



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.207.639	1.206.298	(209.107)	(1.341)	(99.973)	-7,65%	(99.973)	-7,65%			
2	Tabungan	5.489.217	5.489.217	5.276.472	5.236.861	2.403	(39.611)	(252.357)	-4,60%	(252.357)	-4,60%			
3	Deposito	1.616.443	1.616.443	1.646.181	1.646.107	(28.601)	(74)	29.664	1,84%	29.664	1,84%			
	Total	8.411.932	8.411.932	8.130.292	8.089.265	(235.304)	(41.026)	(322.666)	-3,84%	(322.666)	-3,84%			
	CASA	6.795.488	6.795.488	6.484.111	6.443.159	(206.703)	(40.953)	(352.330)	-5,18%	(352.330)	-5,18%			
	(%) CASA	80,78%	80,78%	79,75%	79,65%									
	FDR	81,75%	81,75%	84,57%	85,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	405.398	406.998		1.601	28.346	7,49%	28.346	7,49%			
2	Giro ISE	119.292	119.292	133.583	135.434		1.850	16.141	13,53%	16.141	13,53%			
3	Tabungan ISE	228.526	228.526	240.980	240.731		(249)	12.205	5,34%	12.205	5,34%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YTD		Posisi	Penc.	Gap
1	SME	955.229	955.229	934.442	1.400	1.305	-95	-14.059	-20,787	-20,787	22.092	0	0,00%	
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159			
	Non-Linkage	239.917	239.917	224.289	1.400	1.305	-95	-9.007	-15.628	-15.628	16.933			
	• Local Champion	175.414	175.414	162.185	-	-	0	-6.818	-13.229	-13.229	13.229			
	• Value Chain	64.503	64.503	62.103	1.400	1.305	(95)	-2.189	-2.400	-2.400	3.705			
2	MBG	1.065.809	1.065.809	1.047.108	45.126	12.746	-32.380	13.909	-18.701	-18.701	31.447	1.074.791	97,42%	(27.683)
	KUR	1.007.447	1.007.447	989.729	43.485	12.196	-31.289	13.938	-17.718	-17.718	29.914	1.013.359	97,67%	(23.631)
	Non KUR	58.362	58.362	57.379	1.641	550	-1.091	-29	-983	-983	1.533	61.431	93,40%	(4.052)
3	PWG	580.990	580.990	628.460	90.357	132.215	41.858	42.409	47.470	47.470	84.745	610.368	102,96%	18.092
	Cilem	401.351	401.351	436.897	46.950	57.564	10.615	35.178	35.547	35.547	22.018	422.492	103,41%	14.406
	Gadai	179.639	179.639	191.562	43.408	74.651	31.243	7.231	11.923	11.923	62.728	187.876	101,96%	3.686
4	CFG	4.274.955	4.274.955	4.265.628	119.184	63.476	-55.708	58.138	-9.327	-9.327	72.803	4.330.044	98,51%	(64.415)
	CF 1	914.408	914.408	908.662	25.324	8.008	-17.316	8.567	-5.746	-5.746	13.754	923.115	98,43%	(14.453)
	Total Griya	605.660	605.660	602.981	11.791	3.982	-7.809	0	-2.679	-2.679	6.661	609.020	99,01%	(6.039)
	• Total Non Program	457.747	457.747	456.115	11.152	3.982	-7.170	5.519	-1.633	-1.633	5.615			
	• Program	147.912	147.912	146.866	639	-	-639	-570	-1.046	-1.046	1.046			
	Oto	308.748	308.748	305.681	13.533	4.026	-9.507	8.567	-3.067	-3.067	7.093	314.095	97,32%	(8.414)
	CF 2	3.360.547	3.360.547	3.356.967	93.860	55.469	-38.391	49.571	-3.581	-3.581	59.049	3.406.929	98,53%	(49.962)
	Mitraguna & Others	2.797.690	2.797.690	2.795.089	86.597	49.619	-36.979	47.189	-2.601	-2.601	52.219	2.837.584	98,50%	(42.494)
	Pensiun	562.857	562.857	561.877	7.263	5.850	-1.413	2.382	-980	-980	6.830	569.345	98,69%	(7.468)
	Total Pembiayaan	6.876.983	6.876.983	6.875.637	256.067	209.743	-46.325	100.397	-1.346	-1.346	211.088			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-25 Dec'25)	MtD (1-25 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	56.352	56.352	56.207	56.207	56.207	56.207				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-			
	Local Champion	145	149	145	28.401	28.401	28.256	28.256	28.256	28.256				
	Value Chain	-	-	-	27.951	27.951	27.951	27.951	27.951	27.951				
2	MBG	11.401	11.401	11.401	94.426	94.426	93.025	93.025	93.025	93.025				
	KUR	8.946	8.946	8.946	85.716	85.716	86.770	86.770	86.770	86.770				
	Non KUR	2.456	2.456	2.456	8.711	8.711	9.34	9.34	9.34	9.34				
3	PWG	2.316	2.316	2.316	60.495	60.495	58.179	58.179	58.179	58.179				
	Cilem	2.310	2.310	2.310	52.199	52.199	49.889	49.889	49.889	49.889				
	Gadai	6	6	6	8.296	8.296	8.290	8.290	8.290	8.290				
4	CFG	53.253	65.976	53.253	213.744	213.744	160.491	160.491	160.491	160.491				
	CF 1	31.353	37.416	31.353	113.674	113.674	82.321	82.321	82.321	82.321				
	Total Griya	22.990	28.365	22.990	63.048	63.048	40.058	40.058	40.058	40.058				
	Oto	8.363	9.051	8.363	50.626	50.626	52.263	52.263	52.263	52.263				
	CF 2	21.900	28.560	21.900	100.070	100.070	78.170	78.170	78.170	78.170				
	Mitraguna & Others	20.262	26.523	20.262	91.319	91.319	71.057	71.057	71.057	71.057				
	Pensiun	1.638	2.037	1.638	8.751	8.751	3.669	3.669	3.669	3.669				
	Total Pembiayaan	88.360	89.996	88.360	96.471	1.28%	8.111	8.111	8.111	8.111	6.475			

Asset & Contribution Margin

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

Kinerja	Pos
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	13.762	13.741	2.096	(21)	(230)	-1,64%	(230)	-1,64%			
2	Tabungan	365.569	365.569	320.698	318.730	17.462	(1.968)	(46.839)	-12,81%	(46.839)	-12,81%			
3	Deposito	105.958	105.958	107.438	107.438		(108)	0	1.480	1,40%	1.480	1,40%		
	Total	485.497	485.497	441.898	439.909	19.451	(1.989)	(45.588)	-9,39%	(45.588)	-9,39%			
	CASA	379.539	379.539	334.460	332.471	19.559	(1.989)	(47.068)	-12,40%	(47.068)	-12,40%			
	(%) CASA	78,18%	78,18%	75,69%	75,58%									
	FDR	77,76%	77,76%	85,29%	85,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.722	13.722	14.672	14.732		60	1.010	7,36%	1.010	7,36%			
2	Giro ISE	2.593	2.593	2.649	2.701		51	107	4,14%	107	4,14%			
3	Tabungan ISE	8.129	8.129	9.023	9.031		8	902	11,10%	902	11,10%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.512	-	-	0	-1.137	-145	-145	145	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.657	18.657	18.512	-	-	0	-1.137	-145	-145	145			
	• Local Champion	11.632	11.632	11.505	-	-	0	-119	-127	-127	127			
	• Value Chain	7.025	7.025	7.007	-	-	-	-1.018	-18	-18	18			
2	MBG	33.721	33.721	32.941	1.500	100	-1.400	442	-780	-780	880	34.487	95,52%	(1.547)
	KUR	31.276	31.276	30.578	1.300	100	-1.200	326	-698	-698	798	31.487	97,11%	(909)
	Non KUR	2.445	2.445	2.363	200	-	-200	116	-82	-82	82	3.000	78,76%	(637)
3	PWG	50.836	50.836	53.536	6.996	10.609	3.613	2.179	2.700	2.700	7.909	51.977	103,00%	1.559
	Cilem	29.576	29.576	31.598	2.089	3.736	1.647	395	2.022	2.022	1.714	29.980	105,40%	1.618
	Gadai	21.260	21.260	21.938	4.907	6.872	1.966	1.784	677	677	6.195	21.997	99,73%	(60)
4	CFG	274.329	274.329	271.885	5.791	3.562	-2.229	-434	-2.444	-2.444	6.006	275.472	98,70%	(3.587)
	CF 1	15.567	15.567	15.415	565	120	-445	42	-151	-151	272	15.863	97,18%	(447)
	Total Griya	4.373	4.373	4.353	158	-	-158	0	-21	-21	21	4.476	97,25%	(123)
4	• Total Non Program	4.207	4.207	4.187	158	-	0	-1	-1	-1	1			
	• Program	167	167	166	-	-	0	-1	-1	-1	1			
	Oto	11.193	11.193	11.063	408	120	-287	42	-131	-131	251	11.387	97,15%	(324)
	CF 2	258.763	258.763	256.470	5.226	3.442	-1.784	-477	-2.293	-2.293	5.735	259.610	98,79%	(3.140)
	Mitraguna & Others	235.439	235.439	232.990	5.226	3.088	-2.138	-497	-2.449	-2.449	5.537	236.185	98,65%	(3.195)
	Pensiun	23.323	23.323	23.480	-	354	354	20	156	156	198	23.425	100,23%	
	Total Pembiayaan	377.543	377.543	376.874	14.288	14.271	-16	1.050	-669	-669	14.940			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	9.111	0.10%	0.10%	0.10%	49,22%	9.093	9.093	9.094			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	18	18	18	2.611	0.10%	0.10%	0.10%	14,11%	2.593	2.593	2.594			
	Value Chain	-	-	-	6.500	0.00%	0.00%	0.00%	56,50%	6.500	6.500	6.500			
2	MBG	430	1.638	430	2.760	1.28%	1.28%	1.28%	8,38%	2.329	2.329	1.122			
	KUR	354	1.439	354	2.320	1.13%	1.13%	1.13%	7,59%	1.966	1.966	881			
	Non KUR	76	199	76	440	3,12%	3,12%	3,12%	18,61%	364	364	241			
3	PWG	-	4	-	6.237	0,00%	0,00%	0,00%	11,65%	6.237	6.237	6.234			
	Cilem	-	-	-	5.158	0,00%	0,00%	0,00%	16,32%	5.158	5.158	5.158			
	Gadai	-	4	-	1.080	0,00%	0,00%	0,00%	4,92%	1.080	1.080	1.076			
4	CFG	1.111	1.012	1.111	12.776	0,40%	0,40%	0,40%	4,70%	11.665	11.665	11.763			
	CF 1	420	59	420	3.206	2,70%	2,70%	2,70%	20,80%	2.786	2.786	3.147			
	Total Griya	-	-	-	797	0,00%	0,00%	0,00%	18,30%	797	797	797			
	Oto	420	59	420	2.410	3,76%	3,76%	3,76%	21,78%	1.989	1.989	2.351			
	CF 2	690	953	690	9.569	0,27%	0,27%	0,27%	3,73%	8.879	8.879	8.616			
	Mitraguna & Others	690	953	690	9.569	0,29%	0,29%	0,29%	4,11%	8.879	8.879	8.616			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	3.702	3.903	3.702	4.215	0,98%	0,98%	0,98%	1,12%	513	513	312			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	432.533	432.533	485.497	52.964	
2	Contribution Margin	25.135	25.135	24.865	(270)	1,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,67	3,85	3,86	0,01	0,18
CIF Payroll	1.507	1.725	1.892	167	385



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	2.369	2.405	(1.111)	36	(116)	-4,59%	(116)	-4,59%			
2	Tabungan	250.285	250.285	242.516	241.356	(1.512)	(1.160)	(8.928)	-3,57%	(8.928)	-3,57%			
3	Deposito	77.102	77.102	78.179	78.184	(869)	4	1.081	1,40%	1.081	1,40%			
	Total	329.907	329.907	323.064	321.944	(3.492)	(1.120)	(7.963)	-2,41%	(7.963)	-2,41%			
	CASA	252.805	252.805	244.885	243.761	(2.623)	(1.124)	(9.044)	-3,58%	(9.044)	-3,58%			
	(%) CASA	76,63%	76,63%	75,80%	75,72%									
	FDR	42,37%	42,37%	43,47%	43,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.875	9.875	9.054	9.040	(13)	(834)	-8,45%	(834)	-8,45%				
2	Giro ISE	685	685	787	714	(72)	29	4,29%	29	4,29%				
3	Tabungan ISE	9.190	9.190	8.267	8.326	59	(864)	-9,40%	(864)	-9,40%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	29.566	29.566	28.935	950	350	-600	-143	-631	-631	981	29.173	99,18%	(239)
	KUR	26.529	26.529	25.968	800	350	-450	-203	-561	-561	911	26.722	97,18%	(754)
	Non KUR	3.037	3.037	2.966	150	-	-150	60	-71	-71	71	2.451	121,02%	
3	PWG	24.297	24.297	25.038	4.488	3.960	-528	3.050	741	741	3.219	25.281	99,04%	(242)
	Cilem	15.956	15.956	16.701	2.269	1.467	-803	1.829	745	745	722	16.535	101,00%	165
	Gadai	8.341	8.341	8.338	2.219	2.493	275	1.221	-4	-4	2.497	8.745	95,34%	(408)
4	CFG	85.909	85.909	86.462	2.326	1.976	-350	1.353	554	554	1.423	87.860	98,41%	(1.398)
	CF 1	22.123	22.123	22.135	678	547	-131	676	11	11	536	22.450	98,59%	(316)
	Total Griya	3.853	3.853	3.813	-	-	0	0	-41	-41	41	3.942	96,72%	(129)
1	• Total Non Program	3.853	3.853	3.813	-	-	0	0	-41	-41	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.322	678	547	-131	676	52	52	496	18.508	98,99%	(186)
	CF 2	63.785	63.785	64.328	1.648	1.429	-219	677	543	543	886	65.410	98,35%	(1.082)
	Mitraguna & Others	56.036	56.036	56.647	1.150	1.429	279	312	611	611	818	57.552	98,43%	(905)
	Pensiun	7.749	7.749	7.680	498	-	-498	364	-68	-68	68	7.858	97,74%	(177)
	Total Pembiayaan	139.772	139.772	140.435	7.764	6.287	-1.478	4.260	664	664	5.623			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	3.863	4,36%	4,36%	13,35%	2.575	2.575	1.845					
	KUR	976	1.533	976	3.391	3,68%	3,68%	13,06%	2.414	2.414	1.858					
	Non KUR	312	485	312	473	10,26%	10,26%	15,93%	161	161	(12)					
3	PWG	-	-	-	2.215	0,00%	0,00%	8,84%	2.215	2.215	2.215					
	Cilem	-	-	-	2.072	0,00%	0,00%	12,41%	2.072	2.072	2.072					
	Gadai	-	-	-	143	0,00%	0,00%	1,71%	143	143	143					
4	CFG	480	499	480	6.101	0,56%	0,56%	7,06%	5.621	5.621	5.601					
	CF 1	274	293	274	3.762	1,24%	1,24%	17,00%	3.488	3.488	3.470					
	Total Griya	41	43	41	625	1,06%	1,06%	16,40%	584	584	582					
	Oto	233	250	233	3.137	1,28%	1,28%	17,12%	2.904	2.904	2.887					
	CF 2	206	207	206	2.338	0,32%	0,32%	3,64%	2.133	2.133	2.132					
	Mitraguna & Others	206	207	206	1.711	0,37%	0,37%	3,02%	1.506	1.506	1.505					
	Pensiun	-	-	-	627	0,00%	0,00%	8,16%	627	627	627					
	Total Pembiayaan	2.078	2.962	2.078	2.286	1,49%	1,49%	1,63%	208	208	325					

