	795	0,99%	0,99%	1,08%	69	69	(2)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	11.330	11.252	11.330	11.272	8,65%	8,65%	8,46%	(59)	(59)	19						

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	230.159	230.159	311.796	81.637		3,29	3,58	3,55
2	Contribution Margin	4.982	4.982	1.634	(3.348)	67,2%	827	674	777



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	9.486	9.393	1.165	(94)	1.712	22,29%	1.712	22,29%			
2	Tabungan	173.992	173.992	172.009	170.513	16.549	(1.497)	(3.479)	-2,00%	(3.479)	-2,00%			
3	Deposito	29.204	29.204	27.891	27.590	1.117	(301)	(1.613)	-5,52%	(1.613)	-5,52%			
	Total	210.876	210.876	209.387	207.495	18.831	(1.892)	(3.381)	-1,60%	(3.381)	-1,60%			
	CASA	181.673	181.673	181.496	179.905	17.714	(1.590)	(1.768)	-0,97%	(1.768)	-0,97%			
	(%) CASA	86,15%	86,15%	86,68%	86,70%									
	FDR	97,40%	97,40%	99,29%	100,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	11.889	12.105	215	1.897	18,58%	1.897	18,58%				
2	Giro ISE	3.766	3.766	5.457	5.662	205	1.896	50,35%	1.896	50,35%				
3	Tabungan ISE	6.442	6.442	6.433	6.443	11	1	0,02%	1	0,02%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	19.990	19.990	19.625	575	150	-425	698	-365	-365	515			
	KUR	18.928	18.928	18.591	575	150	-425	731	-337	-337	487			
	Non KUR	1.062	1.062	1.033	-	-	0	-33	-28	-28	28			
3	PWG	33.132	33.132	37.127	4.876	14.714	9.838	1.280	3.996	3.996	10.718	34.212	108,52%	2.915
	Cilem	14.772	14.772	16.787	1.575	2.426	851	1.619	2.015	2.015	411	15.283	109,84%	1.504
	Gadai	18.360	18.360	20.341	3.302	12.288	8.987	-339	1.981	1.981	10.307	18.930	107,45%	1.411
4	CFG	152.281	152.281	151.150	3.976	836	-3140	2.560	-1.131	-1.131	1.967	154.798	97,64%	(3.647)
	CF 1	20.495	20.495	20.219	1.086	-	-1.086	619	-276	-276	276	20.984	96,35%	(766)
	Total Griya	12.083	12.083	12.037	450	-	-450	0	-46	-46	46	12.373	97,28%	(336)
4	• Total Non Program	12.083	12.083	12.037	450	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.182	636	-	-636	619	-230	-230	230	8.611	95,01%	(430)
	CF 2	131.786	131.786	130.932	2.890	836	-2.054	1.940	-855	-855	1.691	133.813	97,85%	(2.881)
	Mitraguna & Others	118.525	118.525	117.770	2.890	836	-2.054	2.057	-755	-755	1.591	120.390	97,82%	(2.620)
	Pensiun	13.261	13.261	13.162	-	-	0	-117	-99	-99	99	13.423	98,05%	(262)
	Total Pembiayaan	205.403	205.403	207.903	9.428	15.700	6.273	4.537	2.500	2.500	13.201			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	416	441	416	1.316	2,08%	2,08%	6,71%	900	900	875
	KUR	416	441	416	1.316	2,20%	2,20%	7,08%	900	900	875
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
3	PWG	482	-	482	1.059	1,45%	1,45%	2,85%	577	577	1.059
	Cilem	482	-	482	489	3,26%	3,26%	2,91%	8	8	489
	Gadai	-	-	-	569	0,00%	0,00%	2,80%	569	569	569
4	CFG	978	854	978	2.269	0,64%	0,64%	1,50%	1.292	1.292	1.416
	CF 1	401	637	401	1.115	1,95%	1,95%	5,51%	714	714	477
	Total Griya	337	341	337	567	2,79%	2,79%	4,71%	230	230	226
	Oto	64	297	64	548	0,76%	0,76%	6,70%	484	484	251
	CF 2	577	216	577	1.155	0,44%	0,44%	0,88%	578	578	938
	Mitraguna & Others	385	216	385	467	0,32%	0,32%	0,40%	83	83	251
	Pensiun	192	-	192	687	1,45%	1,45%	5,22%	495	495	687
	Total Pembiayaan	2.639	2.631	2.639	2.937	1,29%	1,29%	1,41%	297	297	305

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	490	480	490	787	2,45%	2,45%	4,01%	297	297	306
	KUR	193	182	193	490	1,02%	1,02%	2,64%	297	297	308
	Non KUR	296	298	296	296	27,92%	27,92%	28,69%	-	-	(2)
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	2.150	2.151	2.150	2.150	1,41%	1,41%	1,42%	-	-	(1)
	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	2.150	2.151	2.150	2.150	1,63%	1,63%	1,64%	-	-	(1)
	Mitraguna & Others	2.150	2.151	2.150	2.150	1,81%	1,81%	1,83%	-	-	(1)
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Total Pembiayaan	2.639	2.631	2.639	2.937	1,29%	1,29%	1,41%	297	297	305

