



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.215.264	1.201.102	(1.414.109)	(14.162)	(105.169)	-8,05%	(105.169)	-8,05%			
2	Tabungan	5.489.217	5.489.217	5.271.615	5.260.745	(5.505.119)	(10.870)	(228.473)	-4,16%	(228.473)	-4,16%			
3	Deposito	1.616.443	1.616.443	1.647.750	1.646.709	(1.627.216)	(1.042)	30.265	1,87%	30.265	1,87%			
	Total	8.411.932	8.411.932	8.134.629	8.108.555	(8.546.444)	(26.074)	(303.376)	-3,61%	(303.376)	-3,61%			
	CASA	6.795.488	6.795.488	6.486.879	6.461.846	(6.919.228)	(25.032)	(333.642)	-4,91%	(333.642)	-4,91%			
	FDR	81,75%	81,75%	84,86%	85,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	399.634	397.674		(1.960)	19.023	5,02%	19.023	5,02%			
2	Giro ISE	119.292	119.292	129.936	129.421		(516)	10.128	8,49%	10.128	8,49%			
3	Tabungan ISE	228.526	228.526	238.864	237.420		(1.444)	8.894	3,89%	8.894	3,89%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YTD		Posisi	Penc.	Gap
1	SME	955.229	955.229	938.268	1.400	1.305	-95	-14.059	-16.961	-16.961	18.266	0	0,00%	
	Linkage	715.312	715.312	712.783	-	-	-	-5.052	-5.259	-5.259	2.529			
	Non-Linkage	239.917	239.917	225.485	1.400	1.305	-95	-9.007	-14.432	-14.432	15.737			
	• Local Champion	175.414	175.414	163.153	-	-	0	-6.818	-12.261	-12.261	12.261			
	• Value Chain	64.503	64.503	62.332	1.400	1.305	(95)	-2.189	-2.171	-2.171	3.476			
2	MBG	1.065.809	1.065.809	1.052.097	40.336	12.746	-27.590	13.909	-13.712	-13.712	26.458	1.074.791	97.89%	(22.694)
	KUR	1.007.447	1.007.447	994.469	38.775	12.196	-26.579	13.938	-12.978	-12.978	25.174	1.013.359	98.14%	(18.891)
	Non KUR	58.362	58.362	57.628	1.561	550	-1.011	-29	-734	-734	1.284	61.431	93.81%	(3.803)
3	PWG	580.990	580.990	637.547	83.324	130.725	47.402	42.409	56.557	56.557	74.168	610.368	104.45%	27.179
	Cilem	401.351	401.351	446.114	43.395	57.223	13.829	35.178	44.764	44.764	12.460	422.492	105.59%	23.623
	Gadai	179.639	179.639	191.433	39.929	73.502	33.573	7.231	11.794	11.794	61.708	187.876	101.89%	3.557
4	CFG	4.274.955	4.274.955	4.275.519	102.440	63.296	-39.144	58.138	564	564	62.732	4.330.044	98.74%	(54.524)
	CF 1	914.408	914.408	910.532	23.241	8.008	-15.233	8.567	-3.876	-3.876	11.883	923.115	98.64%	(12.582)
	Total Griya	605.660	605.660	604.799	11.541	3.982	-7.559	0	-861	-861	4.843	609.020	99.31%	(4.221)
	• Total Non Program	457.747	457.747	457.786	10.902	3.982	-6.920	5.519	38	38	3.944			
	• Program	147.912	147.912	147.013	639	-	-639	-570	-899	-899	899			
	Oto	308.748	308.748	305.733	11.701	4.026	-7.675	8.567	-3.015	-3.015	7.041	314.095	97.34%	(8.362)
	CF 2	3.360.547	3.360.547	3.364.987	79.199	55.289	-23.910	49.571	4.440	4.440	50.849	3.406.929	98.77%	(41.942)
	Mitraguna & Others	2.797.690	2.797.690	2.803.097	72.254	49.439	-22.816	47.189	5.406	5.406	44.032	2.837.584	98.78%	(34.487)
	Pensiun	562.857	562.857	561.890	6.945	5.850	-1.095	2.382	-967	-967	6.817	569.345	98.69%	(7.455)
	Total Pembiayaan	6.876.983	6.876.983	6.903.432	227.500	208.073	-19.427	100.397	26.448	26.448	181.624			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YTD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	145	149	145	145	5.412	0,02%	0,02%	0,58%	5.267	5.267	5.263			
	Linkage	-	-	-	-	5.412	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	145	5.412	0,06%	0,06%	2,40%	5.267	5.267	5.263			
	Value Chain	-	-	-	-	5.412	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	61.780	1.07%	1,07%	1,07%	5,87%	50.379	50.379	50.379			
	KUR	8.946	8.946	8.946	53.522	0,89%	0,89%	0,89%	5,38%	44.577	44.577	44.577			
	Non KUR	2.456	2.456	2.456	8.258	4,21%	4,21%	4,21%	14,33%	5.803	5.803	5.803			
3	PWG	2.316	2.316	2.316	12.913	0,40%	0,40%	0,40%	2,03%	10.597	10.597	10.597			
	Cilem	2.310	2.310	2.310	9.660	0,58%	0,58%	0,58%	2,17%	7.350	7.350	7.350			
	Gadai	6	6	6	3.253	0,00%	0,00%	0,00%	1,70%	3.247	3.247	3.247			
4	CFG	53.253	65.976	53.253	130.953	1,25%	1,25%	1,25%	3,06%	77.700	77.700	64.978			
	CF 1	31.353	37.416	31.353	65.899	3,43%	3,43%	3,43%	7,24%	34.546	34.546	28.483			
	Total Griya	16.535	19.164	16.535	19.225	2,73%	2,73%	2,73%	3,18%	2.690	2.690	61			