Asset & Contribution Margin

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	27.938	28.063	1.986	125	763	2,80%	763	2,80%			
2	Tabungan	216.636	216.636	221.766	221.143	6.066	(624)	4.507	2,08%	4.507	2,08%			
3	Deposito	18.051	18.051	21.313	21.313	264	0	3.262	18,07%	3.262	18,07%			
	Total	261.987	261.987	271.017	270.519	8.317	(499)	8.532	3,26%	8.532	3,26%			
	CASA	243.936	243.936	249.704	249.206	8.052	(499)	5.270	2,16%	5.270	2,16%			
	(%) CASA	93,11%	93,11%	92,14%	92,12%									
	FDR	65,95%	65,95%	63,60%	63,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-24 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	50.318	49.500	(818)	8.564	20,92%	8.564	20,92%			
2	Giro ISE	25.599	25.599	26.338	26.469	131	870	3,40%	870	3,40%			
3	Tabungan ISE	15.337	15.337	23.981	23.031	(949)	7.695	50,17%	7.695	50,17%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	762	-	-	0	-12	-13	-13	13			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	775	775	762	-	-	0	-12	-13	-13	13			
	• Local Champion	775	775	762	-	-	0	-12	-13	-13	13			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	44.377	44.377	43.462	1.825	200	-1.625	78	-916	-916	1.116	45.248	96,05%	(1.786)
	KUR	40.669	40.669	39.799	1.825	200	-1.625	170	-870	-870	1.070	40.968	97,15%	(1.170)
	Non KUR	3.709	3.709	3.663	-	-	0	-92	-45	-45	45	4.280	85,59%	(617)
3	PWG	15.862	15.862	16.638	2.751	2.437	-314	2.148	777	777	1.660	17.148	97,03%	(510)
	Cilem	12.088	12.088	12.987	2.042	1.647	-395	1.794	899	899	748	13.037	99,62%	(50)
	Gadai	3.774	3.774	3.651	709	790	81	354	-122	-122	913	4.112	88,80%	(460)
4	CFG	111.779	111.779	111.501	3.218	1.029	-2.189	2.166	-279	-279	1.307	113.811	97,97%	(2.310)
	CF 1	50.966	50.966	50.621	1.153	364	-789	440	-345	-345	709	51.394	98,50%	(773)
	Total Griya	38.050	38.050	37.734	379	-	-379	0	-316	-316	316	38.241	98,67%	(507)
	• Total Non Program	37.824	37.824	37.508	379	-	-379	-47	-315	-315	315			
	• Program	226	226	226	-	-	0	-1	-1	-1	1			
	Oto	12.916	12.916	12.886	774	364	-410	440	-29	-29	393	13.153	97,97%	(267)
	CF 2	60.814	60.814	60.880	2.065	665	-1.400	1.726	66	66	599	62.417	97,54%	(1.537)
	Mitraguna & Others	57.307	57.307	57.400	2.065	665	-1.400	1.757	93	93	572	58.609	97,94%	(1.209)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	172.363	7.794	3.666	-4.129	4.380	-431	-431	4.096			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	1.767	2.989	1.767	3.888	3,98%	3,98%	3,98%	8,95%	2.121	2.121	899						
	KUR	1.240	2.147	1.240	3.069	3,05%	3,05%	3,05%	7,71%	1.829	1.829	922						
	Non KUR	528	842	528	819	14,23%	14,23%	14,23%	22,37%	292	292	(23)						
3	PWG	233	-	233	1.145	1,47%	1,47%	1,47%	6,88%	912	912	1.145						
	Cilem	233	-	233	1.140	1,93%	1,93%	1,93%	8,78%	907	907	1.140						
	Gadai	-	-	-	5	0,00%	0,00%	0,00%	0,12%	5	5	5						
4	CFG	1.744	3.583	1.744	9.116	1,56%	1,56%	1,56%	8,18%	7.371	7.371	5.532						
	CF 1	1.268	3.357	1.268	6.891	2,49%	2,49%	2,49%	13,61%	5.623	5.623	3.534						
	Total Griya	843	2.936	843	5.770	2,21%	2,21%	2,21%	15,29%	4.927	4.927	2.834						
	Oto	425	421	425	1.121	3,29%	3,29%	3,29%	8,70%	695	695	699						
	CF 2	476	226	476	2.225	0,78%	0,78%	0,78%	3,65%	1.749	1.749	1.999						
	Mitraguna & Others	476	470	470	470	0,82%	0,82%	0,82%	0,82%	1.749	1.749	1.999						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	3.489	3.656	3.489	3.404	2,02%	2,02%	2,02%	1,97%	(85)	(85)	(252)						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	1.803	1.984	1.803	2.096	4,06%	4,06%	4,06%	4,82%	293	293	112							
	KUR	889	1.146	889	1.182	2,19%	2,19%	2,19%	2,97%	293	293	36							
	Non KUR	914	838	914	914	24,65%</td													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	28.488	30.227	2.735	1.739	11.780	63,86%	11.780	63,86%			
2	Tabungan	208.885	208.885	204.988	203.702	(3.746)	(1.285)	(5.182)	-2,48%	(5.182)	-2,48%			
3	Deposito	44.573	44.573	44.409	44.421	(700)	12	(152)	-0,34%	(152)	-0,34%			
	Total	271.904	271.904	277.884	278.350	(1.711)	465	6.445	2,37%	6.445	2,37%			
	CASA	227.331	227.331	233.475	233.929	(1.011)	453	6.598	2,90%	6.598	2,90%			
	(%) CASA	83,61%	83,61%	84,02%	84,04%									
	FDR	152,80%	152,80%	151,31%	151,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	7.242	7.423	180	124	1,69%	124	1,69%				
2	Giro ISE	831	831	1.082	991	(90)	161	19,37%	161	19,37%				
3	Tabungan ISE	6.469	6.469	6.161	6.431	271	(37)	-0,58%	(37)	-0,58%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.813	-	-	0	-1.050	28	28	(28)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	14.785	14.785	14.813	-	-	0	-1.050	28	28	(28)			
	• Local Champion	11.512	11.512	11.396	-	-	0	-188	-116	-116	116			
	• Value Chain	3.273	3.273	3.417	-	-	-863	144	144	144	(144)			
2	MBG	48.412	48.412	47.891	800	950	150	-1.524	-521	-521	1.471	49.308	97,12%	(1.418)
	KUR	46.075	46.075	45.592	800	950	150	-1.446	-483	-483	1.433	46.348	98,37%	(756)
	Non KUR	2.337	2.337	2.299	-	-	0	-79	-39	-39	39	2.961	77,65%	(662)
3	PWG	35.618	35.618	39.550	7.367	11.912	4.545	2.083	3.933	3.933	7.979	37.290	106,06%	2.260
	Cilem	18.317	18.317	20.535	2.543	3.252	709	1.529	2.218	2.218	1.034	19.268	106,58%	1.267
	Gadai	17.300	17.300	19.015	4.824	8.660	3.836	554	1.715	1.715	6.945	18.022	105,51%	993
4	CFG	316.654	316.654	318.201	8.447	6.123	-2.324	3.665	1.546	1.546	4.577	319.051	99,73%	(850)
	CF 1	153.639	153.639	152.723	1.751	432	-1.319	190	-916	-916	1.348	153.986	99,18%	(1.263)
	Total Griya	137.538	137.538	136.472	1.198	-	-1.198	0	-1.066	-1.066	1.066	137.660	99,14%	(1.189)
1	• Total Non Program	31.696	31.696	31.377	1.198	-	-1.198	755	-319	-319	319			
	• Program	105.841	105.841	105.095	-	-	0	-897	-747	-747	747			
	Oto	16.101	16.101	16.251	553	432	-121	190	150	150	282	16.326	99,54%	(75)
	CF 2	163.016	163.016	165.478	6.696	5.691	-1.006	3.475	2.462	2.462	3.229	165.064	100,25%	413
	Mitraguna & Others	151.176	151.176	153.634	6.596	5.591	-1.006	3.479	2.458	2.458	3.132	152.890	100,49%	744
	Pensiun	11.840	11.840	11.844	100	100	0	-4	4	4	96	12.175	97,28%	(331)
	Total Pembiayaan	415.469	415.469	420.454	16.614	18.985	2.371	3.173	4.985	4.985	13.999			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.195	1.195	0,00%	0,00%	8,07%	1.195	1.195	1.195			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.195	1.195	0,00%	0,00%	8,07%	1.195	1.195	1.195			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.567	1.665	1.567	6.011	3.24%	3,24%	3,24%	12,55%	4.444	4.444	4.346			
	KUR	1.289	1.319	1.289	5.432	2,80%	2,80%	2,80%	11,91%	4.143	4.143	4.112			
	Non KUR	278	346	278	579	11,91%	11,91%	11,91%	25,19%	301	301	233			
3	PWG	4	-	4	2.979	0,01%	0,01%	0,01%	7,53%	2.976	2.976	2.979			
	Cilem	4	-	4	2.565	0,02%	0,02%	0,02%	12,49%	2.561	2.561	2.565			
	Gadai	-	-	-	415	0,00%	0,00%	0,00%	2,18%	415	415	415			
4	CFG	16.757	17.721	16.757	26.039	5,29%	5,29%	5,29%	8,18%	9.282	9.282	8.318			
	CF 1	15.777	16.551	15.777	24.822	10,27%	10,27%	10,27%	16,25%	9.044	9.044	8.270			
	Total Griya	15.271	16.112	15.271	22.459	11,10%	11,10%	11,10%	16,46%	7.188	7.188	6.347			
	Oto	506	439	506	2.363	3,14%	3,14%	3,14%	14,54%	1.856	1.856	1.923			
	CF 2	980	1.170	980	1.218	0,60%	0,60%	0,60%	0,79%	238	238	48			
	Mitraguna & Others	980	984	980	1.218	0,54%	0,54%	0,54%	0,79%	238	238	234			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	-	(186)			
	Total Pembiayaan	13.181	13.170	13.181	15.470	3,17%	3,17%	3,17%	3,68%	2.289	2.289	2.300			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	Dec-24	Nov-25	Dec-25		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	Asset (Retail) T	400.234	400.234	453.000	453.000	52.766							0,02	0,34	
2	Contribution Margin	19.581	19.581	19.514	19.514	(67)							219	151	
	Neraca	400.234	400.234	453.000	453.000	52.766									
	Posisi	Dec-24	Dec-24	Dec-25	Dec-25	Growth (YoY)									
	Kinerja	Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)									
	PHR	2,81	3,13	3,15	0,02	0,34									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	69.893	70.043	(3.334)	149	14.417	25,92%	14.417	25,92%			
2	Tabungan	265.050	265.050	255.087	252.321	8.047	(2.767)	(12.730)	-4,80%	(12.730)	-4,80%			
3	Deposito	108.525	108.525	108.834	108.834	(20.429)	0	309	0,28%	309	0,28%			
	Total	429.201	429.201	433.814	431.197	(15.717)	(2.617)	1.996	0,47%	1.996	0,47%			
	CASA	320.676	320.676	324.981	322.364	4.713	(2.617)	1.687	0,53%	1.687	0,53%			
(%)	CASA	74,71%	74,71%	74,91%	74,76%									
FDR		131,19%	131,19%	130,81%	131,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	61.095	61.095	67.214	68.704		1.490	7.609	12,45%	7.609	12,45%			
2	Giro ISE	35.398	35.398	39.480	40.878		1.399	5.481	15,48%	5.481	15,48%			
3	Tabungan ISE	12.777	12.777	14.814	14.906		92	2.129	16,66%	2.129	16,66%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	254.998	254.998	252.765	-	-	0	-3.197	-2.233	-2.233	2.233			
	Linkage	238.931	238.931	237.588	-	-	-	-1.269	-1.343	-1.343	1.343			
	Non-Linkage	16.067	16.067	15.177	-	-	0	-1.928	-890	-890	890			
• Local Champion	13.484	13.484	13.377	-	-	-	0	-341	-107	-107	107			
• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783				
2	MBG	20.765	20.765	20.776	555	510	-45	305	11	11	499	20.358	102,05%	418
	KUR	20.063	20.063	20.087	555	510	-45	318	23	23	487	20.218	99,35%	(131)
	Non KUR	702	702	689	-	-	0	-13	-13	-13	13	140	491,46%	
3	PWG	35.608	35.608	38.224	6.177	9.943	3.766	2.853	2.616	2.616	7.327	36.775	103,94%	1.449
	Cilem	21.358	21.358	23.076	3.071	2.951	-119	2.817	1.718	1.718	1.233	21.894	105,40%	1.182
	Gadai	14.250	14.250	15.148	3.106	6.992	3.886	36	898	898	6.094	14.882	101,79%	266
4	CFG	251.678	251.678	255.709	9.859	8.147	-1.712	4.707	4.031	4.031	4.116	253.124	101,02%	2.585
	CF 1	25.008	25.008	27.213	1.600	2.600	1.000	-232	2.205	2.205	395	25.512	106,67%	1.701
	Total Griya	20.858	20.858	23.239	1.600	2.600	1.000	0	2.382	2.382	218	21.162	109,82%	2.078
• Total Non Program		20.858	20.858	23.239	1.600	2.600	1.000	2.219	2.382	2.382	218			
• Program		-	-	-	-	-	0	0	0	0	-	4.351	91,34%	(377)
Oto		4.151	4.151	3.974	-	-	0	-232	-177	-177	177			
CF 2		226.670	226.670	228.496	8.259	5.547	-2.712	4.938	1.826	1.826	3.721	227.612	100,39%	884
Mitraguna & Others		190.470	190.470	192.627	7.531	4.967	-2.564	4.506	2.157	2.157	2.810	191.209	100,74%	1.418
Pensiun		36.200	36.200	35.869	728	580	-148	432	-331	-331	911			
Total Pembiayaan		563.050	563.050	567.474	16.591	18.600	2.009	4.668	4.424	4.424	14.176			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	2.343	0,00%	0,00%	0,93%	2.343	2.343	2.343				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	2.343	0,00%	0,00%	15,44%	2.343	2.343	2.343				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	8	61	8	1.481	0,04%	0,04%	0,04%	7,13%	1.472	1.472	1.420				
	KUR	8	61	8	1.481	0,04%	0,04%	0,04%	7,37%	1.472	1.472	1.420				
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	45	-	45	3.226	0,13%	0,13%	0,13%	8,44%	3.181	3.181	3.226				
	Cilem	45	-	45	2.307	0,21%	0,21%	0,21%	10,00%	2.262	2.262	2.307				
	Gadai	-	-	-	919	0,00%	0,00%	0,00%	6,07%	919	919	919				
4	CFG	3.291	4.421	3.291	9.460	1,31%	1,31%	1,31%	3,70%	6.170	6.170	5.040				
	CF 1	39	143	39	658	0,16%	0,16%	0,16%	2,42%	619	619	515				
	Total Griya	39	40	39	146	0,19%	0,19%	0,19%	0,63%	107	107	105				
Oto		-	102	-	512	0,00%	0,00%	0,00%	12,89%	512	512	410				
CF 2		3.252	4.278	3.252	8.803	1,43%	1,43%	1,43%	3,85%	5.551	5.551	4.524				
Mitraguna & Others		2.813	3.836	2.813	8.038	1,48%	1,48%	1,48%	4,17%	5.225	5.225	4.203				
Pensiun		-	443	-	764	1,21%	1,21%	1,21%	2,13%	325	325	322				
Total Pembiayaan		4.625	4.752	4.625	4.338	0,82%	0,82%	0,82%	0,76%	(287)	(287)	(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%	2.793	3.362	3.694



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	505.772	505.248	(5.340)	(524)	(151.078)	-23,02%	(151.078)	-23,02%			
2	Tabungan	608.195	608.195	589.696	582.374	(3.301)	(7.322)	(25.821)	-4,25%	(25.821)	-4,25%			
3	Deposito	252.445	252.445	253.481	253.483	1.484	2	1.038	0,41%	1.038	0,41%			
	Total	1.516.965	1.516.965	1.348.950	1.341.105	(7.157)	(7.844)	(175.860)	-11,59%	(175.860)	-11,59%			
	CASA	1.264.520	1.264.520	1.095.468	1.087.622	(8.641)	(7.846)	(176.898)	-13,99%	(176.898)	-13,99%			
	(%) CASA	83,36%	83,36%	81,21%	81,10%									
	FDR	60,82%	60,82%	67,31%	67,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	46.596	46.596	50.051	50.461	410	3.865	8,30%	3.865	8,30%				
2	Giro ISE	26.836	26.836	30.777	30.815	38	3.979	14,83%	3.979	14,83%				
3	Tabungan ISE	17.698	17.698	17.213	17.585	372	(113)	-0,64%	(113)	-0,64%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	578.076	578.076	561.205	190	180	-10	-8.417	-16,871	-16,871	17.051	0	0,00%		
	Linkage	447.123	447.123	443.647	-	-	-	-3.452	-3,452	-3,476	-3,476	3.476			
	Non-Linkage	130.953	130.953	117.558	190	180	-10	-4.965	-13,395	-13,395	13.575				
	• Local Champion	84.867	84.867	73.555	-	-	0	-5.216	-11,312	-11,312	11.312				
	• Value Chain	46.086	46.086	44.003	190	180	(10)	251	-2.083	-2.083	2.263				
2	MBG	17.453	17.453	16.977	600	-	-600	451	-476	-476	476	17.550	96,74%	(573)	
	KUR	17.090	17.090	16.620	600	-	-600	358	-469	-469	469	17.169	96,81%	(548)	
	Non KUR	364	364	357	-	-	0	93	-7	-7	7	382	93,59%	(24)	
3	PWG	72.709	72.709	76.805	11.359	16.113	4.753	2.902	4.097	4.097	12.016	74.643	102,90%	2.162	
	Cilem	34.043	34.043	36.514	3.383	4.489	1.107	2.845	2.471	2.471	2.018	34.982	104,38%	1.532	
	Gadai	38.666	38.666	40.292	7.977	11.623	3.647	57	1.626	1.626	9.998	39.662	101,59%	630	
4	CFG	254.415	254.415	252.992	7.734	2.925	-4.810	2.899	-1.424	-1.424	4.348	258.231	97,97%	(5.239)	
	CF 1	57.156	57.156	56.611	1.728	278	-1.451	-19	-544	-544	822	57.500	98,45%	(889)	
	Total Griya	44.842	44.842	44.558	1.450	170	-1.280	0	-284	-284	454	44.993	99,03%	(434)	
1	• Total Non Program	44.842	44.842	44.558	1.450	170	-1.280	1.221	-284	-284	454				
	• Program	-	-	-	-	-	0	0	0	0	0				
	Oto	12.314	12.314	12.053	278	108	-171	-19	-261	-261	368	12.507	96,37%	(454)	
	CF 2	197.260	197.260	196.380	6.006	2.647	-3.359	2.918	-879	-879	3.526	200.731	97,83%	(4.350)	
	Mitraguna & Others	164.992	164.992	163.917	5.598	2.135	-3.463	2.988	-1.075	-1.075	3.210	168.188	97,46%	(4.270)	
	Pensiun	32.267	32.267	32.463	408	512	104	-69	195	195	317	32.543	99,75%	(80)	
	Total Pembiayaan	922.653	922.653	907.979	19.884	19.217	-666	-2.164	-14.674	-14.674	33.891				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	37.553	0,00%	0,00%	6,69%	37.553	37.553	37.553		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	16.102	0,00%	0,00%	13,70%	16.102	16.102	16.102		
	Value Chain	-	-	-	-	21.451	0,00%	0,00%	29,16%	21.451	21.451	21.451		
2	MBG	-	-	-	-	812	0,00%	0,00%	4,78%	812	812	812		
	KUR	-	-	-	-	758	0,00%	0,00%	4,56%	758	758	758		
	Non KUR	-	-	-	-	53	0,00%	0,00%	14,97%	53	53	53		
3	PWG	8	-	8	6.704	0,01%	0,01%	8,73%	6.696	6.696	6.704			
	Cilem	8	-	8	4.353	0,02%	0,02%	11,92%	4.346	4.346	4.353			
	Gadai	-	-	-	2.351	0,00%	0,00%	5,83%	2.351	2.351	2.351			
4	CFG	3.798	3.338	3.798	3.760	1,49%	1,49%	1,49%	(38)	(38)	422			
	CF 1	-	-	-	423	0,00%	0,00%	0,75%	423	423	423			
	Total Griya	-	-	-	423	0,00%	0,00%	0,95%	423	423	423			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.798	3.338	3.798	3.337	1,93%	1,93%	1,70%	(461)	(461)	(1)			
	Mitraguna & Others	3.437	3.338	3.437	3.337	2,08%	2,08%	2,04%	(100)	(100)	(1)			
	Pensiun	361	-	361	-	0,04%	0,04%	0,00%	(361)	(361)	-			
	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	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	1.415.515	1.415.515	1.522.688	1.505.772	107.173		2.88	3.37	3.35	(0,02)
2	Contribution Margin	81.475	81.475	73.335	73.481	(8.140)	10,0%	2.678	2.366	2.753	387