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | Target Jan'26 | | |
</tr
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	25.065	25.244	5.437	179	15.682	164,01%	15.682	164,01%			
2	Tabungan	273.687	273.687	263.517	263.656	6.616	139	(10.031)	-3,67%	(10.031)	-3,67%			
3	Deposito	63.164	63.164	63.067	62.996	662	(71)	(168)	-0,27%	(168)	-0,27%			
	Total	346.413	346.413	351.649	351.896	12.716	247	5.483	1,58%	5.483	1,58%			
	CASA	283.249	283.249	288.583	288.900	12.053	318	5.651	2,00%	5.651	2,00%			
	(%) CASA	81,77%	81,77%	82,07%	82,10%									
	FDR	110,42%	110,42%	109,60%	109,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.919	14.991		72	487	3,36%	487	3,36%			
2	Giro ISE	1.367	1.367	1.242	1.239		(3)	(128)	-9,37%	(128)	-9,37%			
3	Tabungan ISE	13.137	13.137	13.677	13.752		75	615	4,69%	615	4,69%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	26.869	1.210	1.000	-210	827	-564	-564	1.564			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	27.433	27.433	26.869	1.210	1.000	-210	827	-564	-564	1.564			
	• Local Champion	25.473	25.473	24.659	-	-	0	-235	-814	-814	814			
	• Value Chain	1.960	1.960	2.210	1.210	1.000	(210)	1.062	250	250	750			
2	MBG	27.691	27.691	27.631	1.400	350	-1.050	826	-60	-60	410			
	KUR	25.908	25.908	25.861	1.400	350	-1.050	965	-47	-47	397			
	Non KUR	1.783	1.783	1.770	-	-	0	-139	-13	-13	13			
3	PWG	38.487	38.487	42.631	7.199	9.815	2.616	1.979	4.144	4.144	5.671	39.941	106,73%	2.690
	Cilem	21.108	21.108	24.198	2.211	3.822	1.610	1.863	3.091	3.091	731	21.892	110,54%	2.306
	Gadai	17.379	17.379	18.433	4.987	5.993	1.006	117	1.053	1.053	4.940	18.049	102,12%	383
4	CFG	288.898	288.898	288.275	5.889	2.744	-3.145	2.156	-623	-623	3.368	291.612	98,86%	(3.337)
	CF 1	35.433	35.433	34.973	337	170	-167	427	-460	-460	631	35.989	97,18%	(1.016)
	Total Griya	29.263	29.263	28.773	-	-	0	0	-490	-490	490	29.577	97,28%	(804)
4	• Total Non Program	29.263	29.263	28.773	-	-	0	0	-490	-490	490			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	6.170	6.170	6.200	337	170	-167	427	30	30	141	6.411	96,70%	(212)
	CF 2	253.465	253.465	253.302	5.552	2.574	-2.978	1.729	-163	-163	2.737	255.624	99,09%	(2.321)
	Mitraguna & Others	234.984	234.984	234.982	5.266	2.574	-2.692	1.811	-3	-3	2.577	236.903	99,19%	(1.921)
	Pensiun	18.481	18.481	18.321	286	-	-286	-82	-160	-160	160	18.721	97,86%	(400)
	Total Pembiayaan	382.510	382.510	385.406	15.698	13.909	-1.789	5.787	2.896	2.896	11.013			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	80	85	80	115	5.29%	0,29%	0,43%	35	35	30			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	115	0,29%	0,29%	0,43%	35	35	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	1.241	0,43%	0,43%	4,49%	1.122	1.122	1.020			
	KUR	39	138	39	1.133	0,15%	0,15%	4,38%	1.094	1.094	996			
	Non KUR	80	83	80	108	4,47%	4,47%	6,08%	28	28	25			
3	PWG	139	-	139	939	0,36%	0,36%	2,20%	800	800	939			
	Cilem	139	-	139	856	0,66%	0,66%	3,54%	718	718	856			
	Gadai	-	-	-	82	0,00%	0,00%	0,45%	82	82	82			
4	CFG	1.840	3.357	1.840	9.997	0,64%	0,64%	3,47%	8.157	8.157	6.640			
	CF 1	551	302	551	2.524	1,55%	1,55%	7,22%	1.973	1.973	2.222			
	Total Griya	135	92	135	1.556	0,46%	0,46%	5,41%	1.421	1.421	1.464			
	Oto	415	209	415	968	6,73%	6,73%	15,61%	552	552	759			
	CF 2	1.289	3.056	1.289	7.473	0,51%	0,51%	2,95%	6.184	6.184	4.418			