	Oto	4.324	3.970	4.324	4.376	1,40%	1,40%	1,40%	1,43%	52	52	406			
	CF 2	42.900	41.714	42.900	46.765	1,28%	1,28%	1,28%	1,39%	3.864	3.864	5.050			
	Mitraguna & Others	41.050	40.668	41.050	45.277	1,47%	1,47%	1,47%	1,62%	4.227	4.227	4.609			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,03%	0,26%	(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	96.722	1,28%	1,28%	1,28%	1,40%	8.363	8.363	6.727			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi			Dec-24	Nov-25	Dec-25	Growth (MtD)	Growth (YoY)
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Dec-25		Dec-24	Dec-25	Dec-25					
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315</													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	14.406	13.915	(13.785)	(491)	(55)	-0,40%	(55)	-0,40%			
2	Tabungan	365.569	365.569	324.668	323.049	(344.246)	(1.618)	(42.520)	-11,63%	(42.520)	-11,63%			
3	Deposito	105.958	105.958	107.443	107.443	(106.389)	(0)	1.485	1,40%	1.485	1,40%			
	Total	485.497	485.497	446.517	444.407	(464.421)	(2.110)	(41.090)	-8,46%	(41.090)	-8,46%			
	CASA	379.539	379.539	339.074	336.964	(358.031)	(2.109)	(42.575)	-11,22%	(42.575)	-11,22%			
	(%) CASA	78,18%	78,18%	75,94%	75,82%									
	FDR	77,76%	77,76%	84,70%	85,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.722	13.722	14.317	14.395	78	673	4,90%	673	4,90%				
2	Giro ISE	2.593	2.593	2.642	2.642	0	49	1,91%	49	1,91%				
3	Tabungan ISE	8.129	8.129	8.674	8.752	78	623	7,67%	623	7,67%				
4	Deposito ISE	3.000	3.000	3.000	3.000	0	0	0,00%	0	0,00%				
5	CIF ISE	176	176	176	176	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.651	-	-	0	-1.137	-6	-6	6	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.657	18.657	18.651	-	-	0	-1.137	-6	-6	6			
	• Local Champion	11.632	11.632	11.626	-	-	0	-119	-6	-6	6			
	• Value Chain	7.025	7.025	7.025	-	-	-	-1.018	0	0	(0)			
2	MBG	33.721	33.721	33.053	1.500	100	-1.400	442	-668	-668	768	34.487	95,84%	(1.434)
	KUR	31.276	31.276	30.679	1.300	100	-1.200	326	-596	-596	696	31.487	97,43%	(808)
	Non KUR	2.445	2.445	2.374	200	-	-200	116	-71	-71	71	3.000	79,11%	(627)
3	PWG	50.836	50.836	54.081	6.541	10.428	3.887	2.179	3.244	3.244	7.184	51.977	104,05%	2.103
	Cilem	29.576	29.576	32.143	2.089	3.680	1.591	395	2.567	2.567	1.113	29.980	107,21%	2.163
	Gadai	21.260	21.260	21.938	4.452	6.748	2.296	1.784	677	677	6.071	21.997	99,73%	(60)
4	CFG	274.329	274.329	272.401	3.332	3.562	230	-434	-1.928	-1.928	5.490	275.472	98,89%	(3.071)
	CF 1	15.567	15.567	15.430	565	120	-445	42	-136	-136	257	15.863	97,27%	(432)
	Total Griya	4.373	4.373	4.366	158	-	-158	0	-7	-7	7	4.476	97,55%	(110)
1	• Total Non Program	4.207	4.207	4.200	-	-	0	-1	-1	-1	1			
	• Program	167	167	166	-	-	-	-	-	-	-			
	Oto	11.193	11.193	11.064	408	120	-287	42	-129	-129	249	11.387	97,17%	(323)
	CF 2	258.763	258.763	256.971	2.767	3.442	675	-477	-1.792	-1.792	5.234	259.610	98,98%	(2.639)
	Mitraguna & Others	235.439	235.439	233.491	2.767	3.088	321	-497	-1.948	-1.948	5.036	236.185	98,86%	(2.694)
	Pensiun	23.323	23.323	23.480	-	354	354	20	156	156	198	23.425	100,23%	55
	Total Pembiayaan	377.543	377.543	378.185	11.373	14.090	2.717	1.050	642	642	13.448			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Jan'26	
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM		
1	SME	18	18	18	-	0,10%	0,10%	0,00%	(18)	(18)	(18)
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	18	18	18	-	0,10%	0,10%	0,00%	(18)	(18)	(18)
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	430	1.638	430	1.481	1,28%	1,28%	4,48%	1.051	1.051	(157)
	KUR	354	1.439	354	1.041	1,13%	1,13%	3,39%	687	687	(398)
	Non KUR	76	199	76	440	3,12%	3,12%	18,52%	364	364	241
3	PWG	-	4	-	846	0,00%	0,00%	1,56%	846	846	842
	Cilem	-	-	-	479	0,00%	0,00%	1,49%	479	479	479
	Gadai	-	4	-	367	0,00%	0,00%	1,67%	367	367	363
4	CFG	1.111	1.012	1.111	6.671	0,40%	0,40%	2,45%	5.561	5.561	5.659
	CF 1	420	59	420	1.947	2,70%	2,70%	12,62%	1.527	1.527	1.888
	Total Griya	-	-	-	784	0,00%	0,00%	17,96%	784	784	784
	Oto	420	59	420	1.163	3,76%	3,76%	10,51%	743	743	1.104
	CF 2	690	953	690	4.724	0,27%	0,27%	1,84%	4.034	4.034	3.771