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-24 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	48.433	48.433	49.070	48.597	(473)	165	0,34%	165	0,34%			
2	Giro ISE	8.986	8.986	9.075	9.241	166	255	2,83%	255	2,83%			
3	Tabungan ISE	39.446	39.446	39.995	39.356	(639)	(90)	-0,23%	(90)	-0,23%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	208	208	208	208	0	0	0,00%	0	0,00%			

Kineria Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.293	-	-	0	-842	-817	-817	817	0	0,00%	
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298			
	Non-Linkage	23.776	23.776	23.257	-	-	0	-551	-519	-519	519			
• Local Champion	21.084	21.084	20.580	-	-	0	-535	-504	-504	504				
• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15				
2	MBG	31.249	31.249	30.630	1.800	500	-1.300	1.166	-618	-618	1.118	31.208	98,15%	(578)
	KUR	30.056	30.056	29.463	1.800	500	-1.300	1.197	-592	-592	1.092	30.206	97,54%	(743)
	Non KUR	1.193	1.193	1.167	-	-	0	-31	-26	-26	26	1.002	116,41%	
3	PWG	23.238	23.238	26.391	3.545	6.808	3.263	1.976	3.153	3.153	3.656	24.753	106,61%	1.637
	Cilem	14.162	14.162	15.760	1.175	2.219	1.044	780	1.598	1.598	621	15.052	104,70%	707
	Gadai	9.076	9.076	10.631	2.369	4.589	2.220	1.196	1.555	1.555	3.034	9.701	109,58%	930
4	CFG	295.289	295.289	292.759	10.182	2.965	-7.217	3.166	-2.530	-2.530	5.495	297.492	98,41%	(4.732)
	CF 1	167.918	167.918	165.902	5.283	575	-4.708	-72	-2.016	-2.016	2.591	168.281	98,59%	(2.380)
	Total Griya	144.391	144.391	142.691	4.813	182	-4.631	0	-1.700	-1.700	1.882	144.473	98,77%	(1.782)
• Total Non Program	144.391	144.391	142.691	4.813	182	-4.631	1.339	-1.700	-1.700	-1.700	1.882			
• Program	-	-	-	-	-	0	0	0	0	0	-			
Oto	23.526	23.526	23.211	470	393	-77	-72	-316	-316	708	23.808	97,49%	(597)	
CF 2	127.372	127.372	126.857	4.899	2.390	-2.509	3.239	-514	-514	2.904	129.210	98,18%	(2.353)	
Mitraguna & Others	122.078	122.078	121.608	4.849	2.390	-2.459	3.234	-469	-469	2.859	123.761	98,26%	(2.153)	
Pensiun	5.294	5.294	5.249	50	-	-50	5	-45	-45	45	5.449	96,33%	(200)	
Total Pembiayaan	401.886	401.886	401.073	15.527	10.273	-5.254	5.466	-813	-813	11.086				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.123	1.419	1.123	2.263	3,59%	3,59%	7,39%	1.140	1.140	843			
	KUR	832	1.263	832	2.125	2,77%	2,77%	7,21%	1.293	1.293	862			
	Non KUR	291	156	291	137	24,36%	24,36%	11,77%	(153)	(153)	(19)			
3	PWG	37	-	37	2.959	0,16%	0,16%	11,21%	2.921	2.921	2.959			
	Cilem	37	-	37	2.281	0,26%	0,26%	14,47%	2.243	2.243	2.281			
	Gadai	-	-	-	678	0,00%	0,00%	6,38%	678	678	678			
4	CFG	3.240	2.895	3.240	19.889	1,10%	1,10%	6,79%	16.649	16.649	16.994			
	CF 1	2.408	2.084	2.408	16.769	1,43%	1,43%	10,11%	14.361	14.361	14.685			
	Total Griya	1.257	1.079	1.257	12.354	0,87%	0,87%	8,66%	11.097	11.097	11.275			
	Oto	1.151	1.004	1.151	4.415	4,89%	4,89%	19,02%	3.264	3.264	3.410			
	CF 2	831	812	831	3.120	0,65%	0,65%	2,46%	2.288	2.288	2.308			
	Mitraguna & Others	831	812	831	3.120	0,68%	0,68%	2,57%	2.288	2.288	2.308			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.400	4.314	4.400	25.110	1,09%	1,09%	6,26%	20.711	20.711	20.796			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	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%	0,66%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.318	1.587	1.318	1.586	4,22%	4,22%	5,18%	268	268	(1)			
	KUR	1.009	1.136	1.009	1.135	3,36%	3,36%	3,85%	126	126	(1)			
	Non KUR	309	450	309	451	25,88%	25,88%	38,65%	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	4.158	1,25%	1,25%	1,42%	458	458	(1.635)			
	CF 1	2.382	4.475	2.382	2.840	1,42%	1,42%	1,71%	458	458	(1.634)			
	Total Griya	1.551	3.638	1.551	2.089	1,07%	1,07%	1,46%	538	538	(1.549)			
	Oto	832	837	832	751	3,53%	3,53%	3,24%	(80)	(80)	(86)			
	CF 2	1.318	1.319	1.318	1.318	1,03%	1,03%	1,04%	-	-	(1)			
	Mitraguna & Others	1.318	1.319	1.318	1.318	1,08%	1,08%	1,08%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.898	1,29%	1,29%	1,47%	726	726	(1.636)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	431.152	431.152	458.082	26.930	
2	Contribution Margin	28.098	28.098	26.566	(1.532)	5,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,37	3,54	3,53	(0,01)	0,16
CIF Payroll	1.322	1.828	2.068	240	746



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	97	97	27	0	16	19,25%	16	19,25%			
2	Tabungan	167.984	167.984	161.183	158.581	2.400	(2.603)	(9.403)	-5,60%	(9.403)	-5,60%			
3	Deposito	22.146	22.146	21.774	21.774	1.095	0	(372)	-1,68%	(372)	-1,68%			
	Total	190.211	190.211	183.054	180.451	3.522	(2.603)	(9.759)	-5,13%	(9.759)	-5,13%			
	CASA	168.065	168.065	161.280	158.677	2.427	(2.603)	(9.387)	-5,59%	(9.387)	-5,59%			
	(%) CASA	88,36%	88,36%	88,11%	87,93%									
	FDR	121,89%	121,89%	124,58%	126,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.795	1.920	125	171	9,75%	171	9,75%				
2	Giro ISE	0	0	0	0	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.749	1.749	1.795	1.920	125	171	9,75%	171	9,75%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.837	-	-	0	-15	-5	-5	5			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.842	1.842	1.837	-	-	0	-15	-5	-5	5			
	• Local Champion	1.842	1.842	1.837	-	-	0	-15	-5	-5	5			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.957	60.957	59.517	2.600	475	-2.125	1.368	-1.440	-1.440	1.915	61.002	97,57%	(1.485)
	KUR	59.683	59.683	58.268	2.600	475	-2.125	1.398	-1.415	-1.415	1.890	59.990	97,13%	(1.721)
	Non KUR	1.274	1.274	1.248	-	-	0	-31	-25	-25	25	1.012	123,33%	
3	PWG	8.442	8.442	9.275	932	1.223	291	598	832	832	391	9.636	96,25%	(361)
	Cilem	8.442	8.442	9.275	932	1.223	291	598	832	832	391	9.388	98,79%	(114)
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	157.429	2.962	110	-2.852	1.685	-3.169	-3.169	3.279	161.619	97,41%	(4.190)
	CF 1	18.759	18.759	18.396	557	-	-557	393	-363	-363	363	18.994	96,85%	(598)
	Total Griya	3.744	3.744	3.709	-	0	0	-35	-35	-35	35	3.778	98,18%	(69)
	• Total Non Program	3.434	3.434	3.401	-	0	-39	-32	-32	-32	32			
	• Program	310	310	308	-	0	-2	-2	-2	-2	2			
	Oto	15.015	15.015	14.686	557	-	-557	393	-329	-329	329	15.216	96,52%	(529)
	CF 2	141.840	141.840	139.033	2.405	110	-2.295	1.292	-2.806	-2.806	2.916	142.625	97,48%	(3.592)
	Mitraguna & Others	138.082	138.082	135.295	2.405	110	-2.295	1.314	-2.787	-2.787	2.897	138.773	97,49%	(3.478)
	Pensiun	3.758	3.758	3.738	-	0	-23	-20	-20	-20	20	3.852	97,04%	(114)
	Total Pembiayaan	231.840	231.840	228.057	6.493	1.808	-4.686	3.635	-3.782	-3.782	5.590			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	1.085	0	0,00%	0	0,00%	0	59,08%	1.085	1.085	1.085			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	1.085	0	0,00%	0	0,00%	0	59,08%	1.085	1.085	1.085			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	70	113	70	3.548	0	0,11%	0	0,11%	0	5,96%	3.478	3.478	3.436			
	KUR	70	113	70	3.548	0	0,12%	0	0,12%	0	6,09%	3.478	3.478	3.436			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	746	0	0,00%	0	0,00%	0	8,04%	746	746	746			
	Cilem	-	-	-	746	0	0,00%	0	0,00%	0	8,04%	746	746	746			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	2.008	2.173	2.008	4.990	0	1,25%	0	1,25%	0	3,17%	2.982	2.982	2.817			
	CF 1	423	376	423	2.148	0	2,25%	0	2,25%	0	11,68%	1.726	1.726	1.772			
	Total Griya	107	109	107	237	0	2,86%	0	2,86%	0	6,38%	130	130	128			
	Oto	315	267	315	1.912	0	2,10%	0	2,10%	0	13,02%	1.596	1.596	1.644			
	CF 2	1.585	1.797	1.585	2.841	0	1,12%	0	1,12%	0	2,04%	1.256	1.256	1.044			
	Mitraguna & Others	1.585	1.797	1.585	2.841	0	1,15%	0	1,15%	0	2,10%	1.256	1.256	1.044			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	2.265	2.126	2.265	3.517	0	0,98%	0	0,98%	0	1,54%	1.253	1.253	1.392			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	750	750	750	750	0	0,00%	0	0,00%	0	40,83%	0	0	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	750	750	750	750	0	40,72%	0	40,72%	0	40,83%	0	0	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	56	58	56	55	0	0,09%	0	0,09%	0	0,09%	(1)	(1)	(3)			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	56	58	56	55	0</td											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.022	4.023	(138)	1	1.923	91,58%	1.923	91,58%			
2	Tabungan	103.033	103.033	97.930	97.388	3.218	(543)	(5.645)	-5,48%	(5.645)	-5,48%			
3	Deposito	40.693	40.693	41.283	41.283	(1.149)	0	590	1,45%	590	1,45%			
	Total	145.825	145.825	143.235	142.694	1.931	(542)	(3.132)	-2,15%	(3.132)	-2,15%			
	CASA	105.133	105.133	101.952	101.410	3.080	(542)	(3.722)	-3,54%	(3.722)	-3,54%			
	(%) CASA	72,09%	72,09%	71,18%	71,07%									
	FDR	64,28%	64,28%	65,50%	65,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.304	2.304	4.212	4.212		1	1.908	82,83%	1.908	82,83%			
2	Giro ISE	1.856	1.856	3.804	3.804		(0)	1.948	104,97%	1.948	104,97%			
3	Tabungan ISE	448	448	408	408		1	(40)	-8,89%	(40)	-8,89%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0	
2	MBG	26.618	26.618	26.044	870	300	-570	429	-574	-574	874	26.794	97,20%	(749)
	KUR	26.099	26.099	25.534	870	300	-570	446	-565	-565	865	26.224	97,37%	(689)
	Non KUR	519	519	510	-	-	0	-17	-9	-9	9	570	89,47%	(60)
3	PWG	7.473	7.473	8.077	1.090	1.047	-43	879	604	604	443	8.279	97,56%	(202)
	Cilem	7.473	7.473	8.077	1.090	1.047	-43	879	604	604	443	8.279	97,56%	(202)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	59.647	59.647	59.701	2.400	1.305	-1.095	2.765	55	55	1.250	61.751	96,68%	(2.050)
	CF 1	6.684	6.684	6.614	242	-	-242	413	-70	-70	70	6.824	96,93%	(210)
	Total Griya	348	348	343	-	-	0	0	-5	-5	5	368	93,10%	(25)
	• Total Non Program	348	348	343	-	-	0	0	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.271	242	-	-242	413	-65	-65	65	6.455	97,14%	(184)
	CF 2	52.963	52.963	53.088	2.158	1.305	-853	2.352	125	125	1.180	54.928	96,65%	(1.840)
	Mitraguna & Others	43.218	43.218	43.108	2.158	950	-1.208	2.423	-110	-110	1.060	44.958	95,88%	(1.850)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	93.823	4.360	2.652	-1.708	4.073	85	85	2.567			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	292	215	292	3.849	1.10%	1.10%	14,78%	3.557	3.557	3.634					
	KUR	241	215	241	3.672	0,92%	0,92%	14,38%	3.431	3.431	3.457					
	Non KUR	51	-	51	177	9,81%	9,81%	34,70%	126	126	177					
3	PWG	2	-	2	887	0,03%	0,03%	10,98%	885	885	887					
	Cilem	2	-	2	887	0,03%	0,03%	10,98%	885	885	887					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	724	198	724	5.046	1,21%	1,21%	8,45%	4.322	4.322	4.463					
	CF 1	299	301	299	2.853	4,47%	4,47%	43,14%	2.554	2.554	2.553					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	299	301	299	2.853	4,72%	4,72%	45,50%	2.554	2.554	2.553					
	CF 2	425	283	425	2.193	0,80%	0,80%	4,13%	1.767	1.767	1.910					
	Mitraguna & Others	348	203	348	2.117	0,80%	0,80%	4,91%	1.769	1.769	1.914					
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)					
	Total Pembiayaan	509	771	509	723	0,54%	0,54%	0,77%	213	213	(48)					

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	142.483	142.483	146.829	4.346		3,24	4,00	4,01
2	Contribution Margin	6.308	6.308	6.614	306	-4,9%	559	670	727

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,24	4,00	4,01	0,01	0,77
CIF Payroll	559	670	727	57	168