	Mitraguna & Others	1.289	3.056	1.289	7.473	0,55%	0,55%	3,18%	6.184	6.184	4.418			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.177	3.663	2.177	12.291	0,57%	0,57%	3,19%	10.114	10.114	8.629			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	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	591	593	591	666	2,14%	2,14%	2,41%	74	74	73			
	KUR	398	396	398	436	1,54%	1,54%	1,69%	38	38	40			
	Non KUR	193	196	193	229	10,83%	10,83%	12,96%	36	36	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	8.707	9.961	8.707	8.704	3,01%	3,01%	3,02%	(3)</td					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	6.265	6.687	22	421	493	7,95%	493	7,95%			
2	Tabungan	175.413	175.413	169.908	171.488	2.309	1.580	(3.925)	-2,24%	(3.925)	-2,24%			
3	Deposito	161.813	161.813	180.001	180.001	(297)	(0)	18.188	11,24%	18.188	11,24%			
	Total	343.420	343.420	356.174	358.176	2.035	2.001	14.756	4,30%	14.756	4,30%			
	CASA	181.607	181.607	176.174	178.175	2.332	2.001	(3.432)	-1,89%	(3.432)	-1,89%			
	(%) CASA	52,88%	52,88%	49,46%	49,75%									
	FDR	64,59%	64,59%	62,31%	61,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.339	8.339	10.044	10.109	65	1.769	21,22%	1.769	21,22%				
2	Giro ISE	1.784	1.784	2.403	2.412	9	627	35,17%	627	35,17%				
3	Tabungan ISE	6.552	6.552	7.638	7.694	56	1.142	17,43%	1.142	17,43%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	43.748	43.748	42.654	1.665	-	-1.665	1.559	-1.094	-1.094	1.094			
	KUR	42.190	42.190	41.116	1.665	-	-1.665	1.613	-1.074	-1.074	1.074			
	Non KUR	1.558	1.558	1.538	-	-	0	-53	-21	-21	21			
3	PWG	18.117	18.117	19.665	1.638	2.820	1.182	884	1.548	1.548	1.272	19.403	101,35%	262
	Cilem	13.647	13.647	14.594	1.204	1.581	377	831	947	947	634	14.568	100,18%	26
	Gadai	4.470	4.470	5.071	434	1.240	806	53	601	601	638	4.835	104,89%	236
4	CFG	159.960	159.960	159.612	3.787	2.209	-1.578	5.492	-348	-348	2.557	162.869	98,00%	(3.257)
	CF 1	20.767	20.767	20.531	237	-	-237	436	-236	-236	236	21.394	95,96%	(864)
	Total Griya	12.416	12.416	12.362	-	-	0	0	-54	-54	54	12.743	97,01%	(381)
4	• Total Non Program	12.416	12.416	12.362	-	-	0	0	-54	-54	54			
	• Program	-	-	-	-	-	0	0	0	0	-	8.651	94,43%	(482)
	Oto	8.351	8.351	8.169	237	-	-237	436	-182	-182	182	141.475	98,31%	(2.394)
	CF 2	139.193	139.193	139.081	3.550	2.209	-1.341	5.055	-112	-112	2.321	127.151	98,22%	(2.267)
	Mitraguna & Others	124.993	124.993	124.884	3.550	2.089	-1.461	4.883	-109	-109	2.198	14.324	99,12%	(126)
	Pensiun	14.200	14.200	14.198	-	120	120	172	-3	-3	123			
	Total Pembiayaan	221.825	221.825	221.931	7.090	5.029	-2.060	7.935	106	106	4.923			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	488	654	488	2.401	1.12%	1.12%	5.63%	1.913	1.913	1.747			
	KUR	458	622	458	2.111	1.08%	1.08%	5.13%	1.653	1.653	1.489			
	Non KUR	30	32	30	291	1.96%	1.96%	18,89%	260	260	258			
3	PWG	3	-	3	1.055	0,02%	0,02%	5,37%	1.052	1.052	1.055			
	Cilem	3	-	3	657	0,02%	0,02%	4,50%	654	654	657			
	Gadai	-	-	-	398	0,00%	0,00%	7,85%	398	398	398			
4	CFG	1.788	2.491	1.788	5.474	1.12%	1.12%	3,43%	3.686	3.686	2.983			
	CF 1	520	547	520	919	2,50%	2,50%	4,48%	399	399	372			
	Total Griya	49	-	49	237	0,40%	0,40%	1,92%	188	188	237			
	Oto	471	547	471	682	5,64%	5,64%	8,35%	211	211	135			
	CF 2	1.269	1.943	1.269	4.555	0,91%	0,91%	3,28%	3.286	3.286	2.612			
	Mitraguna & Others	1.269	1.943	1.269	4.337	1,01%	1,01%	3,47%	3.069	3.069	2.394			
	Pensiun	-	-	-	218	0,00%	0,00%	1,53%	218	218	218			
	Total Pembiayaan	3.010	3.532	3.010	3.126	1,36%	1,36%	1,41%	116	116	(405)			