	Mitraguna & Others	690	953	690	4.724	0,29%	0,29%	2,02%	4.034	4.034	3.771
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	3.702	3.903	3.702	4.215	0,98%	0,98%	1,11%	513	513	312

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Jan'26	
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM		
1	SME	-	-	-	-	0,00%	0,00%	0,09%	18	18	18
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	18	0,00%	0,00%	0,09%	18	18	18
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	308	244	308	369	0,91%	0,91%	1,12%	61	61	125
	KUR	308	244	308	369	0,98%	0,98%	1,20%	61	61	125
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	3.395	3.659	3.395	3.829	1,24%	1,24%	1,41%	434	434	170
	CF 1	280	280	280	280	1,80%	1,80%	1,81%	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Oto	280	280	280	280	2,50%	2,50%	2,53%	-	-	-
	CF 2	3.115	3.380	3.115	3.549	1,20%	1,20%	1,38%	434	434	170
	Mitraguna & Others	3.115	3.380	3.115	3.549	1,32%	1,32%	1,52%	434	434	170
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	3.702	3.								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	2.186	2.356	(3.598)	170	(164)	-6,50%	(164)	-6,50%			
2	Tabungan	250.285	250.285	240.910	239.711	(252.124)	(1.199)	(10.573)	-4,22%	(10.573)	-4,22%			
3	Deposito	77.102	77.102	78.239	78.217	(77.625)	(22)	1.114	1,45%	1.114	1,45%			
	Total	329.907	329.907	321.335	320.284	(333.347)	(1.050)	(9.623)	-2,92%	(9.623)	-2,92%			
	CASA	252.805	252.805	243.096	242.068	(255.722)	(1.028)	(10.737)	-4,25%	(10.737)	-4,25%			
	(%) CASA	76,63%	76,63%	75,65%	75,58%									
	FDR	42,37%	42,37%	43,90%	44,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.875	9.875	9.187	9.060	(127)	(815)	-8,25%	(815)	-8,25%				
2	Giro ISE	685	685	669	716	47	31	4,55%	31	4,55%				
3	Tabungan ISE	9.190	9.190	8.518	8.344	(174)	(846)	-9,21%	(846)	-9,21%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	85	85	85	85	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	29.032	850	350	-500	-143	-534	-534	884	29.173	99,52%	(141)
	KUR	26.529	26.529	26.050	700	350	-350	-203	-479	-479	829	26.722	97,48%	(672)
	Non KUR	3.037	3.037	2.982	150	-	-150	60	-55	-55	55	2.451	121,66%	
3	PWG	24.297	24.297	25.271	4.219	3.909	-310	3.050	974	974	2.935	25.281	99,96%	(9)
	Cilem	15.956	15.956	16.937	2.161	1.467	-694	1.829	980	980	486	16.535	102,43%	401
	Gadai	8.341	8.341	8.335	2.058	2.442	385	1.221	-7	-7	2.449	8.745	95,30%	(411)
4	CFG	85.909	85.909	86.758	1.831	1.976	146	1.353	850	850	1.127	87.860	98,75%	(1.102)
	CF 1	22.123	22.123	22.160	551	547	-3	676	37	37	510	22.450	98,71%	(290)
	Total Griya	3.853	3.853	3.838	-	-	0	0	-15	-15	15	3.942	97,38%	(103)
1	• Total Non Program	3.853	3.853	3.838	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.322	551	547	-3	676	52	52	496	18.508	98,99%	(186)
	CF 2	63.785	63.785	64.598	1.280	1.429	149	677	813	813	616	65.410	98,76%	(812)
	Mitraguna & Others	56.036	56.036	56.918	1.050	1.429	379	312	881	881	548	57.552	98,90%	(635)
	Pensiun	7.749	7.749	7.680	230	-	-230	364	-68	-68	68	7.858	97,74%	(177)
	Total Pembiayaan	139.772	139.772	141.062	6.900	6.236	-664	4.260	1.290	1.290	4.946			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.
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	3.768	4,36%	4,36%	12,98%	2.480	2.480	1.750
	KUR	976	1.533	976	3.141	3,68%	3,68%	12,06%	2.164	2.164	1.608
	Non KUR	312	485	312	627	10,26%	10,26%	21,04%	316	316	142
3	PWG	-	-	-	549	0,00%	0,00%	2,17%	549	549	549
	Cilem	-	-	-	423	0,00%	0,00%	2,50%	423	423	423
	Gadai	-	-	-	125	0,00%	0,00%	1,50%	125	125	125
4	CFG	480	499	480	4.303	0,56%	0,56%	4,96%	3.823	3.823	3.803
	CF 1	274	293	274	2.129	1,24%	1,24%	9,61%	1.855	1.855	1.836
	Total Griya	41	43	41	40	1,06%	1,06%	1,04%	(1)	(1)	(3)
	Oto	233	250	233	2.089	1,28%	1,28%	11,40%	1.856	1.856	1.839
	CF 2	206	207	206	2.174	0,32%	0,32%	3,36%	1.968	1.968	1.967
	Mitraguna & Others	206	207	206	1.547	0,37%	0,37%	2,72%	1.341	1.341	1.340
	Pensiun	-	-	-	627	0,00%	0,00%	8,16%	627	627	627
	Total Pembiayaan	2.078	1.962	2.078	2.286	1,49%	1,49%	1,62%	208	208	325

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.