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	46.662	46.628	(5.508)	(34)	737	1,61%	737	1,61%			
2	Tabungan	156.974	156.974	152.384	151.312	4.538	(1.072)	(5.661)	-3,61%	(5.661)	-3,61%			
3	Deposito	26.423	26.423	26.515	26.435	(231)	(79)	12	0,05%	12	0,05%			
	Total	229.288	229.288	225.560	224.376	(1.200)	(1.185)	(4.912)	-2,14%	(4.912)	-2,14%			
	CASA	202.864	202.864	199.046	197.940	(969)	(1.105)	(4.924)	-2,43%	(4.924)	-2,43%			
	(%) CASA	88,48%	88,48%	88,24%	88,22%									
	FDR	89,99%	89,99%	91,71%	92,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.350	14.350	14.606	14.639		33	289	2,02%	289	2,02%			
2	Giro ISE	222	222	251	250		(1)	28	12,64%	28	12,64%			
3	Tabungan ISE	12.328	12.328	12.555	12.589		35	261	2,12%	261	2,12%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	36.883	36.883	36.363	1.975	450	-1.525	660	-520	-520	970	36.980	98,33%	(618)
	KUR	36.001	36.001	35.509	1.975	450	-1.525	691	-492	-492	942	36.223	98,03%	(714)
	Non KUR	882	882	854	-	-	0	-31	-28	-28	28	757	112,70%	
3	PWG	20.756	20.756	22.667	2.708	3.720	1.011	1.781	1.911	1.911	1.808	21.831	103,83%	836
	Cilem	16.839	16.839	18.958	2.211	2.856	644	1.722	2.119	2.119	736	17.570	107,90%	1.388
	Gadai	3.918	3.918	3.710	497	864	367	60	-208	-208	1.072	4.261	87,05%	(552)
4	CFG	148.687	148.687	147.838	2.742	2.700	-42	1.474	-848	-848	3.548	150.535	98,21%	(2.697)
	CF 1	21.391	21.391	21.382	1.150	250	-900	-198	-8	-8	258	21.642	98,80%	(259)
	Total Griya	16.290	16.290	16.451	1.150	250	-900	0	161	161	89	16.365	100,52%	86
	• Total Non Program	16.117	16.117	16.278	990	250	-740	916	161	161	89			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	5.101	5.101	4.931	-	-	0	-198	-169	-169	169	5.276	93,46%	(345)
	CF 2	127.296	127.296	126.456	1.592	2.450	858	1.672	-840	-840	3.290	128.893	98,11%	(2.437)
	Mitraguna & Others	85.341	85.341	84.630	1.500	1.920	420	1.869	-710	-710	2.630	86.539	97,79%	(1.909)
	Pensiun	41.955	41.955	41.826	92	530	438	-197	-129	-129	659	42.354	98,75%	(528)
	Total Pembiayaan	206.326	206.326	206.868	7.425	6.870	-556	3.915	542	542	6.327			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	26	32	26	2.240	0,07%	0,07%	6,16%	2.214	2.214	2.208			
	KUR	26	32	26	2.043	0,07%	0,07%	5,75%	2.018	2.018	2.012			
	Non KUR	-	-	-	196	0,00%	0,00%	23,00%	196	196	196			
3	PWG	29	-	29	1.806	0,14%	0,14%	9,79%	1.777	1.777	1.806			
	Cilem	29	-	29	1.776	0,17%	0,17%	9,37%	1.747	1.747	1.776			
	Gadai	-	-	-	30	0,00%	0,00%	0,81%	30	30	30			
4	CFG	1.103	812	1.103	6.673	0,74%	0,74%	4,51%	5.570	5.570	5.861			
	CF 1	-	-	-	2.234	0,00%	0,00%	10,45%	2.234	2.234	2.234			
	Total Griya	-	-	-	1.822	0,00%	0,00%	11,07%	1.822	1.822	1.822			
	Oto	-	-	-	412	0,00%	0,00%	8,36%	412	412	412			
	CF 2	1.103	812	1.103	4.438	0,87%	0,87%	3,51%	3.336	3.336	3.627			
	Mitraguna & Others	702	492	702	4.170	0,82%	0,82%	4,93%	3.468	3.468	3.678			
	Pensiun	400	319	400	268	0,95%	0,95%	0,64%	(132)	(132)	(51)			
	Total Pembiayaan	1.468	1.827	1.468	1.794	0,71%	0,71%	0,87%	326	326	(33)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	137	281	137	137	0,37%	0,37%	0,38%	-	-	(144)			
	KUR	86	229	86	86	0,24%	0,24%	0,24%	-	-	(143)			
	Non KUR	51	52	51	51	5,81%	5,81%	6,00%	-	-	(1)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.331	1.546	1.331	1.657	0,90%	0,90%	1,12%	326	326	111			
	CF 1	170	170	170	-	0,79%	0,79%	0,00%	(170)	(170)	(170)			
	Total Griya	170	170	170	-</									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	347	365	43	18	225	159,97%	225	159,97%			
2	Tabungan	109.570	109.570	103.582	102.992	(401)	(590)	(6.577)	-6,00%	(6.577)	-6,00%			
3	Deposito	24.529	24.529	24.922	24.922	(173)	0	392	1,60%	392	1,60%			
	Total	134.239	134.239	128.851	128.279	(531)	(572)	(5.960)	-4,44%	(5.960)	-4,44%			
	CASA	109.710	109.710	103.929	103.357	(358)	(572)	(6.353)	-5,79%	(6.353)	-5,79%			
	(%) CASA	81,73%	81,73%	80,66%	80,57%									
	FDR	143,65%	143,65%	150,27%	150,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.151	2.151	1.837	1.894	57	(256)	(11,92%)	(256)	(11,92%)				
2	Giro ISE	114	114	194	225	31	111	98,03%	111	98,03%				
3	Tabungan ISE	2.037	2.037	1.644	1.670	26	(368)	(-18,05%)	(368)	(-18,05%)				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0	
2	MBG	22.593	22.593	22.548	850	700	-150	271	-45	-45	745	22.562	99,94%	(15)
	KUR	21.495	21.495	21.479	850	700	-150	317	-15	-15	715	21.652	99,20%	(172)
	Non KUR	1.098	1.098	1.068	-	-	0	-46	-30	-30	30	911	117,32%	
3	PWG	7.428	7.428	7.904	471	835	364	123	476	476	359	8.324	94,95%	(420)
	Cilem	7.428	7.428	7.904	471	835	364	123	476	476	359	8.324	94,95%	(420)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	162.807	162.807	163.170	5.307	3.386	-1.921	2.369	363	363	3.023	165.246	98,74%	(2.076)
	CF 1	7.785	7.785	7.611	-	-	0	-563	-174	-174	174	7.946	95,78%	(335)
	Total Griya	1.713	1.713	1.694	-	-	0	0	-18	-18	18	1.749	96,90%	(54)
4	• Total Non Program	1.713	1.713	1.694	-	-	0	0	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.917	-	-	0	-563	-156	-156	156	6.198	95,46%	(281)
	CF 2	155.022	155.022	155.559	5.307	3.386	-1.921	2.932	537	537	2.849	157.300	98,89%	(1.741)
	Mitraguna & Others	87.772	87.772	88.779	4.182	3.020	-1.162	2.778	1.007	1.007	2.013	89.681	99,00%	(901)
	Pensiun	67.250	67.250	66.780	1.125	366	-759	155	-470	-470	836	67.619	98,76%	(840)
	Total Pembiayaan	192.828	192.828	193.622	6.628	4.921	-1.707	2.763	793	793	4.127			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	185	469	185	3.239	0,82%	0,82%	14,37%	3.055	3.055	2.770				
	KUR	185	469	185	3.169	0,86%	0,86%	14,75%	2.984	2.984	2.700				
	Non KUR	-	-	-	70	0,00%	0,00%	6,57%	70	70	70				
3	PWG	58	-	58	1.466	0,78%	0,78%	18,55%	1.408	1.408	1.466				
	Cilem	58	-	58	1.466	0,78%	0,78%	18,55%	1.408	1.408	1.466				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	372	-	372	2.902	0,23%	0,23%	1,78%	2.530	2.530	2.902				
	CF 1	-	-	-	497	0,00%	0,00%	6,52%	497	497	497				
	Total Griya	-	-	-	63	0,00%	0,00%	3,74%	63	63	63				
	Oto	-	-	-	433	0,00%	0,00%	7,32%	433	433	433				
	CF 2	372	-	372	2.406	0,24%	0,24%	1,55%	2.034	2.034	2.406				
	Mitraguna & Others	-	-	-	1.571	0,00%	0,00%	1,77%	1.571	1.571	1.571				
	Pensiun	-	-	-	835	0,55%	0,55%	1,25%	463	463	835				
	Total Pembiayaan	528	477	528	518	0,27%	0,27%	0,27%	(10)	(10)	41				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	165.916	165.916	199.066	33.150		2,64	2,91	3,01	0,09	0,36
2	Contribution Margin	7.913	7.913	10.372	2.459	-31,1%	1.091	1.455	1.618	163	527



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	352.257	352.261	(201.960)	4	1.993	0,57%	1.993	0,57%			
2	Tabungan	225.594	225.594	223.483	222.098	5.642	(1.385)	(3.496)	-1,55%	(3.496)	-1,55%			
3	Deposito	87.919	87.919	86.428	86.428	(487)	0	(1.491)	-1,70%	(1.491)	-1,70%			
	Total	663.781	663.781	662.168	660.787	(196.805)	(1.381)	(2.994)	-0,45%	(2.994)	-0,45%			
	CASA	575.862	575.862	575.740	574.359	(196.318)	(1.381)	(1.503)	-0,26%	(1.503)	-0,26%			
	(%) CASA	86,75%	86,75%	86,95%	86,92%									
	FDR	27,59%	27,59%	27,56%	27,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	22.988	22.993	6	2.436	11,85%	2.436	11,85%				
2	Giro ISE	36	36	25	25	0	(11)	-31,49%	(11)	-31,49%				
3	Tabungan ISE	18.921	18.921	21.363	21.369	6	2.448	12,94%	2.448	12,94%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.128	-	-	0	-41	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Local Champion	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.523	60.523	59.005	2.151	600	-1.551	321	-1.518	-1.518	2.118	60.131	98,13%	(1.126)
	KUR	57.137	57.137	55.721	1.900	600	-1.300	191	-1.416	-1.416	2.016	57.478	96,94%	(1.757)
	Non KUR	3.386	3.386	3.284	251	-	-251	130	-102	-102	102	2.653	123,77%	
3	PWG	21.916	21.916	23.435	1.687	2.477	790	714	1.518	1.518	959	22.283	105,17%	1.152
	Cilem	21.916	21.916	23.435	1.687	2.477	790	714	1.518	1.518	959	22.283	105,17%	1.152
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	99.543	99.543	98.929	2.772	1.407	-1.365	1.759	-613	-613	2.021	100.919	98,03%	(1.990)
	CF 1	45.423	45.423	44.955	1.641	275	-1.366	1.238	-468	-468	744	45.699	98,37%	(744)
	Total Griya	22.015	22.015	21.726	158	-	-158	0	-289	-289	289	22.097	98,32%	(371)
	• Total Non Program	17.189	17.189	16.929	-	-	0	-186	-260	-260	260			
	• Program	4.827	4.827	4.798	158	-	-158	131	-29	-29	29			
	Oto	23.408	23.408	23.229	1.484	275	-1.208	1.238	-179	-179	455	23.602	98,42%	(373)
	CF 2	54.119	54.119	53.974	1.131	1.132	1	521	-145	-145	1.277	55.220	97,74%	(1.246)
	Mitraguna & Others	52.990	52.990	52.722	1.131	992	-139	577	-268	-268	1.260	53.910	97,80%	(1.188)
	Pensiun	1.129	1.129	1.252	-	140	140	-56	123	123	17	1.311	95,56%	(58)
	Total Pembiayaan	183.110	183.110	182.497	6.610	4.485	-2.125	2.752	-613	-613	5.097			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	SME	-	-	-	1.128	0	0,00%	0	0,00%	1.128	1.128	1.128	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
	Local Champion	-	-	-	1.128	0	0,00%	0	0,00%	1.128	1.128	1.128	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
2	MBG	177	860	177	6.972	0	0,29%	0	0,29%	6.795	6.795	6.112	
	KUR	177	764	177	6.495	0	0,31%	0	0,31%	6.318	6.318	5.731	
	Non KUR	-	95	-	476	0	0,00%	0	0,00%	476	476	381	
3	PWG	-	-	-	2.919	0	0,00%	0	0,00%	2.919	2.919	2.919	
	Cilem	-	-	-	2.919	0	0,00%	0	0,00%	2.919	2.919	2.919	
	Gadai	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
4	CFG	1.334	1.453	1.334	5.991	0	1,34%	0	1,34%	4.657	4.657	4.537	
	CF 1	1.156	1.453	1.156	4.938	0	2,54%	0	2,54%	3.783	3.783	3.485	
	Total Griya	615	696	615	1.197	0	2,79%	0	2,79%	582	582	501	
	Oto	540	757	540	3.741	0	2,31%	0	2,31%	3.200	3.200	2.984	
	CF 2	178	-	178	1.052	0	0,33%	0	0,33%	874	874	1.052	
	Mitraguna & Others	178	-	178	1.052	0	0,34%	0	0,34%	874	874	1.052	
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
	Total Pembiayaan	2.628	2.072	2.628	2.729	0	1,44%	0	1,44%	1.50%	101	101	657

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	Dec-24	Dec-24	Dec-25		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	Asset (Retail) T	145.538	145.538	663.781	518.243	0	0,00%	0	0,00%	-	-	-	
2	Contribution Margin	8.104	8.104	14.246	6.142	0	-75,8%	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.729	0	1,44%	0	1,44%	1.50%	101	101	657