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		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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.005	2.279	(31)	274	(984)	-30,15%	(984)	-30,15%			
2	Tabungan	164.746	164.746	148.322	148.276	(4.400)	(45)	(16.470)	-10,00%	(16.470)	-10,00%			
3	Deposito	74.583	74.583	74.734	74.732	(223)	(2)	149	0,20%	149	0,20%			
	Total	242.592	242.592	225.061	225.287	(4.654)	227	(17.305)	-7,13%	(17.305)	-7,13%			
	CASA	168.009	168.009	150.327	150.556	(4.431)	229	(17.454)	-10,39%	(17.454)	-10,39%			
	(%) CASA	69,26%	69,26%	66,79%	66,83%									
	FDR	94,47%	94,47%	101,90%	101,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.745	5.745	4.502	3.824	(678)	(1.921)	-33,44%	(1.921)	-33,44%				
2	Giro ISE	24	24	241	233	(8)	208	860,11%	208	860,11%				
3	Tabungan ISE	5.721	5.721	4.261	3.592	(669)	(2.129)	-37,22%	(2.129)	-37,22%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	117	117	117	117	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	51.101	51.101	50.801	1.000	1.050	50	1.320	-300	-300	1.350			
	KUR	49.224	49.224	48.959	1.000	1.050	50	1.318	-266	-266	1.316			
	Non KUR	1.876	1.876	1.842	-	-	0	2	-34	-34	34			
3	PWG	8.004	8.004	8.520	991	611	-380	897	515	515	96	8.779	97,05%	(259)
	Cilem	8.004	8.004	8.520	991	611	-380	897	515	515	96	8.779	97,05%	(259)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	170.072	170.072	170.021	2.911	1.345	-1.566	1.087	-51	-51	1.396	171.981	98,86%	(1.959)
	CF 1	17.880	17.880	17.618	426	-	-426	259	-262	-262	262	18.071	97,50%	(453)
	Total Griya	980	980	970	-	-	0	0	-11	-11	11	1.034	93,80%	(64)
4	• Total Non Program	980	980	970	-	-	0	0	-12	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.649	426	-	-426	259	-251	-251	251	17.037	97,72%	(388)
	CF 2	152.192	152.192	152.403	2.485	1.345	-1.140	828	211	211	1.134	153.910	99,02%	(1.507)
	Mitraguna & Others	120.862	120.862	121.333	2.485	1.345	-1.140	935	470	470	875	122.405	99,12%	(1.073)
	Pensiun	31.329	31.329	31.070	-	-	0	-107	-259	-259	259	31.505	98,62%	(434)
	Total Pembiayaan	229.177	229.177	229.341	4.902	3.006	-1.896	3.305	165	165	2.842			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	77	554	77	2.962	0,15%	0,15%	5,83%	2.885	2.885	2.408					
	KUR	77	529	77	2.696	0,16%	0,16%	5,51%	2.618	2.618	2.167					
	Non KUR	-	25	-	266	0,00%	0,00%	14,46%	266	266	242					
3	PWG	205	-	205	109	2,56%	2,56%	1,28%	(96)	(96)	109					
	Cilem	205	-	205	109	2,56%	2,56%	1,28%	(96)	(96)	109					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.049	1.580	1.049	3.942	0,62%	0,62%	0,62%	2.32%	2.893	2.893	2.362				
	CF 1	365	766	365	1.703	2,04%	2,04%	9,66%	1.337	1.337	937					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	365	766	365	1.703	2,16%	2,16%	10,23%	1.337	1.337	937					
	CF 2	684	814	684	2.239	0,45%	0,45%	1,47%	1.555	1.555	1.425					
	Mitraguna & Others	526	616	526	1.810	0,44%	0,44%	1,49%	1.284	1.284	1.194					
	Pensiun	187	-	187	429	0,50%	0,50%	1,38%	271	271	231					
	Total Pembiayaan	2.515	2.219	2.515	2.515	1,10%	1,10%	1,10%	(0)	(0)	295					