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	1.672	1.553	1.672	1.756	5,66%	5,66%	6,05%	84	84	202
	KUR	1.588	1.553	1.588	1.672	5,99%	5,99%	6,42%	84	84	119
	Non KUR	84	-	84	84	2,76%	2,76%	2,81%	-	-	84
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	406	408	406	531	0,47%	0,47%	0,61%	125	125	122
	CF 1	12	15	12	12	0,06%	0,06%	0,06%	-	-	(2)
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Oto	12	15	12	12	0,07%	0,07%	0,07%	-	-	(2)
	CF 2	394	393	394	518	0,62%	0,62%	0,80%	125	125	125
	Mitraguna & Others	293	293	293	418	0,52%	0,52%	0,73%	125	125	125
	Pensiun	101	101	101	101	0,07%	0,07%	0,13%	-	-	-
	Total Pembiayaan	2.078	1.962	2.078	2.286	1,49%	1,49%	1,62%	208	208	325

Asset & Contribution Margin



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	27.828	27.827	(25.896)	(1)	527	1,93%	527	1,93%			
2	Tabungan	216.636	216.636	221.466	222.634	(215.010)	1.168	5.998	2,77%	5.998	2,77%			
3	Deposito	18.051	18.051	21.743	21.743	(17.393)	(0)	3.691	20,45%	3.691	20,45%			
	Total	261.987	261.987	271.037	272.204	(258.299)	1.167	10.216	3,90%	10.216	3,90%			
	CASA	243.936	243.936	249.294	250.461	(240.906)	1.167	6.525	2,67%	6.525	2,67%			
	(%) CASA	93,11%	93,11%	91,98%	92,01%									
	FDR	65,95%	65,95%	63,94%	63,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	47.067	47.466	399	6.530	15,95%	6.530	15,95%			
2	Giro ISE	25.599	25.599	26.198	26.326	128	726	2,84%	726	2,84%			
3	Tabungan ISE	15.337	15.337	20.870	21.140	271	5.804	37,84%	5.804	37,84%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	223	223	223	223	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	767	-	-	0	-12	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	775	775	767	-	-	0	-12	-8	-8	8			
	• Local Champion	775	775	767	-	-	0	-12	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	44.377	44.377	43.583	1.525	200	-1.325	78	-794	-794	994	45.248	96,32%	(1.665)
	KUR	40.669	40.669	39.914	1.525	200	-1.325	170	-754	-754	954	40.968	97,43%	(1.054)
	Non KUR	3.709	3.709	3.669	-	-	0	-92	-40	-40	40	4.280	85,72%	(611)
3	PWG	15.862	15.862	16.884	2.498	2.425	-73	2.148	1.022	1.022	1.402	17.148	98,46%	(264)
	Cilem	12.088	12.088	13.234	1.850	1.647	-203	1.794	1.146	1.146	501	13.037	101,51%	197
	Gadai	3.774	3.774	3.650	649	778	130	354	-123	-123	901	4.112	88,78%	(461)
4	CFG	111.779	111.779	112.055	3.218	1.029	-2.189	2.166	276	276	752	113.811	98,46%	(1.756)
	CF 1	50.966	50.966	50.831	1.153	364	-789	440	-135	-135	498	51.394	98,90%	(563)
	Total Griya	38.050	38.050	37.940	379	-	-379	0	-110	-110	110	58.609	98,52%	(865)
	• Total Non Program	37.824	37.824	37.713	379	-	-379	-47	-110	-110	110	3.808	91,39%	(328)
	• Program	226	226	226	-	-	0	-1	0	0	-			
	Oto	12.916	12.916	12.891	774	364	-410	440	-24	-24	388	13.153	98,01%	(262)
	CF 2	60.814	60.814	61.225	2.065	665	-1.400	1.726	411	411	254	62.417	98,09%	(1.192)
	Mitraguna & Others	57.307	57.307	57.744	2.065	665	-1.400	1.757	438	438	227			
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27			
	Total Pembiayaan	172.793	172.793	173.290	7.241	3.653	-3.588	4.380	497	497	3.157			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.767	2.989	1.767	4.017	3.98%	3.98%	9,22%	2.249	2.249	1.028						
	KUR	1.240	2.147	1.240	3.192	3.05%	3.05%	8,00%	1.952	1.952	1.045						
	Non KUR	528	842	528	825	14,23%	14,23%	14,23%	22,49%	297	297	(17)					
3	PWG	233	-	233	568	1,47%	1,47%	3,36%	335	335	568						
	Cilem	233	-	233	563	1,93%	1,93%	4,25%	330	330	563						
	Gadai	-	-	-	5	0,00%	0,00%	0,00%	5	5	5						
4	CFG	1.744	3.583	1.744	2.611	1,56%	1,56%	2,33%	867	867	(972)						
	CF 1	1.268	3.357	1.268	2.166	2,49%	2,49%	4,26%	898	898	(1.191)						
	Total Griya	843	2.936	843	1.549	2,21%	2,21%	4,08%	706	706	(1.387)						
	Oto	425	421	425	617	3,29%	3,29%	4,79%	192	192	196						
	CF 2	476	226	476	445	0,78%	0,78%	0,77%	(31)	(31)	219						