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	0	0,00%	3,10	3,76	3,74	(0,02)	0,64
2												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	362	362	(50)	1	(100)	-21,64%	(100)	-21,64%			
2	Tabungan	97.563	97.563	93.019	92.819	951	(200)	(4.745)	-4,86%	(4.745)	-4,86%			
3	Deposito	24.097	24.097	24.901	24.886	1	(14)	790	3,28%	790	3,28%			
	Total	122.122	122.122	118.281	118.067	902	(214)	(4.055)	-3,32%	(4.055)	-3,32%			
	CASA	98.026	98.026	93.381	93.181	901	(199)	(4.845)	-4,94%	(4.845)	-4,94%			
	(%) CASA	80,27%	80,27%	78,95%	78,92%									
	FDR	171,70%	171,70%	175,53%	175,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.724	1.724	1.407	1.318		(89)	(406)	-23,54%	(406)	-23,54%			
2	Giro ISE	46	46	112	31		(82)	(16)	-34,25%	(16)	-34,25%			
3	Tabungan ISE	1.677	1.677	1.295	1.287		(7)	(390)	-23,24%	(390)	-23,24%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	60.956	60.956	59.543	1.440	370	-1.070	58	-1.413	-1.413	1.783	63.016	94,49%	(3.473)
	KUR	57.384	57.384	56.099	1.440	370	-1.070	229	-1.285	-1.285	1.655	57.683	97,25%	(1.584)
	Non KUR	3.573	3.573	3.445	-	-	0	-171	-128	-128	128	5.334	64,58%	(1.889)
3	PWG	13.174	13.174	13.452	1.260	926	-333	705	278	278	648	13.779	97,62%	(328)
	Cilem	13.174	13.174	13.452	1.260	926	-333	705	278	278	648	13.779	97,62%	(328)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	135.548	135.548	134.627	2.524	414	-2.110	812	-921	-921	1.335	136.439	98,67%	(1.812)
	CF 1	31.143	31.143	31.000	469	280	-189	827	-142	-142	422	31.253	99,19%	(252)
	Total Griya	15.973	15.973	16.106	115	280	165	0	133	133	147	16.021	100,53%	85
	• Total Non Program	15.973	15.973	16.106	115	280	165	-32	133	133	147			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	14.894	354	-	-354	827	-275	-275	275	15.232	97,78%	(338)
	CF 2	104.406	104.406	103.627	2.055	134	-1.921	-15	-779	-779	913	105.186	98,52%	(1.560)
	Mitraguna & Others	93.868	93.868	93.155	1.965	134	-1.831	-33	-713	-713	847	94.547	98,53%	(1.393)
	Pensiun	10.537	10.537	10.472	90	-	-90	17	-66	-66	66	10.639	98,43%	(167)
	Total Pembiayaan	209.678	209.678	207.622	5.223	1.710	-3.513	1.575	-2.057	-2.057	3.767			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	1.491	1.713	1.491	6.599	2.45%	2.45%	11,08%	5.108	5.108	4.887					
	KUR	1.132	1.281	1.132	5.931	1,97%	1,97%	10,57%	4.799	4.799	4.649					
	Non KUR	359	431	359	668	10,04%	10,04%	19,40%	310	310	237					
3	PWG	172	-	172	1.103	1,30%	1,30%	8,20%	931	931	1.103					
	Cilem	172	-	172	1.103	1,30%	1,30%	8,20%	931	931	1.103					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.390	2.264	2.390	8.104	1,76%	1,76%	6,02%	5.714	5.714	5.840					
	CF 1	181	224	181	3.300	0,58%	0,58%	10,65%	3.120	3.120	3.076					
	Total Griya	-	-	-	285	0,00%	0,00%	1,77%	285	285	285					
	Oto	181	224	181	3.016	1,19%	1,19%	20,25%	2.835	2.835	2.791					
	CF 2	2.210	2.040	2.210	4.804	2,12%	2,12%	4,64%	2.594	2.594	2.764					
	Mitraguna & Others	2.210	2.040	2.210	4.529	2,35%	2,35%	4,86%	2.320	2.320	2.489					
	Pensiun	-	-	-	274	0,00%	0,00%	2,62%	274	274	274					
	Total Pembiayaan	4.053	3.976	4.053	15.806	1,93%	1,93%	7,61%	11.754	11.754	11.830					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	721	686	721	735	1,18%	1,18%	1,23%	14	14	49					
	KUR	564	528	564	579	0,98%	0,98%	1,03%	14	14	50					
	Non KUR	156	158	156	156	4,37%	4,37%	4,54%	-	-	(1)					
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	1.241	1.241	1.241												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	228	232	(429)	4	(149)	-39,17%	(149)	-39,17%			
2	Tabungan	110.485	110.485	109.442	108.010	882	(1.432)	(2.475)	-2,24%	(2.475)	-2,24%			
3	Deposito	16.981	16.981	17.087	17.087	11	0	106	0,62%	106	0,62%			
	Total	127.846	127.846	126.756	125.328	464	(1.428)	(2.518)	-1,97%	(2.518)	-1,97%			
	CASA	110.865	110.865	109.670	108.241	453	(1.428)	(2.624)	-2,37%	(2.624)	-2,37%			
	(%) CASA	86,72%	86,72%	86,52%	86,37%									
	FDR	120,72%	120,72%	120,82%	122,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.588	1.535		(54)	(293)	-16,03%	(293)	-16,03%			
2	Giro ISE	5	5	19	32		12	27	597,16%	27	597,16%			
3	Tabungan ISE	1.823	1.823	1.569	1.503		(66)	(320)	-17,56%	(320)	-17,56%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	62.077	62.077	60.583	2.955	100	-2.855	856	-1,494	-1,494	1.594	62.484	96,96%	(1.901)
	KUR	57.871	57.871	56.449	2.955	100	-2.855	983	-1.423	-1.423	1.523	58.254	96,90%	(1.805)
	Non KUR	4.206	4.206	4.135	-	-	0	-127	-72	-72	72	4.230	97,75%	(95)
3	PWG	11.503	11.503	12.731	1.308	1.564	256	1.198	1.228	1.228	336	12.208	104,28%	523
	Cilem	11.503	11.503	12.731	1.308	1.564	256	1.198	1.228	1.228	336	12.208	104,28%	523
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.757	80.757	79.830	1.157	227	-931	592	-927	-927	1.153	82.119	97,21%	(2.289)
	CF 1	7.892	7.892	7.477	91	97	5	148	-415	-415	512	8.079	92,54%	(603)
	Total Griya	5.453	5.453	4.998	-	-	0	0	-455	-455	455	5.508	90,73%	(510)
4	• Total Non Program	5.453	5.453	4.998	-	-	0	0	-455	-455	455			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.439	2.439	2.479	91	97	5	148	40	40	57	2.571	96,42%	(92)
	CF 2	72.865	72.865	72.353	1.066	130	-936	444	-512	-512	642	74.040	97,72%	(1.686)
	Mitraguna & Others	71.347	71.347	70.844	906	130	-776	292	-503	-503	633	72.282	98,01%	(1.439)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	Total Pembiayaan	154.337	154.337	153.143	5.420	1.890	-3.530	2.646	-1.193	-1.193	3.084			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	5.587	0,34%	0,34%	9,22%	5.376	5.376	5.034					
	KUR	183	175	183	4.688	0,32%	0,32%	8,30%	4.505	4.505	4.513					
	Non KUR	28	377	28	899	0,67%	0,67%	21,74%	871	871	521					
3	PWG	28	-	28	1.345	0,25%	0,25%	10,56%	1.316	1.316	1.345					
	Cilem	28	-	28	1.345	0,25%	0,25%	10,56%	1.316	1.316	1.345					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	499	186	499	1.206	0,62%	0,62%	1,51%	707	707	1.021					
	CF 1	499	-	499	673	6,33%	6,33%	9,00%	174	174	673					
	Total Griya	415	-	415	483	7,60%	7,60%	9,66%	68	68	483					
	Oto	85	-	85	190	3,48%	3,48%	7,68%	105	105	190					
	CF 2	-	186	-	533	0,00%	0,00%	0,74%	533	533	348					
	Mitraguna & Others	-	186	-	533	0,00%	0,00%	0,75%	533	533	348					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	280	621	280	368	0,18%	0,18%	0,24%	88	88	(253)					

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	131.801	131.801	158.645	26.844	
2	Contribution Margin	6.199	6.199	8.410	2.211	-35,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,07	4,48	4,50	0,02	1,43
CIF Payroll	127	471	505	34	378



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.797	3.797	955	0	(1.317)	-25,75%	(1.317)	-25,75%			
2	Tabungan	62.342	62.342	56.887	56.176	(3.864)	(71)	(6.166)	-9,89%	(6.166)	-9,89%			
3	Deposito	13.260	13.260	15.935	15.935	(140)	0	2.675	20,17%	2.675	20,17%			
	Total	80.716	80.716	76.620	75.909	(3.050)	(71)	(4.807)	-5,96%	(4.807)	-5,96%			
	CASA	67.456	67.456	60.684	59.973	(2.910)	(71)	(7.483)	-11,09%	(7.483)	-11,09%			
	(%) CASA	83,57%	83,57%	79,20%	79,01%									
	FDR	124,47%	124,47%	129,44%	130,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	590	590	668	697	29	107	18,23%	107	18,23%				
2	Giro ISE	454	454	494	512	18	58	12,75%	58	12,75%				
3	Tabungan ISE	136	136	174	185	12	50	36,56%	50	36,56%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-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	48.544	1.270	650	-620	-318	-808	-808	1.458	49.269	98,53%	(725)
	KUR	47.820	47.820	47.046	1.270	650	-620	-273	-774	-774	1.424	48.194	97,62%	(1.148)
	Non KUR	1.533	1.533	1.498	-	-	0	-45	-35	-35	35	1.075	139,30%	
3	PWG	9.984	9.984	9.911	946	387	-560	773	-73	-73	460	10.780	91,94%	(869)
	Cilem	9.984	9.984	9.911	946	387	-560	773	-73	-73	460	10.780	91,94%	(869)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	41.132	41.132	40.722	921	175	-746	154	-411	-411	586	42.186	96,53%	(1.464)
	CF 1	25.084	25.084	24.633	886	-	-886	-77	-451	-451	451	25.264	97,50%	(631)
	Total Griya	5.189	5.189	5.130	-	0	0	-59	-59	-59	59	5.245	97,82%	(114)
1	• Total Non Program	4.861	4.861	4.803	-	-	0	-57	-58	-58	58			
	• Program	329	329	328	-	0	0	-2	-1	-1	1			
	Oto	19.895	19.895	19.502	886	-	-886	-77	-392	-392	392	20.019	97,42%	(517)
	CF 2	16.048	16.048	16.089	35	175	140	231	40	40	135	16.922	95,08%	(833)
	Mitraguna & Others	11.187	11.187	11.251	35	175	140	257	65	65	110	11.828	95,13%	(576)
	Pensiun	4.862	4.862	4.838	-	0	-26	-24	-24	-24	24	5.094	94,97%	(256)
	Total Pembiayaan	100.469	100.469	99.176	3.138	1.212	-1.926	609	-1.292	-1.292	2.504			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	57	285	57	2.212	0,12%	0,12%	0,12%	4,56%	2.155	2.155	1.927				
	KUR	57	285	57	2.045	0,12%	0,12%	0,12%	4,35%	1.988	1.988	1.760				
	Non KUR	-	-	-	167	0,00%	0,00%	0,00%	11,17%	167	167	167				
3	PWG	12	-	12	1.088	0,12%	0,12%	0,12%	10,97%	1.076	1.076	1.088				
	Cilem	12	-	12	1.088	0,12%	0,12%	0,12%	10,97%	1.076	1.076	1.088				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.704	2.516	1.704	6.803	4,14%	4,14%	4,14%	16,71%	5.099	5.099	4.286				
	CF 1	835	980	835	4.033	3,33%	3,33%	3,33%	16,37%	3.197	3.197	3.053				
	Total Griya	61	62	61	192	1,18%	1,18%	1,18%	3,75%	131	131	130				
	Oto	774	917	774	3.840	3,89%	3,89%	3,89%	19,69%	3.066	3.066	2.923				
	CF 2	869	1.537	869	2.770	5,41%	5,41%	5,41%	17,22%	1.901	1.901	1.233				
	Mitraguna & Others	869	1.176	869	2.770	7,76%	7,76%	7,76%	24,62%	1.901	1.901	1.594				
	Pensiun	-	361	-	-	0,00%	0,00%	0,00%	-	-	-	(361)				
	Total Pembiayaan	1.010	900	1.010	1.082	1,01%	1,01%	1,01%	10,19%	72	72	182				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	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%	5,51%	-	-	-					
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	868	647	8												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	22.242	22.175	538	(67)	(918)	-3,98%	(918)	-3,98%			
2	Tabungan	256.654	256.654	243.179	241.143	9.929	(2.037)	(15.512)	-6,04%	(15.512)	-6,04%			
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	302.785	300.681	10.771	(2.104)	(14.053)	-4,46%	(14.053)	-4,46%			
	CASA	279.747	279.747	265.421	263.317	10.467	(2.104)	(16.430)	-5,87%	(16.430)	-5,87%			
(%)	CASA	88,88%	88,88%	87,66%	87,57%									
	FDR	86,27%	86,27%	90,59%	91,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	4.949	4.958	9	(165)	-3,22%	(165)	-3,22%				
2	Giro ISE	671	671	713	707	(6)	36	5,35%	36	5,35%				
3	Tabungan ISE	4.452	4.452	4.236	4.251	15	(201)	-4,52%	(201)	-4,52%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.267	-	-	0	-52	-326	-326	326	0	0,00%	
	Linkage	924	924	882	-	-	-	-39	-42	-42	42			
	Non-Linkage	669	669	385	-	-	0	-12	-284	-284	284			
• Local Champion	669	669	385	-	-	0	-12	-284	-284	284				
• Value Chain	-	-	-	-	-	-	0	0	0	0	-			
2	MBG	73.645	73.645	73.508	4.045	1.800	-2.245	1.411	-137	-137	1.937	74.847	98,21%	(1.339)
	KUR	69.530	69.530	69.258	4.045	1.450	-2.595	1.561	-272	-272	1.722	69.871	99,12%	(613)
	Non KUR	4.115	4.115	4.250	-	350	350	-150	135	135	215	4.976	85,42%	(726)
3	PWG	28.268	28.268	30.737	4.663	8.379	3.716	2.478	2.469	2.469	5.910	29.473	104,29%	1.264
	Cilem	18.867	18.867	21.014	1.992	3.600	1.607	1.297	2.147	2.147	1.453	19.682	106,77%	1.332
	Gadai	9.400	9.400	9.722	2.671	4.779	2.108	1.181	322	322	4.457	9.790	99,31%	(68)
4	CFG	168.022	168.022	168.767	7.848	4.615	-3.233	6.037	745	745	3.870	169.241	99,72%	(474)
	CF 1	44.251	44.251	43.831	515	-	-515	48	-420	-420	420	44.503	98,49%	(672)
	Total Griya	38.657	38.657	38.334	321	-	-321	0	-322	-322	322	38.759	98,90%	(424)
• Total Non Program	15.924	15.924	15.697	-	-	0	-277	-226	-226	-226	-			
• Program	22.733	22.733	22.637	321	-	-321	164	-96	-96	-96	96			
Oto	5.595	5.595	5.497	194	-	-194	48	-98	-98	-98	98	5.744	95,69%	(247)
CF 2	123.771	123.771	124.935	7.333	4.615	-2.718	5.989	1.165	1.165	1.165	3.450	124.737	100,16%	198
Mitraguna & Others	108.996	108.996	110.245	6.511	4.615	-1.896	5.347	1.248	1.248	1.248	3.367	109.679	100,52%	565
Pensiun	14.774	14.774	14.690	822	-	-822	642	-84	-84	-84	84	15.058	97,56%	(367)
Total Pembiayaan	271.528	271.528	274.279	16.556	14.794	-1.762	9.876	2.751	2.751	2.751	12.043			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	686	1.497	686	6.293	0,93%	0,93%	0,93%	8,56%	5.607	5.607	4.796		
	KUR	397	890	397	5.555	0,57%	0,57%	0,57%	8,02%	5.157	5.157	4.664		
	Non KUR	289	607	289	738	7,01%	7,01%	7,01%	17,37%	450	450	132		
3	PWG	42	-	42	2.700	0,15%	0,15%	0,15%	8,78%	2.658	2.658	2.700		
	Cilem	42	-	42	2.442	0,22%	0,22%	0,22%	11,62%	2.401	2.401	2.442		
	Gadai	-	-	-	258	0,00%	0,00%	0,00%	2,65%	258	258	258		
4	CFG	1.944	4.628	1.944	15.012	1,16%	1,16%	1,16%	8,90%	13.068	13.068	10.384		
	CF 1	1.760	3.322	1.760	6.050	3,98%	3,98%	3,98%	13,80%	4.290	4.290	2.729		
	Total Griya	1.626	3.064	1.626	4.961	4,21%	4,21%	4,21%	12,94%	3.334	3.334	1.896		
Oto	134	258	134	1.090	2,40%	2,40%	2,40%	19,83%	956	956	832			
CF 2	184	1.306	184	8.961	0,15%	0,15%	0,15%	7,17%	8.778	8.778	7.655			
Mitraguna & Others	184	1.306	184	8.961	0,17%	0,17%	0,17%	8,13%	8.778	8.778	7.655			
Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	4.473	3.477	4.473	4.755	1,65%	1,65%	1,65%	1,73%	282	282	1.278			

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)
1	Asset (Retail) T	292.870	292.870	314.733	21.863			3.22	3.55	3.55	0,00
2	Contribution Margin	17.537	17.537	16.910	(627)	3,6%		1.151	1.230	1.351	121



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.777	8.779	(10)	2	270	3,18%	270	3,18%			
2	Tabungan	235.306	235.306	234.896	234.119	(123.493)	(77)	(1.187)	-0,50%	(1.187)	-0,50%			
3	Deposito	67.982	67.982	68.550	68.530	1.837	(20)	549	0,81%	549	0,81%			
	Total	311.796	311.796	312.223	311.429	(121.666)	(794)	(367)	-0,12%	(367)	-0,12%			
	CASA	243.814	243.814	243.673	242.898	(123.503)	(775)	(916)	-0,38%	(916)	-0,38%			
	(%) CASA	78,20%	78,20%	78,04%	77,99%									
	FDR	41,99%	41,99%	42,74%	42,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	12.807	12.838		31	184	1,45%	184	1,45%			
2	Giro ISE	1.786	1.786	1.906	1.906		0	120	6,73%	120	6,73%			
3	Tabungan ISE	9.818	9.818	9.851	9.882		31	63	0,64%	63	0,64%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	14.129	14.129	13.847	-	-	0	-392	-282	-282	282	14.246	97,20%	(398)
	KUR	12.755	12.755	12.476	-	-	0	-389	-280	-280	280	12.771	97,69%	(295)
	Non KUR	1.374	1.374	1.372	-	-	0	-3	-2	-2	2	1.475	93,00%	(103)
3	PWG	15.393	15.393	16.654	2.838	3.033	195	1.722	1.261	1.261	1.772	16.598	100,34%	56
	Cilem	11.471	11.471	11.708	1.628	939	-689	1.574	237	237	702	12.332	94,94%	(624)
	Gadai	3.922	3.922	4.946	1.210	2.094	884	148	1.024	1.024	1.070	4.266	115,94%	680
4	CFG	101.402	101.402	102.934	3.668	2.458	-1.210	3.795	1.533	1.533	925	103.866	99,10%	(931)
	CF 1	26.966	26.966	27.832	1.706	1.254	-452	1.408	865	865	388	27.577	100,92%	254
	Total Griya	14.837	14.837	14.678	-	-	0	0	-158	-158	158	15.123	97,06%	(444)
	• Total Non Program	14.417	14.417	14.261	-	-	0	-127	-156	-156	156			
	• Program	420	420	417	-	-	0	-3	-3	-3	3			
	Oto	12.130	12.130	13.153	1.706	1.254	-452	1.408	1.024	1.024	230	12.454	105,61%	699
	CF 2	74.436	74.436	75.103	1.962	1.204	-758	2.387	667	667	537	76.288	98,45%	(1.186)
	Mitraguna & Others	73.001	73.001	73.471	1.962	1.000	-962	2.058	470	470	530	74.577	98,52%	(1.106)
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	133.436	6.505	5.491	-1.015	5.125	2.512	2.512	2.979			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	106	514	106	603	0	0,75%	0,75%	4,35%	497	497	88				
	KUR	106	514	106	603	0	0,83%	0,83%	4,83%	497	497	88				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	333	-	333	1.376	0	2,16%	2,16%	8,26%	1.043	1.043	1.376				
	Cilem	333	-	333	1.073	0	2,90%	2,90%	9,16%	740	740	1.073				
	Gadai	-	-	-	303	0	0,00%	0,00%	6,12%	303	303	303				
4	CFG	1.297	1.446	1.297	5.114	0	1,28%	1,28%	4,97%	3.817	3.817	3.668				
	CF 1	571	649	571	3.364	0	2,12%	2,12%	12,09%	2.793	2.793	2.715				
	Total Griya	461	460	461	2.353	0	3,11%	3,11%	16,03%	1.892	1.892	1.893				
	Oto	110	189	110	1.011	0	0,91%	0,91%	7,69%	901	901	822				
	CF 2	726	797	726	1.750	0	0,98%	0,98%	2,33%	1.024	1.024	953				
	Mitraguna & Others	726	797	726	1.750	0	0,99%	0,99%	2,38%	1.024	1.024	953				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.736	1.960	1.736	7.093	0	1,33%	1,33%	8,64%	194	194	272				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	9.884	9.863	9.884	9.903	0	69,96%	69,96%	71,51%	18	18	40				
	KUR	8.569	8.547	8.569	8.587	0	67,18%	67,18%	68,83%	18	18	40				
	Non KUR	1.315	1.316	1.315	1.315	0	95,74%	95,74%	95,88%	-	-	(1)				
3	PWG	-	-	-	11	0	0,00%	0,00%	0,10%	11	11	11				
	Cilem	-	-	-	11	0	0,00%	0,00%	0,00%	-	-	-				
	Gadai</															