Kualitas Pembiayaan (NPF)

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	222.162	222.162	242.596	20.434	
2	Contribution Margin	10.417	10.417	11.846	1.429	-13,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,64	2,94	2,97	0,03	0,33
CIF Payroll	2.612	1.568	1.622	54	(990)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	202	198	(5)	(4)	179	962,05%	179	962,05%			
2	Tabungan	72.254	72.254	69.993	70.301	(1.601)	308	(1.953)	-2,70%	(1.953)	-2,70%			
3	Deposito	14.447	14.447	13.530	13.530	(118)	0	(917)	-6,35%	(917)	-6,35%			
	Total	86.720	86.720	83.724	84.028	(1.724)	304	(2.691)	-3,10%	(2.691)	-3,10%			
	CASA	72.273	72.273	70.194	70.499	(1.606)	304	(1.774)	-2,45%	(1.774)	-2,45%			
	(%) CASA	83,34%	83,34%	83,84%	83,90%									
	FDR	106,88%	106,88%	111,55%	111,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	426	426		0	36	9,14%	36	9,14%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	390	390	426	426		0	36	9,14%	36	9,14%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	18	18	18	-	-	0	-0	0	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0	-			
	Non-Linkage	18	18	18	-	-	0	-0	0	0	0	(0)			
	• Local Champion	18	18	18	-	-	0	-0	0	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	0	-			
3	PWG	7.557	7.557	8.830	872	1.348	475	782	1.273	1.273	75	7.949	111,09%	881	
	Cilem	7.557	7.557	8.830	872	1.348	475	782	1.273	1.273	75	7.949	111,09%	881	
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0	
4	CFG	85.111	85.111	84.542	862	451	-411	362	-569	-569	1.020	86.381	97,87%	(1.839)	
	CF 1	444	444	441	-	-	0	-3	-3	-3	3	510	86,38%	(69)	
	Total Griya	249	249	249	-	-	0	0	0	0	-	263	94,82%	(14)	
4	• Total Non Program	249	249	249	-	-	0	0	0	0	-				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)	
	CF 2	84.668	84.668	84.101	862	451	-411	365	-566	-566	1.017	85.871	97,94%	(1.769)	
	Mitraguna & Others	38.306	38.306	37.938	370	248	-122	101	-368	-368	616	39.108	97,01%	(1.171)	
	Pensiun	46.362	46.362	46.164	492	203	-289	264	-198	-198	401	46.762	98,72%	(598)	
	Total Pembiayaan	92.686	92.686	93.390	1.734	1.799	64	1.144	704	704	1.095				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	164	-	164	66	2,17%	2,17%	0,74%	(98)	(98)	66					
	Cilem	164	-	164	66	2,17%	2,17%	0,74%	(98)	(98)	66					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	338	387	338	2.667	0,40%	0,40%	3,15%	2.329	2.329	2.280					
	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	2.667	0,40%	0,40%	3,17%	2.329	2.329	2.280					
	Mitraguna & Others	338	387	338	1.559	0,88%	0,88%	4,11%	1.221	1.221	1.172					
	Pensiun	-	-	-	-	1.108	0,00%	2,40%	1.108	1.108	1.108					
	Total Pembiayaan	246	247	246	242	0,27%	0,27%	0,26%	(4)	(4)	(4)					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	0	0	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	0	0	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
4	CFG	228	229	228	224	0,27%	0,27%	0,27%	(4)	(4)	(4)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0	0	0	0	-			
	CF 2	228	229	228	224	0,27%	0,27%	0,27%	(4)	(4)	(4)					
	Mitraguna & Others	228	229													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	22.984	23.027	938	43	4.940	27,31%	4.940	27,31%			
2	Tabungan	126.474	126.474	109.421	109.515	4.622	95	(16.959)	-13,41%	(16.959)	-13,41%			
3	Deposito	24.696	24.696	22.220	22.220	910	0	(2.476)	-10,03%	(2.476)	-10,03%			
	Total	169.257	169.257	154.625	154.763	6.470	138	(14.495)	-8,56%	(14.495)	-8,56%			
	CASA	144.561	144.561	132.405	132.542	5.560	138	(12.019)	-8,31%	(12.019)	-8,31%			
	(%) CASA	85,41%	85,41%	85,63%	85,64%									
	FDR	107,46%	107,46%	117,28%	117,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.672	6.672	6.627	6.764	137	92	1,38%	92	1,38%				
2	Giro ISE	399	399	331	358	26	(42)	-10,41%	(42)	-10,41%				
3	Tabungan ISE	2.172	2.172	2.195	2.306	111	134	6,15%	134	6,15%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.370	-	-	0	-47	-41	-41	41			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.411	1.411	1.370	-	-	0	-47	-41	-41	41			
	• Local Champion	527	527	506	-	-	0	-27	-21	-21	21			
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19			
2	MBG	21.281	21.281	21.100	575	200	-375	218	-181	-181	381			
	KUR	19.291	19.291	19.140	575	200	-375	288	-151	-151	351			
	Non KUR	1.989	1.989	1.959	-	-	0	-70	-30	-30	30			
3	PWG	10.049	10.049	10.727	1.689	1.338	-352	1.470	678	678	660	11.110	96,55%	(384)
	Cilem	9.808	9.808	10.497	1.636	1.312	-324	1.442	689	689	623	10.622	98,83%	(125)
	Gadai	241	241	230	53	26	-28	28	-11	-11	37	488	47,01%	(259)
4	CFG	149.139	149.139	148.147	2.917	548	-2.369	-108	-992	-992	1.540	150.955	98,14%	(2.808)
	CF 1	5.577	5.577	5.486	-	-	0	132	-90	-90	90	5.789	94,77%	(303)
	Total Griya	1.158	1.158	1.154	-	-	0	0	-4	-4	4	1.233	93,58%	(79)
	• Total Non Program	1.158	1.158	1.154	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	4.418	4.418	4.332	-	-	0	132	-86	-86	86	4.556	95,09%	(224)
	CF 2	143.563	143.563	142.661	2.917	548	-2.369	-240	-902	-902	1.450	145.166	98,27%	(2.505)
	Mitraguna & Others	99.354	99.354	98.638	1.875	320	-1.555	-605	-716	-716	1.036	100.687	97,96%	(2.050)
	Pensiun	44.209	44.209	44.023	1.042	228	-814	365	-186	-186	414	44.479	98,98%	(456)
	Total Pembiayaan	181.880	181.880	181.344	5.181	2.086	-3.096	1.534	-537	-537	2.622			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	47	47	47	158	158	3,33%	3,33%	11,53%	111	111	111		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	47	47	47	158	158	3,33%	3,33%	11,53%	111	111	111		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	-	-	-	-	686	0,00%	0,00%	3,25%	686	686	686		
	KUR	-	-	-	-	540	0,00%	0,00%	2,82%	540	540	540		
	Non KUR	-	-	-	-	146	0,00%	0,00%	7,46%	146	146	146		
3	PWG	225	-	225	218	218	2,23%	2,23%	2,03%	(6)	(6)	218		
	Cilem	225	-	225	218	218	2,29%	2,29%	2,08%	(6)	(6)	218		
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.285	1.682	1.285	4.065	4.065	0,86%	0,86%	2,74%	2.780	2.780	2.383		
	CF 1	323	334	323	470	470	5,78%	5,78%	8,57%	147	147	136		
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Oto	323	334	323	470	470	7,30%	7,30%	10,85%	147	147	136		
	CF 2	963	1.348	963	3.596	3.596	0,67%	0,67%	2,52%	2.633	2.633	2.247		
	Mitraguna & Others	963	1.348	963	2.779	2.779	0,97%	0,97%	2,82%	1.816	1.816	1.431		
	Pensiun	-	-	-	-	-	0,00%	0,00%	1,85%	817	817	817		
	Total Pembiayaan	638	257	638	257	257	0,35%	0,35%	0,14%	(381)	(381)	(0)		