	Mitraguna & Others	476	226	476	445	0,83%	0,83%	0,77%	(31)	(31)	219						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	3.489	3.656	3.489	3.637	2,02%	2,02%	2,10%	148	148	(19)						

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	237.820	237.820	262.061	24.241	
2	Contribution Margin	13.411	13.411	12.808	(603)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,37	3,51	3,49	(0,03)	0,12
CIF Payroll	2.318	2.163	2.492	329	174



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	31.986	24.437	(36.633)	(7.549)	5.991	32,47%	5.991	32,47%			
2	Tabungan	208.885	208.885	203.991	203.998	(209.712)	7	(4.887)	-2,34%	(4.887)	-2,34%			
3	Deposito	44.573	44.573	44.407	44.408	(45.633)	0	(165)	-0,37%	(165)	-0,37%			
	Total	271.904	271.904	280.384	272.843	(291.977)	(7.541)	938	0,35%	938	0,35%			
	CASA	227.331	227.331	235.977	228.435	(246.345)	(7.542)	1.104	0,49%	1.104	0,49%			
	(%) CASA	83,61%	83,61%	84,16%	83,72%									
	FDR	152,80%	152,80%	150,39%	154,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	8.185	7.187	(998)	(112)	-1,53%	(112)	-1,53%				
2	Giro ISE	831	831	918	886	(32)	56	6,69%	56	6,69%				
3	Tabungan ISE	6.469	6.469	7.267	6.301	(966)	(167)	-2,59%	(167)	-2,59%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	159	159	159	159	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.885	-	-	0	-1.050	100	100	(100)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	14.785	14.785	14.885	-	-	0	-1.050	100	100	(100)			
	• Local Champion	11.512	11.512	11.468	-	-	0	-188	-44	-44	44			
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	144	144	(144)			
2	MBG	48.412	48.412	48.191	550	950	400	-1.524	-221	-221	1.171	49.308	97,73%	(1.117)
	KUR	46.075	46.075	45.880	550	950	400	-1.446	-194	-194	1.144	46.348	98,99%	(467)
	Non KUR	2.337	2.337	2.311	-	-	0	-79	-27	-27	27	2.961	78,05%	(650)
3	PWG	35.618	35.618	39.940	6.706	11.640	4.935	2.083	4.322	4.322	7.318	37.290	107,10%	2.649
	Cilem	18.317	18.317	20.965	2.341	3.210	869	1.529	2.647	2.647	563	19.268	108,81%	1.697
	Gadai	17.300	17.300	18.975	4.365	8.430	4.065	1.675	1.675	1.675	6.756	18.022	105,29%	953
4	CFG	316.654	316.654	318.658	7.627	6.123	-1.504	3.665	2.003	2.003	4.119	319.051	99,88%	(393)
	CF 1	153.639	153.639	152.895	1.501	432	-1.069	190	-743	-743	1.175	153.986	99,29%	(1.091)
	Total Griya	137.538	137.538	136.638	948	-	-948	0	-900	-900	900	152.890	100,67%	1.024
	• Total Non Program	31.696	31.696	31.441	948	-	-	-897	-644	-644	644			
	• Program	105.841	105.841	105.197	-	-	0	-897	-644	-644	644			
	Oto	16.101	16.101	16.257	553	432	-121	190	157	157	276	16.326	99,58%	(68)
	CF 2	163.016	163.016	165.762	6.126	5.691	-435	3.475	2.747	2.747	2.944	165.064	100,42%	698
	Mitraguna & Others	151.176	151.176	153.914	6.026	5.591	-435	3.479	2.739	2.739	2.852	152.890	100,67%	1.024
	Pensiun	11.840	11.840	11.848	100	100	0	-4	8	8	92	12.175	97,32%	(326)
	Total Pembiayaan	415.469	415.469	421.673	14.883	18.713	3.830	3.173	6.204	6.204	12.509			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	1.567	1.665	1.567	3.886	3,24%	3,24%	8,06%	2.320	2.320	2.221
	KUR	1.289	1.319	1.289	3.328	2,80%	2,80%	7,25%	2.039	2.039	2.008
	Non KUR	278	346	278	559	11,91%	11,91%	24,18%	281	281	213
3	PWG	4	-	4	507	0,01%	0,01%	1,27%	503	503	507
	Cilem	4	-	4	463	0,02%	0,02%	2,21%	460	460	463
	Gadai	-	-	-	44	0,00%	0,00%	0,23%	44	44	44
4	CFG	16.757	17.721	16.757	23.151	5,29%	5,29%	7,27%	6.394	6.394	5.430
	CF 1	15.777	16.551	15.777	21.465	10,27%	10,27%	14,04%	5.688	5.688	4.914
	Total Griya	15.271	16.112	15.271	20.297	11,10%	11,10%	14,85%	5.026	5.026	4.185
	Oto	506	439	506	1.168	3,14%	3,14%	7,18%	661	661	729
	CF 2	980	1.170	980	1.686	0,60%	0,60%	1,02%	707	707	517
	Mitraguna & Others	980	984	980	1.686	0,65%	0,65%	1,10%	707	707	702
	Pensiun	-	186	-	-	0,00%	0,00%	-	-	-	(186)
	Total Pembiayaan	18.327	19.386	18.327	27.545	4,41%	4,41%	6,53%	9.217	9.217	8.159

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	179	179	179	179	1,21%	1,21%	1,20%	0	0	0
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,20%	0	0	0