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	8.365	8.224	395	(141)	543	7,07%	543	7,07%			
2	Tabungan	173.992	173.992	170.509	172.665	21.980	2.156	(1.327)	-0,76%	(1.327)	-0,76%			
3	Deposito	29.204	29.204	27.329	27.326	1.264	(3)	(1.878)	-6,43%	(1.878)	-6,43%			
	Total	210.876	210.876	206.203	208.215	23.639	2.012	(2.662)	-1,26%	(2.662)	-1,26%			
	CASA	181.673	181.673	178.874	180.889	22.375	2.015	(784)	-0,43%	(784)	-0,43%			
	(%) CASA	86,15%	86,15%	86,75%	86,88%									
	FDR	97,40%	97,40%	101,14%	100,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	12.659	11.548		(1.111)	1.341	13,13%	1.341	13,13%			
2	Giro ISE	3.766	3.766	6.055	4.957		(1.098)	1.192	31,65%	1.192	31,65%			
3	Tabungan ISE	6.442	6.442	6.604	6.591		(13)	149	2,31%	149	2,31%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	19.990	19.990	19.517	1.075	150	-925	698	-472	-472	622	20.577	94,85%	(1.060)
	KUR	18.928	18.928	18.484	1.075	150	-925	731	-444	-444	594	19.046	97,05%	(562)
	Non KUR	1.062	1.062	1.033	-	-	0	-33	-28	-28	28	1.532	67,47%	(498)
3	PWG	33.132	33.132	38.458	6.670	16.944	10.274	1.280	5.326	5.326	11.617	34.212	112,41%	4.246
	Cilem	14.772	14.772	17.011	2.022	3.058	1.036	1.619	2.238	2.238	820	15.283	111,31%	1.728
	Gadai	18.360	18.360	21.447	4.647	13.886	9.238	-339	3.088	3.088	10.798	18.930	113,30%	2.518
4	CFG	152.281	152.281	150.588	4.415	916	-3.499	2.560	-1.693	-1.693	2.609	154.798	97,28%	(4.209)
	CF 1	20.495	20.495	20.156	1.355	-	-1.355	619	-339	-339	339	20.984	96,05%	(829)
	Total Griya	12.083	12.083	11.982	450	-	-450	0	-101	-101	101	12.373	96,84%	(391)
4	• Total Non Program	12.083	12.083	11.982	450	-	-450	343	-101	-101	101			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.173	905	-	-905	619	-239	-239	239	8.611	94,91%	(438)
	CF 2	131.786	131.786	130.433	3.060	916	-2.144	1.940	-1.354	-1.354	2.270	133.813	97,47%	(3.381)
	Mitraguna & Others	118.525	118.525	117.191	3.060	836	-2.224	2.057	-1.334	-1.334	2.170	120.390	97,34%	(3.199)
	Pensiun	13.261	13.261	13.242	-	80	80	-117	-19	-19	99	13.423	98,65%	(182)
	Total Pembiayaan	205.403	205.403	208.564	12.160	18.010	5.850	4.537	3.161	3.161	14.849			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	416	441	416	3.213	2.08%	2.08%	16,46%	2.797	2.797	2.772			
	KUR	416	441	416	3.047	2,20%	2,20%	16,49%	2.631	2.631	2.606			
	Non KUR	-	-	-	166	0,00%	0,00%	16,02%	166	166	166			
3	PWG	482	-	482	4.684	1,45%	1,45%	12,18%	4.202	4.202	4.684			
	Cilem	482	-	482	3.781	3,26%	3,26%	22,23%	3.299	3.299	3.781			
	Gadai	-	-	-	903	0,00%	0,00%	4,21%	903	903	903			
4	CFG	978	854	978	2.713	0,64%	0,64%	1,80%	1.736	1.736	1.860			
	CF 1	401	637	401	1.453	1,95%	1,95%	7,21%	1.052	1.052	816			
	Total Griya	337	341	337	664	2,79%	2,79%	5,54%	327	327	323			
	Oto	64	297	64	789	0,76%	0,76%	9,66%	726	726	493			
	CF 2	577	216	577	1.260	0,44%	0,44%	0,97%	683	683	1.044			
	Mitraguna & Others	385	216	385	573	0,32%	0,32%	0,49%	189	189	357			
	Pensiun	192	-	192	687	1,45%	1,45%	5,19%	495	495	687			
	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	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	191.374	191.374	211.605	20.231	2,2%	PHR	3,16	3,42
2	Contribution Margin	9.292	9.292	9.090	(202)	2,2%	CIF Payroll	1.144	1.094



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	18.234	18.005	(217)	(229)	8.443	88,31%	8.443	88,31%			
2	Tabungan	273.687	273.687	265.414	262.106	11.760	(3.308)	(11.581)	-4,23%	(11.581)	-4,23%			
3	Deposito	63.164	63.164	62.558	62.628	786	70	(536)	-0,85%	(536)	-0,85%			
	Total	346.413	346.413	346.206	342.740	12.329	(3.467)	(3.673)	-1,06%	(3.673)	-1,06%			
	CASA	283.249	283.249	283.648	280.111	11.543	(3.537)	(3.138)	-1,11%	(3.138)	-1,11%			
(%)	CASA	81,77%	81,77%	81,93%	81,73%									
	FDR	110,42%	110,42%	112,25%	113,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.766	14.835		69	332	2,29%	332	2,29%			
2	Giro ISE	1.367	1.367	1.238	1.242		4	(125)	-9,18%	(125)	-9,18%			
3	Tabungan ISE	13.137	13.137	13.528	13.594		65	457	3,48%	457	3,48%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	27.146	1.210	1.125	-85	827	-287	-287	1.412	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	27.433	27.433	27.146	1.210	1.125	-85	827	-287	-287	1.412			
• Local Champion	25.473	25.473	24.811	-	-	0	-235	-662	-662	-662	662			
• Value Chain	1.960	1.960	2.335	1.210	1.125	(85)	1.062	375	375	750				
2	MBG	27.691	27.691	27.960	1.800	850	-950	826	269	269	581	28.207	99,12%	(247)
	KUR	25.908	25.908	26.196	1.800	850	-950	965	287	287	563	26.053	100,55%	
	Non KUR	1.783	1.783	1.765	-	-	0	-139	-18	-18	18	2.154	81,92%	(390)
3	PWG	38.487	38.487	43.390	8.811	11.540	2.729	1.979	4.903	4.903	6.637	39.941	108,63%	3.449
	Cilem	21.108	21.108	24.673	2.794	4.737	1.943	1.863	3.566	3.566	1.171	21.892	112,71%	2.781
	Gadai	17.379	17.379	18.716	6.017	6.803	787	117	1.337	1.337	5.466	18.049	103,70%	667
4	CFG	288.898	288.898	290.130	6.815	5.164	-1.650	2.156	1.231	1.231	3.933	291.612	99,49%	(1.483)
	CF 1	35.433	35.433	34.906	447	170	-276	427	-527	-527	697	35.989	96,99%	(1.082)
	Total Griya	29.263	29.263	28.718	-	-	0	0	-545	-545	545	29.577	97,09%	(860)
• Total Non Program	29.263	29.263	28.718	-	-	0	0	0	0	0	545			
• Program	-	-	-	-	-	0	0	-	-	-	-			
Oto	6.170	6.170	6.189	447	170	-276	427	19	19	19	152	6.411	96,53%	(223)
CF 2	253.465	253.465	255.223	6.368	4.994	-1.374	1.729	1.758	1.758	1.758	3.236	255.624	99,84%	(400)
Mitraguna & Others	234.984	234.984	236.903	6.032	4.994	-1.038	1.811	1.918	1.918	1.918	3.076	236.903	100,00%	0
Pensiun	18.481	18.481	18.321	-	-	-336	-82	-160	-160	-160	160	18.721	97,86%	(400)
Total Pembiayaan	382.510	382.510	388.626	18.635	18.679	44	5.787	6.116	6.116	12.563				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.
1	SME	80	85	80	3.100	● 0,29%	● 0,29%	● 11,42%	3.020	3.020	3.016			
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Local Champion	80	85	80	3.100	● 0,29%	● 0,29%	● 11,42%	3.020	3.020	3.016			
Value Chain	-	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
2	MBG	119	221	119	2.267	● 0,43%	● 0,43%	● 8,11%	2.149	2.149	2.047			
	KUR	39	138	39	1.984	● 0,15%	● 0,15%	● 7,57%	1.945	1.945	1.846			
	Non KUR	80	83	80	284	● 4,47%	● 4,47%	● 16,07%	204	204	200			
3	PWG	139	-	139	3.387	● 0,36%	● 0,36%	● 7,81%	3.249	3.249	3.387			
	Cilem	139	-	139	3.013	● 0,66%	● 0,66%	● 12,21%	2.874	2.874	3.013			
	Gadai	-	-	-	374	● 0,00%	● 0,00%	● 2,00%	374	374	374			
4	CFG	1.840	3.357	1.840	14.871	● 0,64%	● 0,64%	● 5,13%	13.031	13.031	11.514			
	CF 1	551	302	551	3.646	● 1,55%	● 1,55%	● 10,45%	3.095	3.095	3.345			
	Total Griya	135	92	135	2.437	● 0,46%	● 0,46%	● 8,49%	2.301	2.301	2.344			
Oto	415	209	415	1.209	● 6,73%	● 6,73%	● 19,54%	794	794	1.000				
CF 2	1.289	3.056	1.289	11.225	● 0,51%	● 0,51%	● 4,40%	9.935	9.935	8.169				
Mitraguna & Others	1.289	3.056	1.289	11.225	● 0,55%	● 0,55%	● 4,74%	9.935	9.935	8.169				
Pensiun	-	-	-	-	● 0,00%	● 0,00%	-	-	-	-	-			
Total Pembiayaan	9.298	10.553	9.298	9.007	2,43%	2,43%	2,32%	(292)	(292)	(1.547)				

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	364.485	364.485	388.276	23.791		3.07	3.39	3.40
2	Contribution Margin	21.658	21.658	16.494	(5.164)	23,8%	2.449	2.504	2.896



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	7.179	7.226	737	48	1.032	16,67%	1.032	16,67%			
2	Tabungan	175.413	175.413	167.409	166.783	5.019	(627)	(8.630)	-4,92%	(8.630)	-4,92%			
3	Deposito	161.813	161.813	179.996	179.946	(1.250)	(50)	18.133	11,21%	18.133	11,21%			
	Total	343.420	343.420	354.584	353.955	4.506	(629)	10.535	3,07%	10.535	3,07%			
	CASA	181.607	181.607	174.588	174.009	5.756	(579)	(7.598)	-4,18%	(7.598)	-4,18%			
	(%) CASA	52,88%	52,88%	49,24%	49,16%									
	FDR	64,59%	64,59%	62,45%	62,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.339	8.339	10.190	9.695	(494)	1.356	16,26%	1.356	16,26%				
2	Giro ISE	1.784	1.784	2.423	2.330	(93)	546	30,57%	546	30,57%				
3	Tabungan ISE	6.552	6.552	7.764	7.363	(401)	811	12,37%	811	12,37%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	43.748	43.748	42.548	2.815	200	-2.615	1.559	-1.200	-1.200	1.400	44.514	95,58%	(1.966)
	KUR	42.190	42.190	41.031	2.815	200	-2.615	1.613	-1.159	-1.159	1.359	42.484	96,58%	(1.452)
	Non KUR	1.558	1.558	1.517	-	-	0	-53	-42	-42	42	2.030	74,72%	(513)
3	PWG	18.117	18.117	19.868	2.205	3.600	1.395	884	1.751	1.751	1.849	19.403	102,39%	464
	Cilem	13.647	13.647	14.792	1.499	2.066	567	831	1.145	1.145	921	14.568	101,54%	224
	Gadai	4.470	4.470	5.075	706	1.534	828	53	605	605	929	4.835	104,98%	241
4	CFG	159.960	159.960	159.016	5.425	2.221	-3.204	5.492	-944	-944	3.165	162.869	97,63%	(3.853)
	CF 1	20.767	20.767	20.442	675	-	-675	436	-324	-324	324	21.394	95,55%	(952)
	Total Griya	12.416	12.416	12.295	-	-	0	0	-120	-120	120	12.743	96,49%	(448)
4	• Total Non Program	12.416	12.416	12.295	-	-	0	0	-120	-120	120			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.351	8.351	8.147	675	-	-675	436	-204	-204	204	8.651	94,17%	(504)
	CF 2	139.193	139.193	138.574	4.750	2.221	-2.529	5.055	-619	-619	2.840	141.475	97,95%	(2.901)
	Mitraguna & Others	124.993	124.993	124.379	4.370	2.101	-2.269	4.883	-614	-614	2.715	127.151	97,82%	(2.772)
	Pensiun	14.200	14.200	14.195	380	120	-260	172	-5	-5	125	14.324	99,10%	(129)
	Total Pembiayaan	221.825	221.825	221.432	10.445	6.021	-4.424	7.935	-393	-393	6.414			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	488	654	488	3.663	1.129	1.129	8,61%	3.175	3.175	3.009			
	KUR	458	622	458	3.322	1.08%	1.08%	8,10%	2.864	2.864	2.700			
	Non KUR	30	32	30	341	1,96%	1,96%	22,51%	311	311	309			
3	PWG	3	-	3	1.660	0,02%	0,02%	8,35%	1.657	1.657	1.660			
	Cilem	3	-	3	1.373	0,02%	0,02%	9,28%	1.370	1.370	1.373			
	Gadai	-	-	-	287	0,00%	0,00%	5,65%	287	287	287			
4	CFG	1.788	2.491	1.788	8.521	1.12%	1.12%	5,36%	6.732	6.732	6.030			
	CF 1	520	547	520	1.730	2,50%	2,50%	8,46%	1.210	1.210	1.183			
	Total Griya	49	-	49	279	0,40%	0,40%	2,27%	230	230	279			
	Oto	471	547	471	1.451	5,64%	5,64%	17,81%	980	980	904			
	CF 2	1.269	1.943	1.269	6.791	0,91%	0,91%	4,90%	5.522	5.522	4.847			
	Mitraguna & Others	1.269	1.943	1.269	6.184	1,01%	1,01%	4,97%	4.915	4.915	4.241			
	Pensiun	-	-	-	607	0,00%	0,00%	4,27%	607	607	607			
	Total Pembiayaan	3.010	3.532	3.010	3.126	1,36%	1,36%	6,25%	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 (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.155	2.156	(526)	0	(1.107)	-33,94%	(1.107)	-33,94%			
2	Tabungan	164.746	164.746	148.374	147.649	2.923	(725)	(17.097)	-10,38%	(17.097)	-10,38%			
3	Deposito	74.583	74.583	74.445	74.445	(691)	0	(138)	-0,18%	(138)	-0,18%			
	Total	242.592	242.592	224.975	224.250	1.706	(725)	(18.342)	-7,56%	(18.342)	-7,56%			
	CASA	168.009	168.009	150.530	149.805	2.397	(725)	(18.205)	-10,84%	(18.205)	-10,84%			
	(%) CASA	69,26%	69,26%	66,91%	66,80%									
	FDR	94,47%	94,47%	101,55%	101,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.745	5.745	3.770	3.656	(114)	(2.089)	-36,37%	(2.089)	-36,37%				
2	Giro ISE	24	24	234	134	(99)	110	454,03%	110	454,03%				
3	Tabungan ISE	5.721	5.721	3.537	3.522	(15)	(2.199)	-38,44%	(2.199)	-38,44%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	51.101	51.101	50.523	1.950	1.050	-900	1.320	-578	-578	1.628	52.070	97,03%	(1.547)
	KUR	49.224	49.224	48.694	1.870	1.050	-820	1.318	-531	-531	1.581	49.585	98,20%	(891)
	Non KUR	1.876	1.876	1.829	80	-	-80	2	-47	-47	47	2.485	73,62%	(656)
3	PWG	8.004	8.004	8.404	1.132	736	-396	897	400	400	335	8.779	95,73%	(374)
	Cilem	8.004	8.004	8.404	1.132	736	-396	897	400	400	335	8.779	95,73%	(374)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	170.072	170.072	169.531	4.736	1.766	-2.970	1.087	-541	-541	2.307	171.981	98,58%	(2.450)
	CF 1	17.880	17.880	17.564	426	-	-426	259	-316	-316	316	18.071	97,20%	(507)
	Total Griya	980	980	968	-	-	0	0	-12	-12	12	1.034	93,70%	(65)
4	• Total Non Program	980	980	968	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.595	426	-	-426	259	-304	-304	304	17.037	97,41%	(442)
	CF 2	152.192	152.192	151.967	4.310	1.766	-2.544	828	-225	-225	1.991	153.910	98,74%	(1.943)
	Mitraguna & Others	120.862	120.862	120.578	4.310	1.445	-2.865	935	-284	-284	1.729	122.405	98,51%	(1.827)
	Pensiun	31.329	31.329	31.389	-	321	321	-107	60	60	261	31.505	99,63%	(116)
	Total Pembiayaan	229.177	229.177	228.458	7.818	3.552	-4.266	3.305	-718	-718	4.270			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	4.079	0,15%	0,15%	8,07%	4.001	4.001	3.525					
	KUR	77	529	77	3.804	0,16%	0,16%	7,81%	3.727	3.727	3.275					
	Non KUR	-	25	-	274	0,00%	0,00%	14,98%	274	274	249					
3	PWG	205	-	205	912	2,56%	2,56%	10,85%	707	707	912					
	Cilem	205	-	205	912	2,56%	2,56%	10,85%	707	707	912					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.049	1.580	1.049	5.350	0,62%	0,62%	3,16%	4.301	4.301	3.770					
	CF 1	365	766	365	3.430	2,04%	2,04%	19,53%	3.064	3.064	2.664					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	365	766	365	3.430	2,16%	2,16%	20,67%	3.064	3.064	2.664					
	CF 2	684	814	684	1.920	0,45%	0,45%	1,26%	1.236	1.236	1.106					
	Mitraguna & Others	526	616	526	1.491	0,44%	0,44%	1,24%	965	965	875					
	Pensiun	187	-	187	187	0,08%	0,08%	0,59%	271	271	231					
	Total Pembiayaan	2.515	2.219	2.515	2.513	1,10%	1,10%	4,53%	9.009	9.009	8.206					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	151	191	151	149	0,30%	0,30%	0,29%	(2)	(2)	(42)					
	KUR	132	154	132	130	0,27%	0,27%	0,27%	(2)	(2)	(23)					
	Non KUR	18	37	18	18	0,98%	0,98%	1,01%	-	-	(19)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	123	123	28	0	105	561,60%	105	561,60%			
2	Tabungan	72.254	72.254	69.671	68.960	2.232	(71)	(3.295)	-4,56%	(3.295)	-4,56%			
3	Deposito	14.447	14.447	13.515	13.519	(143)	4	(928)	-6,42%	(928)	-6,42%			
	Total	86.720	86.720	83.309	82.601	2.117	(707)	(4.118)	-4,75%	(4.118)	-4,75%			
	CASA	72.273	72.273	69.794	69.083	2.260	(71)	(3.190)	-4,41%	(3.190)	-4,41%			
	(%) CASA	83,34%	83,34%	83,78%	83,63%									
	FDR	106,88%	106,88%	112,65%	113,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	436	439	3	49	12,55%	49	12,55%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	390	390	436	439	3	49	12,55%	49	12,55%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	-0	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18	18	18	-	-	0	-0	0	0	(0)			
	• Local Champion	18	18	18	-	-	0	-0	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	7.557	7.557	8.622	1.083	1.509	426	782	1.065	1.065	444	7.949	108,47%	673
	Cilem	7.557	7.557	8.622	1.083	1.509	426	782	1.065	1.065	444	7.949	108,47%	673
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	85.111	85.111	85.211	1.327	1.136	-191	362	99	99	1.037	86.381	98,65%	(1.170)
	CF 1	444	444	439	-	-	0	-3	-5	-5	5	510	86,06%	(71)
	Total Griya	249	249	248	-	-	0	0	-2	-2	2	263	94,18%	(15)
4	• Total Non Program	249	249	248	-	-	0	0	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)
	CF 2	84.668	84.668	84.772	1.327	1.136	-191	365	104	104	1.032	85.871	98,72%	(1.099)
	Mitraguna & Others	38.306	38.306	38.609	735	933	198	101	303	303	630	39.108	98,72%	(500)
	Pensiun	46.362	46.362	46.163	592	203	-389	264	-199	-199	402	46.762	98,72%	(599)
	Total Pembiayaan	92.686	92.686	93.850	2.410	2.645	235	1.144	1.164	1.164	1.481			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	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	1.170	2,17%	2,17%	13,57%	1.006	1.006	1.170						
	Cilem	164	-	164	1.170	2,17%	2,17%	13,57%	1.006	1.006	1.170						
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
4	CFG	338	387	338	2.581	0,40%	0,40%	3,03%	2.243	2.243	2.194						
	CF 1	-	-	-	-	248	0,00%	0,00%	56,41%	248	248	248					
	Total Griya	-	-	-	-	248	0,00%	0,00%	100,00%	248	248	248					
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	CF 2	338	387	338	2.333	0,40%	0,40%	2,75%	1.996	1.996	1.947						
	Mitraguna & Others	338	387	338	1.468	0,88%	0,88%	3,80%	1.131	1.131	1.082						
	Pensiun	-	-	-	-	865	0,00%	0,00%	1,87%	865	865	865					
	Total Pembiayaan	246	247	246	277	0,27%	0,27%	0,30%	31	31	31						