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	162.108	162.108	187.394	25.286	6,7%	PHR	2,66	3,44
2	Contribution Margin	10.133	10.133	9.458	(675)	6,7%	CIF Payroll	2.127	1.056



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	6.450	5.753	(2.173)	(697)	(795)	-12,14%	(795)	-12,14%			
2	Tabungan	209.698	209.698	205.700	206.615	7.803	916	(3.083)	-1,47%	(3.083)	-1,47%			
3	Deposito	52.695	52.695	52.762	52.762	(458)	0	66	0,13%	66	0,13%			
	Total	268.941	268.941	264.911	265.130	5.172	219	(3.811)	-1,42%	(3.811)	-1,42%			
	CASA	216.246	216.246	212.150	212.368	5.630	219	(3.878)	-1,79%	(3.878)	-1,79%			
	(%) CASA	80,41%	80,41%	80,08%	80,10%									
	FDR	99,35%	99,35%	100,40%	100,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.532	5.532	6.101	6.183		82	651	11,76%	651	11,76%			
2	Giro ISE	1.958	1.958	2.633	2.709		77	751	38,37%	751	38,37%			
3	Tabungan ISE	3.574	3.574	3.468	3.474		5	(100)	-2,81%	(100)	-2,81%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	• Local Champion	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	98.298	98.298	97.170	2.735	480	-2.255	1.621	-1.127	-1.127	1.607			
	KUR	92.529	92.529	91.592	2.735	480	-2.255	1.772	-938	-938	1.418			
	Non KUR	5.768	5.768	5.578	-	-	0	-151	-190	-190	190			
3	PWG	24.887	24.887	25.601	2.187	4.393	2.206	2.706	714	714	3.679	26.042	98,31%	(441)
	Cilem	15.605	15.605	17.359	1.001	2.278	1.277	1.924	1.754	1.754	524	16.402	105,83%	957
	Gadai	9.282	9.282	8.243	1.186	2.115	930	782	-1.040	-1.040	3.155	9.640	85,50%	(1.397)
4	CFG	141.653	141.653	140.898	2.222	2.857	635	1.067	-756	-756	3.613	143.051	98,49%	(2.154)
	CF 1	24.615	24.615	24.250	-	-	0	-258	-365	-365	365	24.816	97,72%	(567)
	Total Griya	16.262	16.262	16.084	-	-	0	0	-178	-178	178	16.344	98,41%	(259)
1	• Total Non Program	4.835	4.835	4.793	-	-	0	-63	-43	-43	43			
	• Program	11.427	11.427	11.291	-	-	0	-127	-135	-135	135			
	Oto	8.353	8.353	8.166	-	-	0	-258	-187	-187	187	8.473	96,38%	(307)
	CF 2	117.038	117.038	116.648	2.222	2.857	635	1.325	-390	-390	3.247	118.235	98,66%	(1.587)
	Mitraguna & Others	75.173	75.173	74.414	2.192	1.867	-325	695	-759	-759	2.626	76.086	97,80%	(1.671)
	Pensiun	41.865	41.865	42.234	30	990	960	629	368	368	622	42.150	100,20%	84
	Total Pembiayaan	267.188	267.188	265.970	7.144	7.730	586	5.325	-1.218	-1.218	8.948			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	678	0,00%	0,00%	29,46%	678	678	678				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	678	0,00%	0,00%	29,46%	678	678	678				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	468	780	468	5.505	5.483	0,48%	0,48%	5,67%	5.037	5.037	4.726				
	KUR	375	683	375	4.544	4.541	0,41%	0,41%	4,96%	4.169	4.169	3.861				
	Non KUR	93	97	93	962	962	1,62%	1,62%	17,24%	868	868	865				
3	PWG	7	-	7	479	479	0,03%	0,03%	1,87%	472	472	479				
	Cilem	1	-	1	437	437	0,01%	0,01%	2,52%	436	436	437				
	Gadai	6	-	6	42	42	0,06%	0,06%	0,51%	36	36	42				
4	CFG	819	1.430	819	6.797	6.798	0,58%	0,58%	4,82%	5.978	5.978	5.367				
	CF 1	819	983	819	4.054	4.054	3,33%	3,33%	16,72%	3.235	3.235	3.071				
	Total Griya	655	757	655	3.167	3.167	4,03%	4,03%	19,69%	2.512	2.512	2.410				
	Oto	164	226	164	887	887	1,96%	1,96%	10,86%	723	723	661				
	CF 2	-	446	-	2.743	2.743	0,00%	0,00%	2,35%	2.743	2.743	2.297				
	Mitraguna & Others	-	446	-	2.575	2.575	0,00%	0,00%	3,46%	2.575	2.575	2.129				
	Pensiun	-	-	-	168	168	0,00%	0,00%	0,40%	168	168	168				
	Total Pembiayaan	1.294	2.209	1.294	13.459	13.459	0,48%	0,48%	5,06%	12.165	12.165	11.250				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	922	836	922	945	945	0,94%	0,94%	0,97%	23	23	109				
	KUR	636	547	636	647	647	0,69%	0,69%	0,71%	11	11	100				
	Non KUR	286	290	286	298	298	4,96%	4,96%	5,35%	12	12	9				
3	PWG	-	7	-	-	-	0,00%	0,00%	0,00%	-	-	(7)				
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	(7)				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	1.948	1.969	(675)	20	305	18,36%	305	18,36%			
2	Tabungan	147.572	147.572	147.769	147.775	(2.984)	6	203	0,14%	203	0,14%			
3	Deposito	33.613	33.613	35.779	35.779	268	0	2.166	6,44%	2.166	6,44%			
	Total	182.848	182.848	185.496	185.522	(3.390)	26	2.674	1,46%	2.674	1,46%			
	CASA	149.235	149.235	149.717	149.743	(3.658)	26	508	0,34%	508	0,34%			
	(%) CASA	81,62%	81,62%	80,71%	80,71%									
	FDR	70,25%	70,25%	69,08%	69,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.327	2.327	2.285	2.271	(14)	(56)	-2,43%	(56)	-2,43%				
2	Giro ISE	230	230	132	132	0	(98)	-42,58%	(98)	-42,58%				
3	Tabungan ISE	1.597	1.597	1.652	1.638	(14)	42	2,60%	42	2,60%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	18.471	18.471	18.145	845	100	-745	-97	-326	-326	426			
	KUR	17.274	17.274	16.877	645	-	-645	-250	-397	-397	397			
	Non KUR	1.197	1.197	1.268	200	100	-100	153	71	71	29			
3	PWG	8.322	8.322	9.314	1.018	1.145	127	915	991	991	153			
	Cilem	8.322	8.322	9.314	1.018	1.145	127	915	991	991	153			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	101.663	101.663	100.688	1.315	378	-937	-603	-975	-975	1.353			
	CF 1	2.949	2.949	2.911	-	-	0	160	-38	-38	38			
	Total Griya	869	869	869	-	-	0	0	0	0	-			
4	• Total Non Program	869	869	869	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.041	-	-	0	160	-38	-38	38			
	CF 2	98.714	98.714	97.777	1.315	378	-937	-763	-937	-937	1.315			
	Mitraguna & Others	41.068	41.068	40.619	1.285	300	-985	-350	-449	-449	749			
	Pensiun	57.645	57.645	57.158	30	78	48	-413	-487	-487	565			
	Total Pembiayaan	128.456	128.456	128.147	3.178	1.623	-1.555	215	-310	-310	1.932			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	76	94	76	255	0,41%	0,41%	1,40%	179	179	161						
	KUR	76	94	76	120	0,44%	0,44%	0,71%	43	43	25						
	Non KUR	-	-	-	135	0,00%	0,00%	10,67%	135	135	135						
3	PWG	-	-	-	52	0,00%	0,00%	0,56%	52	52	52						
	Cilem	-	-	-	52	0,00%	0,00%	0,56%	52	52	52						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.147	1.234	1.147	4.384	0,13%	0,13%	4,35%	3.237	3.237	3.150						
	CF 1	23	28	23	23	0,76%	0,76%	0,77%	-	-	(6)						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	23	28	23	23	1,08%	1,08%	1,10%	-	-	(6)						
	CF 2	1.124	1.206	1.124	4.361	1,14%	1,14%	4,46%	3.237	3.237	3.155						
	Mitraguna & Others	1.124	1.125	1.124	2.997	2,74%	2,74%	7,38%	1.873	1.873	1.872						
	Pensiun	-	81	-	1.364	0,00%	0,00%	2,39%	1.364	1.364	1.283						
	Total Pembiayaan	960	999	960	1.028	0,75%	0,75%	0,80%	68	68	29						

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Dec-25		
1	Asset (Retail) T	172.251	172.251	183.198	10.947		
2	Contribution Margin	2.198	2.198	10.153	7.955	-361,9%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,37	2,56	2,59	0,03	0,22
CIF Payroll	1.397	1.520	1.582	62	185