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	1.762	2.028	1.762	2.121	3,64%	3,64%	4,40%	360	360	94
	KUR	1.450	1.759	1.450	1.707	3,15%	3,15%	3,72%	257	257	(52)
	Non KUR	312	269	312	414	13,34%	13,34%	17,93%	102	102	146
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	11.240	10.963	11.240	12.853	3,55%	3,55%	4,03%	1.613	1.613	1.889
	CF 1	10.237	10.140	10.237	11.849	6,66%	6,66%	7,75%	1.613	1.613	1.710
	Total Griya	10.237	10.091	10.237	11.849	7,44%	7,44%	8,67%	1.613	1.613	1.759
	Oto	-	49	-	-	0,00%	0,00%	0,00%	-	-	(49)
	CF 2	1.003	824	1.003	1.003	0,62%	0,62%	0,61%	-	-	180
	Mitraguna &										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	54.810	55.109	(51.545)	299	(517)	-0,93%	(517)	-0,93%			
2	Tabungan	265.050	265.050	256.798	256.809	(261.490)	11	(8.242)	-3,11%	(8.242)	-3,11%			
3	Deposito	108.525	108.525	108.940	108.823	(128.999)	(117)	298	0,27%	298	0,27%			
	Total	429.201	429.201	420.548	420.741	(442.035)	193	(8.461)	-1,97%	(8.461)	-1,97%			
	CASA	320.676	320.676	311.608	311.918	(313.035)	310	(8.758)	-2,73%	(8.758)	-2,73%			
	(%) CASA	74,71%	74,71%	74,10%	74,14%									
	FDR	131,19%	131,19%	135,24%	135,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	61.095	61.095	65.735	66.437		702	5.342	8,74%	5.342	8,74%			
2	Giro ISE	35.398	35.398	38.014	38.400		385	3.002	8,48%	3.002	8,48%			
3	Tabungan ISE	12.777	12.777	14.800	15.117		316	2.340	18,31%	2.340	18,31%			
4	Deposito ISE	12.920	12.920	12.920	12.920		0	0	0,00%	0	0,00%			
5	CIF ISE	215	215	215	215		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	254.998	254.998	253.309	-	-	0	-3.197	-1.689	-1.689	1.689	0	0,00%		
	Linkage	238.931	238.931	238.033	-	-	-	-	-1.269	-898	-898	898			
	Non-Linkage	16.067	16.067	15.276	-	-	0	-1.928	-791	-791	791				
	• Local Champion	13.484	13.484	13.476	-	-	0	-341	-8	-8	8				
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783				
2	MBG	20.765	20.765	20.858	435	510	75	305	93	93	417	20.358	102,46%	500	
	KUR	20.063	20.063	20.162	435	510	75	318	98	98	412	20.218	99,72%	(56)	
	Non KUR	702	702	696	-	-	0	-13	-6	-6	6	140	496,44%		
3	PWG	35.608	35.608	38.603	5.283	9.853	4.569	2.853	2.995	2.995	6.858	36.775	104,97%	1.828	
	Cilem	21.358	21.358	23.463	2.558	2.951	393	2.817	2.105	2.105	847	21.894	107,17%	1.569	
	Gadai	14.250	14.250	15.140	2.725	6.902	4.177	36	890	890	6.011	14.882	101,74%	258	
4	CFG	251.678	251.678	255.985	9.059	8.147	-912	4.707	4.307	4.307	3.840	253.124	101,13%	2.861	
	CF 1	25.008	25.008	27.267	1.600	2.600	1.000	-232	2.259	2.259	341	25.512	106,88%	1.755	
	Total Griya	20.858	20.858	23.294	1.600	2.600	1.000	0	2.436	2.436	164	21.162	110,07%	2.132	
1	• Total Non Program	20.858	20.858	23.294	1.600	2.600	1.000	2.219	2.436	2.436	164				
	• 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	228.718	7.459	5.547	-1.912	4.938	2.048	2.048	3.499	227.612	100,49%	1.106	
	Mitraguna & Others	190.470	190.470	192.849	6.731	4.967	-1.764	4.506	2.378	2.378	2.589	191.209	100,86%	1.640	
	Pensiun	36.200	36.200	35.869	728	580	-148	432	-331	-331	911	36.403	98,53%	(534)	
	Total Pembiayaan	563.050	563.050	568.755	14.777	18.510	3.732	4.668	5.706	5.706	12.804				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	99	99	0,00%	0,00%	0,04%	99	99	99	99			
	Linkage	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	99	99	0,00%	0,00%	0,65%	99	99	99	99			
	Value Chain	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	8	61	8	720	720	0,04%	0,04%	3,45%	712	712	659	659			
	KUR	8	61	8	720	720	0,04%	0,04%	3,57%	712	712	659	659			
	Non KUR	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	45	-	45	1.514	1.514	0,13%	0,13%	3,92%	1.469	1.469	1.514	1.514			
	Cilem	45	-	45	1.053	1.053	0,21%	0,21%	4,49%	1.007	1.007	1.053	1.053			
	Gadai	-	-	-	461	461	0,00%	0,00%	3,05%	461	461	461	461			
4	CFG	3.291	4.421	3.291	6.315	6.315	1,31%	1,31%	2,47%	3.024	3.024	1.894	1.894			