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Growth (Mtd)
1	Asset (Retail) T	89.188	89.188	96.979	7.791		2,76	2,99	0,01
2	Contribution Margin	4.188	4.188	5.599	1.411	-33,7%	714	638	66

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,76	2,99	3,00	0,01	0,24
CIF Payroll	714	638	704	66	(10)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	22.865	22.874	835	9	4.787	26,47%	4.787	26,47%			
2	Tabungan	126.474	126.474	111.717	109.516	6.982	(2.201)	(16.958)	-13,41%	(16.958)	-13,41%			
3	Deposito	24.696	24.696	22.220	22.220	(90)	0	(2.476)	-10,02%	(2.476)	-10,02%			
	Total	169.257	169.257	156.803	154.610	7.727	(2.192)	(14.647)	-8,65%	(14.647)	-8,65%			
	CASA	144.561	144.561	134.582	132.390	7.817	(2.193)	(12.171)	-8,42%	(12.171)	-8,42%			
	(%) CASA	85,41%	85,41%	85,83%	85,63%									
	FDR	107,46%	107,46%	115,42%	117,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.672	6.672	6.823	6.845		21	173	2,59%	173	2,59%			
2	Giro ISE	399	399	376	316		(60)	(83)	-20,89%	(83)	-20,89%			
3	Tabungan ISE	2.172	2.172	2.347	2.429		82	256	11,79%	256	11,79%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.366	-	-	0	-47	-45	-45	45			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.411	1.411	1.366	-	-	0	-47	-45	-45	45			
	• Local Champion	527	527	502	-	-	0	-27	-25	-25	25			
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19			
2	MBG	21.281	21.281	20.943	675	200	-475	218	-338	-338	538	21.924	95,52%	(981)
	KUR	19.291	19.291	18.996	675	200	-475	288	-295	-295	495	19.474	97,55%	(477)
	Non KUR	1.989	1.989	1.946	-	-	0	-70	-43	-43	43	2.451	79,43%	(504)
3	PWG	10.049	10.049	10.903	1.791	1.719	-72	1.470	854	854	865	11.110	98,13%	(208)
	Cilem	9.808	9.808	10.673	1.738	1.693	-45	1.442	865	865	828	10.622	100,48%	51
	Gadai	241	241	230	53	26	-28	28	-11	-11	37	488	47,01%	(259)
4	CFG	149.139	149.139	147.766	3.263	1.275	-1.988	-108	-1.373	-1.373	2.648	150.955	97,89%	(3.189)
	CF 1	5.577	5.577	5.481	246	-	-246	132	-96	-96	96	5.789	94,68%	(308)
	Total Griya	1.158	1.158	1.153	-	-	0	0	-5	-5	5	1.233	93,51%	(80)
	• Total Non Program	1.158	1.158	1.153	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	4.418	4.418	4.328	246	-	-246	132	-90	-90	90	4.556	94,99%	(228)
	CF 2	143.563	143.563	142.285	3.017	1.275	-1.742	-240	-1.278	-1.278	2.553	145.166	98,02%	(2.880)
	Mitraguna & Others	99.354	99.354	98.033	1.975	500	-1.475	-605	-1.321	-1.321	1.821	100.687	97,36%	(2.655)
	Pensiun	44.209	44.209	44.253	1.042	775	-267	365	44	44	731	44.479	99,49%	(226)
	Total Pembiayaan	181.880	181.880	180.978	5.729	3.194	-2.535	1.534	-902	-902	4.096			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	47	47	47	158	47	3,33%	3,33%	11,56%	111	111	111					
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	47	47	47	158	47	3,33%	3,33%	11,56%	111	111	111					
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	-	-	-	-	798	0,00%	0,00%	3,81%	798	798	798					
	KUR	-	-	-	-	570	0,00%	0,00%	3,00%	570	570	570					
	Non KUR	-	-	-	-	228	0,00%	0,00%	11,71%	228	228	228					
3	PWG	225	-	225	985	225	2,23%	2,23%	9,04%	761	761	985					
	Cilem	225	-	225	950	225	2,29%	2,29%	8,90%	725	725	950					
	Gadai	-	-	-	35	35	0,00%	0,00%	15,28%	35	35	35					
4	CFG	1.285	1.682	1.285	3.875	1.285	0,86%	0,86%	2,62%	2.589	2.589	2.192					
	CF 1	323	334	323	992	323	5,78%	5,78%	18,09%	669	669	658					
	Total Griya	-	-	-	-	-	0,00%	0,00%	22,91%	-	-	-					
	Oto	323	334	323	992	323	7,30%	7,30%	22,91%	669	669	658					
	CF 2	963	1.348	963	2.883	963	0,67%	0,67%	2,03%	1.920	1.920	1.535					
	Mitraguna & Others	963	1.348	963	2.355	963	0,97%	0,97%	2,40%	1.392	1.392	1.007					
	Pensiun	-	-	-	-	528	0,00%	0,00%	1,19%	528	528	528					
	Total Pembiayaan	638	257	638	969	638	0,35%	0,35%	0,54%	332	332	712					

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		2,66	3,44	3,42
2	Contribution Margin	10.133	10.133	9.458	(675)	6,7%	2.127	1.056	1.139



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	4.659	4.638	(2.364)	(21)	(1.910)	-29,17%	(1.910)	-29,17%			
2	Tabungan	209.698	209.698	206.481	205.105	9.087	(1.376)	(4.593)	-2,19%	(4.593)	-2,19%			
3	Deposito	52.695	52.695	52.762	52.762	1.736	0	66	0,13%	66	0,13%			
	Total	268.941	268.941	263.901	262.504	8.459	(1.397)	(6.437)	-2,39%	(6.437)	-2,39%			
	CASA	216.246	216.246	211.139	209.742	6.723	(1.397)	(6.504)	-3,01%	(6.504)	-3,01%			
	(%) CASA	80,41%	80,41%	80,01%	79,90%									
	FDR	99,35%	99,35%	100,63%	101,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.532	5.532	6.397	6.412	15	880	15,91%	880	15,91%				
2	Giro ISE	1.958	1.958	2.866	2.922	56	964	49,22%	964	49,22%				
3	Tabungan ISE	3.574	3.574	3.531	3.490	(41)	(84)	-2,34%	(84)	-2,34%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.285	-	-	0	-68	-65	-65	65			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.350	2.350	2.285	-	-	0	-68	-65	-65	65			
	• Local Champion	2.350	2.350	2.285	-	-	0	-68	-65	-65	65			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	98.298	98.298	96.023	4.785	680	-4.105	1.621	-2.275	-2.275	2.955	97.897	98,09%	(1.874)
	KUR	92.529	92.529	90.488	4.785	680	-4.105	1.772	-2.041	-2.041	2.721	92.684	97,63%	(2.196)
	Non KUR	5.768	5.768	5.535	-	-	0	-151	-233	-233	233	5.213	106,17%	
3	PWG	24.887	24.887	26.067	3.108	5.306	2.198	2.706	1.179	1.179	4.126	26.042	100,09%	24
	Cilem	15.605	15.605	17.363	1.612	2.660	1.048	1.924	1.758	1.758	902	16.402	105,86%	961
	Gadai	9.282	9.282	8.703	1.496	2.645	1.149	782	-579	-579	3.224	9.640	90,28%	(937)
4	CFG	141.653	141.653	141.195	4.098	3.257	-841	1.067	-459	-459	3.716	143.051	98,70%	(1.857)
	CF 1	24.615	24.615	24.212	-	-	0	-258	-403	-403	403	24.816	97,56%	(604)
	Total Griya	16.262	16.262	16.055	-	-	0	0	-207	-207	207	16.344	98,23%	(289)
1	• Total Non Program	4.835	4.835	4.793	-	-	0	-63	-43	-43	43			
	• Program	11.427	11.427	11.262	-	-	0	-127	-165	-165	165			
	Oto	8.353	8.353	8.157	-	-	0	-258	-196	-196	196	8.473	96,28%	(316)
	CF 2	117.038	117.038	116.983	4.098	3.257	-841	1.325	-56	-56	3.313	118.235	98,94%	(1.252)
	Mitraguna & Others	75.173	75.173	74.749	3.358	2.267	-1.091	695	-424	-424	2.691	76.086	98,24%	(1.337)
	Pensiun	41.865	41.865	42.234	740	990	250	629	368	368	622	42.150	100,20%	84
	Total Pembiayaan	267.188	267.188	265.569	11.991	9.243	-2.748	5.325	-1.619	-1.619	10.862			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	678	0,00%	0,00%	29,67%	678	678	678			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	678	0,00%	0,00%	29,67%	678	678	678			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	468	780	468	10.295	0,48%	0,48%	0,48%	10,72%	9.827	9.827	9.515			
	KUR	375	683	375	9.698	0,41%	0,41%	0,41%	10,72%	9.323	9.323	9.015			
	Non KUR	93	97	93	597	1,62%	1,62%	1,62%	10,79%	504	504	500			
3	PWG	7	-	7	2.996	0,03%	0,03%	0,03%	11,49%	2.989	2.989	2.996			
	Cilem	1	-	1	2.478	0,01%	0,01%	0,01%	14,27%	2.477	2.477	2.478			
	Gadai	6	-	6	518	0,06%	0,06%	0,06%	5,95%	512	512	518			
4	CFG	819	1.430	819	8.230	0,58%	0,58%	0,58%	5,83%	7.411	7.411	6.800			
	CF 1	819	983	819	4.924	3,33%	3,33%	3,33%	20,34%	4.105	4.105	3.940			
	Total Griya	655	757	655	3.037	4,03%	4,03%	4,03%	18,91%	2.382	2.382	2.280			
	Oto	164	226	164	1.887	1,96%	1,96%	1,96%	23,13%	1.723	1.723	1.661			
	CF 2	-	446	-	3.306	0,00%	0,00%	0,00%	2,83%	3.306	3.306	2.860			
	Mitraguna & Others	-	446	-	2.867	0,00%	0,00%	0,00%	3,84%	2.867	2.867	2.421			
	Pensiun	-	-	-	439	0,00%	0,00%	0,00%	1,04%	439	439	439			
	Total Pembiayaan	3.221	2.704	3.221	3.463	1,21%	1,21%	1,21%	1,30%	242	242	759			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	251.305	251.305	271.893	20.588		PHR	2,87	3,06	3,09	0,03	0,22
2	Contribution Margin	12.827	12.827	15.200	2.373	-18,5%	CIF Payroll	1.329	1.379	1.573	194	244