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.586	1.622	(350)	36	(1.070)	-39,75%	(1.070)	-39,75%			
2	Tabungan	137.470	137.470	130.055	129.527	748	(528)	(7.944)	-5,78%	(7.944)	-5,78%			
3	Deposito	15.413	15.413	15.537	15.537	16	0	124	0,80%	124	0,80%			
	Total	155.576	155.576	147.178	146.686	414	(492)	(8.890)	-5,71%	(8.890)	-5,71%			
	CASA	140.163	140.163	131.642	131.149	398	(493)	(9.014)	-6,43%	(9.014)	-6,43%			
	(%) CASA	90,09%	90,09%	89,44%	89,41%									
	FDR	181,44%	181,44%	191,06%	191,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.221	3.240		18	(862)	-21,02%	(862)	-21,02%			
2	Giro ISE	1.309	1.309	940	956		16	(353)	-27,00%	(353)	-27,00%			
3	Tabungan ISE	2.793	2.793	2.282	2.284		3	(509)	-18,21%	(509)	-18,21%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9			
	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	71.164	2.325	-	-2.325	1.587	-1.927	-1.927	1.927			
	KUR	67.461	67.461	65.630	2.125	-	-2.125	1.445	-1.831	-1.831	1.831			
	Non KUR	5.631	5.631	5.534	200	-	-200	143	-97	-97	97			
3	PWG	10.064	10.064	10.696	840	690	-149	1.323	632	632	58	10.767	99,35%	(70)
	Cilem	10.064	10.064	10.696	840	690	-149	1.323	632	632	58	10.767	99,35%	(70)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	199.072	199.072	199.301	3.851	1.975	-1.876	4.639	229	229	1.746	200.404	99,45%	(1.103)
	CF 1	33.913	33.913	33.560	1.684	235	-1.449	1.962	-352	-352	587	34.224	98,06%	(664)
	Total Griya	5.462	5.462	5.438	-	-	0	0	-25	-25	25	5.505	98,78%	(67)
	• Program	5.173	5.173	5.148	-	-	0	-2	0	0	-			
	Oto	28.450	28.450	28.123	1.684	235	-1.449	1.962	-328	-328	562	28.719	97,92%	(597)
	CF 2	165.160	165.160	165.741	2.167	1.740	-427	2.677	581	581	1.159	166.179	99,74%	(439)
	Mitraguna & Others	151.510	151.510	152.424	2.167	1.740	-427	2.913	914	914	826	152.405	100,01%	19
	Pensiun	13.650	13.650	13.317	-	-	0	-236	-333	-333	333	13.774	96,68%	(457)
	Total Pembiayaan	282.281	282.281	281.205	7.015	2.665	-4.351	7.541	-1.076	-1.076	3.740			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	273	551	273	3.209	0,37%	0,37%	4,51%	2.936	2.936	2.658						
	KUR	231	511	231	2.773	0,34%	0,34%	4,23%	2.542	2.542	2.262						
	Non KUR	41	40	41	436	0,73%	0,73%	7,87%	394	394	396						
3	PWG	90	-	90	184	0,90%	0,90%	1,72%	94	94	184						
	Cilem	90	-	90	184	0,90%	0,90%	1,72%	94	94	184						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	2.042	2.643	2.042	3.861	1,03%	1,03%	1,94%	1.820	1.820	1.218						
	CF 1	1.503	1.509	1.503	2.492	4,43%	4,43%	7,43%	989	989	983						
	Total Griya	377	379	377	19	6,89%	6,89%	0,36%	(357)	(357)	(360)						
	Oto	1.126	1.130	1.126	2.473	3,96%	3,96%	8,79%	1.346	1.346	1.342						
	CF 2	539	1.134	539	1.369	0,33%	0,33%	0,83%	831	831	235						
	Mitraguna & Others	539	1.134	539	1.178	0,36%	0,36%	0,77%	639	639	44						
	Pensiun	-	-	-	-	0,00%	0,00%	1,44%	192	192	192						
	Total Pembiayaan	3.289	3.045	3.289	3.705	1,17%	1,17%	1,32%	416	416	660						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	518	518	518	518	0,71%	0,71%	0,79%	-	-	(1)						
	KUR	518	518	518	518	0,77%	0,77%	0,79%	-	-	(1)						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	2.77															



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	64	64	63	67	132	4	3	5,12%	3	5,12%			
3	Deposito	415	415	415	415	415	0	0	0,05%	0	0,05%			
	Total	479	479	478	482	547	4	3	0,72%	3	0,72%			
	CASA	64	64	63	67	132	4	3	5,12%	3	5,12%			
(%) CASA		13,32%	13,32%	13,19%	13,90%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		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	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	-	-	-	-		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
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	1.946	969	580	(977)	(687)	-41,48%	(687)	-41,48%			
2	Tabungan	98.298	98.298	96.245	97.409	1.475	1.164	(888)	-0,90%	(888)	-0,90%			
3	Deposito	13.600	13.600	13.321	13.321	133	0	(279)	-2,05%	(279)	-2,05%			
	Total	113.553	113.553	111.512	111.699	2.188	187	(1.854)	-1,63%	(1.854)	-1,63%			
	CASA	99.953	99.953	98.191	98.378	2.055	187	(1.575)	-1,58%	(1.575)	-1,58%			
	(%) CASA	88,02%	88,02%	88,05%	88,07%									
	FDR	47,00%	47,00%	48,11%	48,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	27.532	27.632	100	263	0,96%	263	0,96%				
2	Giro ISE	1.652	1.652	1.926	1.943	17	291	17,60%	291	17,60%				
3	Tabungan ISE	21.917	21.917	21.807	21.889	82	(28)	-0,13%	(28)	-0,13%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	18.862	18.862	18.989	1.060	350	-710	738	127	127	223			
	KUR	17.110	17.110	17.153	500	250	-250	182	43	43	207			
	Non KUR	1.751	1.751	1.836	560	100	-460	556	85	85	15			
3	PWG	7.785	7.785	7.967	670	267	-403	660	181	181	86	8.639	92,22%	(672)
	Cilem	7.785	7.785	7.967	670	267	-403	660	181	181	86	8.639	92,22%	(672)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	26.727	26.727	26.688	298	366	68	308	-39	-39	405	28.510	93,61%	(1.822)
	CF 1	8.971	8.971	8.841	198	31	-167	116	-130	-130	161	9.271	95,36%	(430)
	Total Griya	73	73	73	-	-	0	0	0	0	-	117	62,19%	(44)
4	• Total Non Program	73	73	73	-	-	0	0	-3	0	0			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.768	198	31	-167	116	-130	-130	161	9.154	95,78%	(386)
	CF 2	17.756	17.756	17.847	100	335	235	192	91	91	244	19.239	92,76%	(1.392)
	Mitraguna & Others	15.505	15.505	15.523	100	255	155	-70	19	19	236	16.683	93,05%	(1.159)
	Pensiun	2.251	2.251	2.323	-	80	80	262	72	72	8	2.556	90,89%	(233)
	Total Pembiayaan	53.374	53.374	53.644	2.028	984	-1.044	1.706	270	270	714			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	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	-	-	-	-	940	0,00%	0,00%	4,95%	940	940	940			
	KUR	-	-	-	-	858	0,00%	0,00%	5,00%	858	858	858			
	Non KUR	-	-	-	-	82	0,00%	0,00%	4,48%	82	82	82			
3	PWG	-	-	-	-	78	0,00%	0,00%	0,98%	78	78	78			
	Cilem	-	-	-	-	78	0,00%	0,00%	0,98%	78	78	78			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	87	90	87	1.241	1.241	0,32%	0,32%	4,65%	1.154	1.154	1.150			
	CF 1	87	90	87	1.241	1.241	0,97%	0,97%	14,03%	1.154	1.154	1.150			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	87	90	87	1.241	1.241	0,97%	0,97%	14,15%	1.154	1.154	1.150			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	4,21%	2.172	2.172	2.168			