	CF 1	39	143	39	499	499	0,16%	0,16%	1,83%	460	460	356	356			
	Total Griya	39	40	39	146	146	0,19%	0,19%	0,63%	107	107	105	105			
	Oto	-	102	-	353	353	0,00%	0,00%	8,88%	353	353	251	251			
	CF 2	3.252	4.278	3.252	5.816	5.816	1,43%	1,43%	2,54%	2.564	2.564	1.538	1.538			
	Mitraguna & Others	2.813	3.836	2.813	5.381	5.381	1,48%	1,48%	2,79%	2.568	2.568	1.546	1.546			
	Pensiun	-	443	-	435	435	1,21%	1,21%	0,00%	(3)	(3)	(7)	(7)			
	Total Pembiayaan	4.625	4.752	4.625	4.338	4.338	0,82%	0,82%	0,76%	(287)	(287)	(414)	(414)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	99	0,00%	0,00%	0,04%	99	-	-	-			
	Linkage	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	99	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	182	186	182	182	182	0,88%	0,88%	0,87%	182	-	-	(4)			
	KUR	182	186	182	182	182	0,91%	0,91%	0,9							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	522.495	521.702	(502.282)	(794)	(134.624)	-20,51%	(134.624)	-20,51%			
2	Tabungan	608.195	608.195	589.456	585.881	(612.606)	(3.575)	(22.314)	-3,67%	(22.314)	-3,67%			
3	Deposito	252.445	252.445	253.745	253.593	(230.344)	(152)	1.148	0,45%	1.148	0,45%			
	Total	1.516.965	1.516.965	1.365.697	1.361.175	(1.345.232)	(4.521)	(155.790)	-10,27%	(155.790)	-10,27%			
	CASA	1.264.520	1.264.520	1.111.951	1.107.582	(1.114.888)	(4.369)	(156.938)	-12,41%	(156.938)	-12,41%			
	(%) CASA	83,36%	83,36%	81,42%	81,37%									
	FDR	60,82%	60,82%	66,76%	66,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	46.596	46.596	48.901	47.268	(1.633)	673	1,44%	673	1,44%			
2	Giro ISE	26.836	26.836	29.058	27.529	(1.529)	693	2,58%	693	2,58%			
3	Tabungan ISE	17.698	17.698	17.782	17.678	(104)	(20)	-0,11%	(20)	-0,11%			
4	Deposito ISE	2.061	2.061	2.061	2.061	0	0	0,00%	0	0,00%			
5	CIF ISE	177	177	177	177	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	578.076	578.076	563.756	190	180	-10	-8.417	-14.320	-14.320	14.500	0	0,00%	
	Linkage	447.123	447.123	445.833	-	-	-	-3.452	-1.290	-1.290	1.290			
	Non-Linkage	130.953	130.953	117.923	190	180	-10	-4.965	-13.030	-13.030	13.210			
	• Local Champion	84.867	84.867	73.710	-	-	0	-5.216	-11.157	-11.157	11.157			
	• Value Chain	46.086	46.086	44.214	190	180	(10)	251	-1.872	-1.872	2.052			
2	MBG	17.453	17.453	17.007	600	-	-600	451	-446	-446	446	17.550	96,90%	(543)
	KUR	17.090	17.090	16.650	600	-	-600	358	-440	-440	440	17.169	96,98%	(519)
	Non KUR	364	364	357	-	-	0	93	-7	-7	7	382	93,59%	(24)
3	PWG	72.709	72.709	77.609	10.140	15.641	5.501	2.902	4.900	4.900	10.741	74.643	103,97%	2.965
	Cilem	34.043	34.043	37.360	2.607	4.352	1.745	2.845	3.317	3.317	1.035	34.982	106,80%	2.378
	Gadai	38.666	38.666	40.249	7.533	11.289	3.756	57	1.583	1.583	9.707	39.662	101,48%	587
4	CFG	254.415	254.415	253.413	6.874	2.905	-3.970	2.899	-1.002	-1.002	3.907	258.231	98,13%	(4.818)
	CF 1	57.156	57.156	56.782	1.728	278	-1.451	-19	-374	-374	651	57.500	98,75%	(718)
	Total Griya	44.842	44.842	44.713	1.450	170	-1.280	0	-129	-129	299	44.993	99,38%	(280)
4	• Total Non Program	44.842	44.842	44.713	1.450	170	-1.280	1.221	-129	-129	299			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	12.314	12.314	12.069	278	108	-171	-19	-245	-245	352	12.507	96,49%	(439)
	CF 2	197.260	197.260	196.631	5.146	2.627	-2.519	2.918	-629	-629	3.256	200.731	97,96%	(4.099)
	Mitraguna & Others	164.992	164.992	164.168	4.738	2.115	-2.623	2.988	-824	-824	2.939	168.188	97,61%	(4.019)
	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	911.785	17.804	18.726	921	-2.164	-10.868	-10.868	29.594			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	2.637	0,00%	0,00%	0,47%	2.637	2.637	2.637					
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	2.637	0,00%	0,00%	2,24%	2.637	2.637	2.637					
2	MBG	-	-	-	-	326	0,00%	0,00%	1,92%	326	326	326					
	KUR	-	-	-	-	272	0,00%	0,00%	1,64%	272	272	272					
	Non KUR	-	-	-	-	53	0,00%	0,00%	14,97%	53	53	53					
3	PWG	8	-	8	1.274	0,01%	0,01%	1,64%	1.266	1.266	1.274						