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	2.074	2.075	(678)	0	412	24,75%	412	24,75%			
2	Tabungan	147.572	147.572	148.419	148.118	(2.479)	(302)	546	0,37%	546	0,37%			
3	Deposito	33.613	33.613	36.249	36.249	268	0	2.636	7,84%	2.636	7,84%			
	Total	182.848	182.848	186.743	186.441	(2.889)	(301)	3.593	1,97%	3.593	1,97%			
	CASA	149.235	149.235	150.494	150.192	(3.157)	(301)	957	0,64%	957	0,64%			
	(%) CASA	81,62%	81,62%	80,59%	80,56%									
	FDR	70,25%	70,25%	68,73%	68,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.327	2.327	2.266	2.437		170	110	4,71%	110	4,71%			
2	Giro ISE	230	230	133	136		3	(95)	-41,15%	(95)	-41,15%			
3	Tabungan ISE	1.597	1.597	1.633	1.801		168	204	12,80%	204	12,80%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	18.471	18.471	18.379	845	600	-245	-97	-91	-91	691	18.978	96,85%	(599)
	KUR	17.274	17.274	17.127	645	500	-145	-250	-146	-146	646	17.510	97,81%	(383)
	Non KUR	1.197	1.197	1.252	200	100	-100	153	55	55	45	1.468	85,30%	(216)
3	PWG	8.322	8.322	9.300	1.246	1.668	422	915	978	978	691	9.260	100,43%	40
	Cilem	8.322	8.322	9.300	1.246	1.668	422	915	978	978	691	9.012	103,19%	288
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	100.663	1.315	390	-925	-603	-1.000	-1.000	1.390	103.564	97,20%	(2.901)
	CF 1	2.949	2.949	2.900	-	-	0	160	-49	-49	49	3.123	92,87%	(223)
	Total Griya	869	869	863	-	-	0	0	-6	-6	6	925	93,29%	(62)
	• Total Non Program	869	869	863	-	-	0	0	-6	-6	6			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.037	-	-	0	160	-43	-43	43	2.198	92,70%	(161)
	CF 2	98.714	98.714	97.763	1.315	390	-925	-763	-951	-951	1.341	100.441	97,33%	(2.679)
	Mitraguna & Others	41.068	41.068	40.593	1.285	300	-985	-350	-476	-476	776	42.577	95,34%	(1.984)
	Pensiun	57.645	57.645	57.170	30	90	60	-413	-476	-476	566	57.864	98,80%	(695)
	Total Pembiayaan	128.456	128.456	128.342	3.406	2.658	-748	215	-114	-114	2.772			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	2.302	0,41%	0,41%	12,52%	2.225	2.225	2.208					
	KUR	76	94	76	2.042	0,44%	0,44%	11,92%	1.966	1.966	1.948					
	Non KUR	-	-	-	260	0,00%	0,00%	20,75%	260	260	260					
3	PWG	-	-	-	1.034	0,00%	0,00%	11,12%	1.034	1.034	1.034					
	Cilem	-	-	-	1.034	0,00%	0,00%	11,12%	1.034	1.034	1.034					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.147	1.234	1.147	3.732	1,13%	1,13%	3,71%	2.585	2.585	2.498					
	CF 1	23	28	23	306	0,76%	0,76%	10,53%	283	283	277					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	23	28	23	306	1,08%	1,08%	15,00%	283	283	277					
	CF 2	1.124	1.206	1.124	3.426	1,14%	1,14%	3,50%	2.302	2.302	2.220					
	Mitraguna & Others	1.124	1.125	1.124	2.394	2,74%	2,74%	5,90%	1.270	1.270	1.269					
	Pensiun	-	81	-	1.032	0,00%	0,00%	1,81%	1.032	1.032	952					
	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	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	172.251	172.251	183.198	10.947		2,37	2,56	2,59
2	Contribution Margin	2.198	2.198	10.153	7.955	-361,9%	1.397	1.520	1.582



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.681	1.772	(363)	91	(920)	-34,17%	(920)	-34,17%			
2	Tabungan	137.470	137.470	132.796	131.037	3.282	(1.759)	(6.433)	-4,68%	(6.433)	-4,68%			
3	Deposito	15.413	15.413	15.587	15.587	(134)	0	174	1,13%	174	1,13%			
	Total	155.576	155.576	150.064	148.397	2.786	(1.668)	(7.179)	-4,61%	(7.179)	-4,61%			
	CASA	140.163	140.163	134.477	132.809	2.919	(1.668)	(7.353)	-5,25%	(7.353)	-5,25%			
	(%) CASA	90,09%	90,09%	89,61%	89,50%									
	FDR	181,44%	181,44%	187,24%	189,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-24 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.306	3.516	209	(586)	-14,29%	(586)	-14,29%			
2	Giro ISE	1.309	1.309	1.007	1.031	24	(278)	-21,23%	(278)	-21,23%			
3	Tabungan ISE	2.793	2.793	2.299	2.484	185	(308)	-11,04%	(308)	-11,04%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9			
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	73.092	73.092	71.306	3.825	611	-3.214	1.587	-1.786	-1.786	2.397	74.387	95,86%	(3.081)
	KUR	67.461	67.461	65.802	3.625	611	-3.014	1.445	-1.658	-1.658	2.269	67.722	97,16%	(1.920)
	Non KUR	5.631	5.631	5.504	200	-	-200	143	-127	-127	127	6.664	82,58%	(1.161)
3	PWG	10.064	10.064	10.639	1.234	945	-290	1.323	575	575	370	10.767	98,81%	(128)
	Cilem	10.064	10.064	10.639	1.234	945	-290	1.323	575	575	370	10.767	98,81%	(128)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	199.072	199.072	198.997	5.333	2.582	-2.751	4.639	-75	-75	2.657	200.404	99,30%	(1.406)
	CF 1	33.913	33.913	33.469	1.963	235	-1.728	1.962	-444	-444	678	34.224	97,79%	(755)
	Total Griya	5.462	5.462	5.420	-	-	0	0	-42	-42	42	5.505	98,47%	(84)
	• Total Non Program	5.173	5.173	5.132	-	-	0	0	-41	-41	41			
	• Program	290	290	289	-	-	0	0	-1	-1	1			
	Oto	28.450	28.450	28.049	1.963	235	-1.728	1.962	-402	-402	636	28.719	97,66%	(671)
	CF 2	165.160	165.160	165.528	3.370	2.347	-1.023	2.677	369	369	1.978	166.179	99,61%	(651)
	Mitraguna & Others	151.510	151.510	152.211	3.370	2.347	-1.023	2.913	702	702	1.645	152.405	99,87%	(193)
	Pensiun	13.650	13.650	13.317	-	-	0	-236	-333	-333	333	13.774	96,68%	(458)
	Total Pembiayaan	282.281	282.281	280.986	10.392	4.137	-6.255	7.541	-1.295	-1.295	5.432			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	3.683	0	0,37%	0	0,37%	5,17%	3.410	3.410	3.133			
	KUR	231	511	231	3.290	0	0,34%	0	0,34%	5,00%	3.059	3.059	2.779			
	Non KUR	41	40	41	393	0	0,73%	0	0,73%	7,14%	352	352	353			
3	PWG	90	-	90	959	0	0,90%	0	0,90%	9,02%	869	869	959			
	Cilem	90	-	90	959	0	0,90%	0	0,90%	9,02%	869	869	959			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	2.042	2.643	2.042	6.230	0	1,03%	0	1,03%	3,13%	4.189	4.189	3.587			
	CF 1	1.503	1.509	1.503	4.698	0	4,43%	0	4,43%	14,04%	3.195	3.195	3.189			
	Total Griya	377	379	377	563	0	6,89%	0	6,89%	10,38%	186	186	183			
	Oto	1.126	1.130	1.126	4.135	0	3,96%	0	3,96%	14,74%	3.009	3.009	3.005			
	CF 2	539	1.134	539	1.533	0	0,33%	0	0,33%	0,93%	994	994	398			
	Mitraguna & Others	539	1.134	539	1.341	0	0,36%	0	0,36%	0,88%	802	802	207			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	1,44%	192	192	192			
	Total Pembiayaan	2.404	3.194	2.404	10.873	0	0,85%	0	0,85%	3,87%	8.469	8.469	7.679			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	0,71%	0	0,71%	0,79%	-	-	(1)			
	KUR	518	518	518	518	0	0,77%	0	0,77%	0,79%	-	-	(1)			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	64	64	80	83	147	3	20	30,62%	20	30,62%			
3	Deposito	415	415	415	415	415	0	0	0,05%	0	0,05%			
	Total	479	479	495	498	562	3	20	4,12%	20	4,12%			
	CASA	64	64	80	83	147	3	20	30,62%	20	30,62%			
(%) CASA		13,32%	13,32%	16,12%	16,71%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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%	-	-	-	-	-			
	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	Target Jan'26		
Dec-24	Dec-24	Dec-25	Posisi	Penc.	Gap				

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	583	599	611	16	(1.056)	-63,79%	(1.056)	-63,79%			
2	Tabungan	98.298	98.298	95.922	94.904	584	(1.018)	(3.393)	-3,45%	(3.393)	-3,45%			
3	Deposito	13.600	13.600	13.321	13.321	133	0	(279)	-2,05%	(279)	-2,05%			
	Total	113.553	113.553	109.826	108.825	1.327	(1.002)	(4.728)	-4,16%	(4.728)	-4,16%			
	CASA	99.953	99.953	96.505	95.504	1.194	(1.002)	(4.449)	-4,45%	(4.449)	-4,45%			
	(%) CASA	88,02%	88,02%	87,87%	87,76%									
	FDR	47,00%	47,00%	48,65%	49,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	27.705	27.529		(176)	159	0,58%	159	0,58%			
2	Giro ISE	1.652	1.652	989	580		(409)	(1.072)	-64,88%	(1.072)	-64,88%			
3	Tabungan ISE	21.917	21.917	22.915	23.148		233	1.231	5,62%	1.231	5,62%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	18.862	18.862	18.794	1.170	350	-820	738	-67	-67	417	17.572	106,96%	1.222
	KUR	17.110	17.110	16.964	610	250	-360	182	-147	-147	397	17.347	97,79%	(383)
	Non KUR	1.751	1.751	1.830	560	100	-460	556	79	79	21	225	814,26%	
3	PWG	7.785	7.785	7.899	824	382	-442	660	114	114	268	8.639	91,44%	(740)
	Cilem	7.785	7.785	7.899	824	382	-442	660	114	114	268	8.639	91,44%	(740)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	26.727	26.727	26.734	348	516	168	308	7	7	509	28.510	93,77%	(1.777)
	CF 1	8.971	8.971	8.812	198	31	-167	116	-159	-159	190	9.271	95,05%	(459)
	Total Griya	73	73	70	-	-	0	0	-3	-3	3	117	59,58%	(47)
	• Total Non Program	73	73	70	-	-	0	0	-3	-3	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.743	198	31	-167	116	-156	-156	187	9.154	95,50%	(412)
	CF 2	17.756	17.756	17.921	150	485	335	192	166	166	319	19.239	93,15%	(1.318)
	Mitraguna & Others	15.505	15.505	15.598	100	405	305	70	93	93	312	16.683	93,50%	(1.085)
	Pensiun	2.251	2.251	2.323	50	80	30	262	72	72	8	2.556	90,89%	(233)
	Total Pembiayaan	53.374	53.374	53.427	2.342	1.248	-1.094	1.706	53	53	1.195			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	-	-	-	-	1.909	0,00%	0,00%	10,16%	1.909	1.909	1.909						
	KUR	-	-	-	-	1.635	0,00%	0,00%	9,64%	1.635	1.635	1.635						
	Non KUR	-	-	-	-	274	0,00%	0,00%	14,97%	274	274	274						
3	PWG	-	-	-	-	1.050	0,00%	0,00%	13,29%	1.050	1.050	1.050						
	Cilem	-	-	-	-	1.050	0,00%	0,00%	13,29%	1.050	1.050	1.050						
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	87	90	87	1.469	0,32%	0,32%	5,50%	1.383	1.383	1.379							
	CF 1	87	90	87	1.217	0,97%	0,97%	13,92%	1.131	1.131	1.127							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	87	90	87	1.217	0,97%	0,97%	13,92%	1.131	1.131	1.127							
	CF 2	-	-	-	-	252	0,00%	0,00%	1,41%	252	252	252						
	Mitraguna & Others	-	-	-	-	252	0,00%	0,00%	1,62%	252	252	252						
	Pensiun	-	-	-	-	-	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	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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%								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	14.761	14.761	3.638	0	9.528	182,09%	9.528	182,09%			
2	Tabungan	46.758	46.758	43.547	42.988	3.689	(559)	(3.770)	-8,06%	(3.770)	-8,06%			
3	Deposito	63.174	63.174	63.027	63.027	(15.183)	0	(147)	-0,23%	(147)	-0,23%			
	Total	115.164	115.164	121.335	120.776	(7.856)	(559)	5.612	4,87%	5.612	4,87%			
	CASA	51.991	51.991	58.308	57.749	7.328	(559)	5.758	11,08%	5.758	11,08%			
	(%) CASA	45,14%	45,14%	48,06%	47,82%									
	FDR	29,13%	29,13%	28,49%	28,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	869	869	842	848	5	(22)	-2,51%	(22)	-2,51%				
2	Giro ISE	49	49	38	38	0	(11)	-21,54%	(11)	-21,54%				
3	Tabungan ISE	821	821	804	809	5	(11)	-1,38%	(11)	-1,38%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	4.047	4.047	5.033	855	1.182	327	934	987	987	196	4.663	107,95%	371
	Cilem	4.047	4.047	5.033	855	1.182	327	934	987	987	196	4.663	107,95%	371
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	29.498	29.498	29.533	1.130	330	-800	1.054	35	35	295	32.626	90,52%	(3.092)
	CF 1	8.949	8.949	9.063	-	200	200	-66	114	114	86	9.269	97,78%	(205)
	Total Griya	7.250	7.250	7.412	-	200	200	0	162	162	38	7.394	100,24%	18
1	• Total Non Program	6.079	6.079	6.244	-	200	200	-35	164	164	36			
	• Program	1.170	1.170	1.168	-	-	0	-5	-2	-2	2			
	Oto	1.699	1.699	1.651	-	-	0	-66	-48	-48	48	1.875	88,09%	(223)
	CF 2	20.549	20.549	20.470	1.130	130	-1.000	1.120	-79	-79	209	23.357	87,64%	(2.887)
	Mitraguna & Others	19.642	19.642	19.569	1.130	130	-1.000	1.125	-74	-74	204	22.355	87,54%	(2.786)
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5	1.002	89,92%	(101)
	Total Pembiayaan	33.545	33.545	34.567	1.985	1.512	-473	1.988	1.022	1.022	490			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	-	-	-	-	205	0,00%	0,00%	4,07%	205	205	205				
	Cilem	-	-	-	-	205	0,00%	0,00%	4,07%	205	205	205				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0				
4	CFG	-	257	-	166	0,00%	0,00%	0,00%	0,56%	166	166	(90)				
	CF 1	-	-	-	26	0,00%	0,00%	0,00%	0,29%	26	26	26				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	26	0,00%	0,00%	0,00%	1,59%	26	26	26				
	CF 2	-	257	-	140	0,00%	0,00%	0,00%	0,68%	140	140	(117)				
	Mitraguna & Others	-	-	257	-	140	0,00%	0,00%	0,00%	0,71%	140	140	(117)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	371	0,00%	0,00%	1,07%	371	371	114				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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															



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	2.800	2.803	337	3	2.032	263,35%	2.032	263,35%			
2	Tabungan	69.784	69.784	59.327	58.869	(234)	(458)	(10.915)	-15,64%	(10.915)	-15,64%			
3	Deposito	33.190	33.190	33.330	33.330	(195)	0	140	0,42%	140	0,42%			
	Total	103.746	103.746	95.458	95.003	(91)	(455)	(8.743)	-8,43%	(8.743)	-8,43%			
	CASA	70.555	70.555	62.128	61.672	103	(455)	(8.883)	-12,59%	(8.883)	-12,59%			
	(%) CASA	68,01%	68,01%	65,08%	64,92%									
	FDR	29,61%	29,61%	33,17%	33,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.612	1.612	1.758	3.778	2.020	2.166	134,39%	2.166	134,39%				
2	Giro ISE	636	636	519	2.448	1.929	1.812	284,65%	1.812	284,65%				
3	Tabungan ISE	976	976	1.239	1.330	91	355	36,36%	355	36,36%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	8.032	8.032	8.853	812	1.315	503	416	821	821	495	8.542	103,64%	311
	Cilem	8.032	8.032	8.853	812	1.315	503	416	821	821	495	8.542	103,64%	311
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	22.682	22.682	22.808	1.122	400	-722	1.161	126	126	274	24.332	93,73%	(1.524)
	CF 1	6.662	6.662	6.867	-	300	300	120	205	205	95	6.907	99,41%	(41)
	Total Griya	1.470	1.470	1.765	-	300	300	0	295	295	5	1.553	113,66%	212
4	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	295	295	5			
	• Program	-	-	-	-	0	0	0	0	0	-			
	Oto	5.192	5.192	5.102	-	-	0	120	-90	-90	90	5.354	95,28%	(253)
	CF 2	16.020	16.020	15.942	1.122	100	-1.022	1.041	-79	-79	179	17.425	91,48%	(1.484)
	Mitraguna & Others	14.468	14.468	14.352	1.102	50	-1.052	1.032	-116	-116	166	15.666	91,61%	(1.314)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	Total Pembiayaan	30.714	30.714	31.661	1.934	1.715	-219	1.577	947	947	769			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	-	-	-	-	553	0,00%	0,00%	6,25%	553	553	553	553			
	Cilem	-	-	-	-	553	0,00%	0,00%	6,25%	553	553	553	553			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	79	-	1.467	0,00%	0,00%	0,00%	6,43%	1.467	1.467	1.388	1.388			
	CF 1	-	79	-	1.032	0,00%	0,00%	0,00%	15,03%	1.032	1.032	953	953			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	79	-	1.032	0,00%	0,00%	0,00%	20,23%	1.032	1.032	953	953			
	CF 2	-	-	-	-	436	0,00%	0,00%	2,73%	436	436	436	436			
	Mitraguna & Others	-	-	-	-	436	0,00%	0,00%	3,03%	436	436	436	436			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,14%	-	-	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				31-Dec-25	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	45	45	45	45	0,20%	0,20%	0,20%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-													