Kualitas Pembiayaan (NPF)

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	14.449	14.464	6.513	15	9.231	176,41%	9.231	176,41%			
2	Tabungan	46.758	46.758	43.886	43.989	1.068	103	(2.769)	-5,92%	(2.769)	-5,92%			
3	Deposito	63.174	63.174	63.024	63.024	(316)	0	(150)	-0,24%	(150)	-0,24%			
	Total	115.164	115.164	121.359	121.477	7.265	119	6.313	5,48%	6.313	5,48%			
	CASA	51.991	51.991	58.335	58.453	7.581	119	6.463	12,43%	6.463	12,43%			
	(%) CASA	45,14%	45,14%	48,07%	48,12%									
	FDR	29,13%	29,13%	28,34%	28,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	869	869	859	834	(26)	(36)	-4,12%	(36)	-4,12%				
2	Giro ISE	49	49	26	26	0	(23)	-47,18%	(23)	-47,18%				
3	Tabungan ISE	821	821	834	808	(26)	(13)	-1,56%	(13)	-1,56%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	4.047	4.047	4.793	670	840	170	934	746	746	94	4.663	102,80%	130
	Cilem	4.047	4.047	4.793	670	840	170	934	746	746	94	4.663	102,80%	130
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	29.498	29.498	29.596	860	330	-530	1.054	97	97	233	32.626	90,71%	(3.030)
	CF 1	8.949	8.949	9.079	-	200	200	-66	130	130	70	9.269	97,96%	(189)
	Total Griya	7.250	7.250	7.426	-	200	200	0	177	177	23	7.394	100,43%	32
1	• Total Non Program	6.079	6.079	6.258	-	200	200	-35	179	179	21			
	• Program	1.170	1.170	1.168	-	-	0	-5	-2	-2	2	1.875	88,18%	(222)
	Oto	1.699	1.699	1.653	-	-	0	-66	-46	-46	46	23.357	87,84%	(2.841)
	CF 2	20.549	20.549	20.516	860	130	-730	1.120	-33	-33	163	22.355	87,74%	(2.740)
	Mitraguna & Others	19.642	19.642	19.615	860	130	-730	1.125	-27	-27	157	1.002	89,92%	(101)
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5			
	Total Pembiayaan	33.545	33.545	34.389	1.530	1.170	-360	1.988	844	844	326			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	17	0,00%	0,00%	0,34%	17	17	17	17			
	Cilem	-	-	-	-	17	0,00%	0,00%	0,34%	17	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	257	-	-	21	0,00%	0,00%	0,07%	21	21	21	(236)			
	CF 1	-	-	-	-	21	0,00%	0,00%	0,23%	21	21	21	21			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	21	0,00%	0,00%	1,25%	21	21	21	21			
	CF 2	-	257	-	-	0,00%	0,00%	0,00%	-	-	-	(257)				
	Mitraguna & Others	-	-	257	-	0,00%	0,00%	0,00%	-	-	-	(257)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			

Kualitas Pembiayaan (NPF)

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	683	822	1.086	139	51	6,57%	51	6,57%			
2	Tabungan	69.784	69.784	59.032	59.797	(881)	765	(9.987)	-14,31%	(9.987)	-14,31%			
3	Deposito	33.190	33.190	33.216	33.129	166	(87)	(62)	-0,19%	(62)	-0,19%			
	Total	103.746	103.746	92.930	93.748	371	817	(9.998)	-9,64%	(9.998)	-9,64%			
	CASA	70.555	70.555	59.715	60.619	205	904	(9.937)	-14,08%	(9.937)	-14,08%			
	(%) CASA	68,01%	68,01%	64,26%	64,66%									
	FDR	29,61%	29,61%	34,24%	33,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.612	1.612	1.664	1.683	20	71	4,43%	71	4,43%				
2	Giro ISE	636	636	462	467	5	(170)	-26,70%	(170)	-26,70%				
3	Tabungan ISE	976	976	1.202	1.217	15	241	24,74%	241	24,74%				
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	8.032	8.032	8.936	630	1.050	419	416	904	904	146	8.542	104,61%	394
	Cilem	8.032	8.032	8.936	630	1.050	419	416	904	904	146	8.542	104,61%	394
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	22.682	22.682	22.888	712	400	-312	1.161	206	206	194	24.332	94,06%	(1.445)
	CF 1	6.662	6.662	6.874	-	300	300	120	212	212	88	6.907	99,52%	(33)
	Total Griya	1.470	1.470	1.765	-	300	300	0	296	296	4	1.553	92,07%	(1.242)
4	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	296	296	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.109	-	-	0	120	-83	-83	83	5.354	95,42%	(245)
	CF 2	16.020	16.020	16.013	712	100	-612	1.041	-7	-7	107	17.425	91,90%	(1.412)
	Mitraguna & Others	14.468	14.468	14.424	692	50	-642	1.032	-44	-44	94	15.666	92,07%	(1.242)
	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	31.824	1.342	1.450	107	1.577	1.110	1.110	340			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	0,12%	11	11	11				
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	0,12%	11	11	11				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	79	-	323	0,00%	0,00%	0,00%	1,41%	323	323	244				
	CF 1	-	79	-	284	0,00%	0,00%	0,00%	4,13%	284	284	204				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	79	-	284	0,00%	0,00%	0,00%	5,55%	284	284	204				
	CF 2	-	-	-	39	0,00%	0,00%	0,00%	0,25%	39	39	39				
	Mitraguna & Others	-	-	-	39	0,00%	0,00%	0,00%	0,27%	39	39	39				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	45	45	45	45	0,15%	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