	Cilem	8	-	8	555	0,02%	0,02%	1,49%	548	548	555						
	Gadai	-	-	-	718	0,00%	0,00%	1,78%	718	718	718						
4	CFG	1.884	3.338	3.798	3.760	1,49%	1,49%	1,48%	(38)	(38)	422						
	CF 1	-	-	-	423	0,00%	0,00%	0,74%	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%	2,03%	(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	Growth (Mtd)			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	1.415.515	1.415.515	1.522.688	107.173			2,88	3,37	3,35	(0,02)
2	Contribution Margin	81.475	81.475	73.335	(8.140)	10,0%		2.678	2.366	2.753	387



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	32.676	32.676	32.286	33.017	(28.462)	731	340	1,04%	340	1,04%			
2	Tabungan	352.883	352.883	344.804	345.342	(335.697)	538	(7.541)	-2,14%	(7.541)	-2,14%			
3	Deposito	70.766	70.766	72.961	73.041	(68.089)	80	2.275	3,22%	2.275	3,22%			
	Total	456.325	456.325	450.051	451.400	(432.249)	1.349	(4.925)	-1,08%	(4.925)	-1,08%			
	CASA	385.560	385.560	377.090	378.359	(364.159)	1.269	(7.201)	-1,87%	(7.201)	-1,87%			
	(%) CASA	84,49%	84,49%	83,79%	83,82%									
	FDR	88,07%	88,07%	89,47%	89,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	48.433	48.433	48.762	48.424	(38)	152	345	3,84%	345	3,84%			
2	Giro ISE	8.986	8.986	9.180	9.332	(490)	0	0	0,00%	0	0,00%			
3	Tabungan ISE	39.446	39.446	39.582	39.092		0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-									
5	CIF ISE	208	208	208	208		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.737	-	-	0	-842	-373	-373	373	0	0,00%	
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298			
	Non-Linkage	23.776	23.776	23.701	-	-	0	-551	-75	-75	75			
	• Local Champion	21.084	21.084	21.024	-	-	0	-535	-60	-60	60			
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15			
2	MBG	31.249	31.249	30.762	1.800	500	-1.300	1.166	-486	-486	986	31.208	98,57%	(446)
	KUR	30.056	30.056	29.588	1.800	500	-1.300	1.197	-467	-467	967	30.206	97,96%	(618)
	Non KUR	1.193	1.193	1.174	-	-	0	-31	-19	-19	19	1.002	117,11%	
3	PWG	23.238	23.238	26.657	3.251	6.778	3.527	1.976	3.419	3.419	3.359	24.753	107,69%	1.904
	Cilem	14.162	14.162	16.031	985	2.219	1.234	780	1.869	1.869	351	15.052	106,50%	978
	Gadai	9.076	9.076	10.626	2.266	4.559	2.293	1.196	1.550	1.550	3.008	9.701	109,54%	926
4	CFG	295.289	295.289	293.499	7.888	2.965	-4.923	3.166	-1.791	-1.791	4.756	297.492	98,66%	(3.993)
	CF 1	167.918	167.918	166.268	5.159	575	-4.584	-72	-1.650	-1.650	2.225	168.281	98,80%	(2.014)
	Total Griya	144.391	144.391	143.043	4.813	182	-4.631	0	-1.349	-1.349	1.531	144.473	99,01%	(1.431)
4	• Total Non Program	144.391	144.391	143.043	4.813	182	-4.631	1.339	-1.349	-1.349	1.531			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	23.225	347	393	46	-72	-301	-301	694	23.808	97,55%	(583)
	CF 2	127.372	127.372	127.231	2.729	2.390	-339	3.239	-141	-141	2.531	129.210	98,47%	(1.979)
	Mitraguna & Others	122.078	122.078	121.982	2.679	2.390	-289	3.234	-96	-96	2.486	123.761	98,56%	(1.779)
	Pensiun	5.294	5.294	5.249	50	-	-50	5	-45	-45	45	5.449	96,33%	(200)
	Total Pembiayaan	401.886	401.886	402.655	12.939	10.243	-2.697	5.466	769	769	9.474			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.123	1.419	1.123	1.893	3.59%	3.59%	3.59%	6,15%	770	770	473				
	KUR	832	1.263	832	1.755	2,77%	2,77%	2,77%	5,93%	923	923	492				
	Non KUR	291	156	291	137	24,36%	24,36%	24,36%	11,70%	(153)	(153)	(19)				
3	PWG	37	-	37	831	0,16%	0,16%	0,16%	3,12%	794	794	831				
	Cilem	37	-	37	480	0,26%	0,26%	0,26%	3,00%	443	443	480				
	Gadai	-	-	-	351	0,00%	0,00%	0,00%	3,30%	351	351	351				
4	CFG	3.240	2.895	3.240	7.375	1,10%	1,10%	1,10%	2,51%	4.135	4.135	4.480				
	CF 1	2.408	2.084	2.408	5.520	1,43%	1,43%	1,43%	3,32%	3.112	3.112	3.437				
	Total Griya	1.257	1.079	1.257	3.423	0,87%	0,87%	0,87%	2,39%	2.166	2.166	2.344				
	Oto	1.151	1.004	1.151	2.097	4,89%	4,89%	4,89%	9,03%	946	946	1.093				
	CF 2	831	812	831	1.855	0,65%	0,65%	0,65%	1,46%	1.023	1.023	1.043				
	Mitraguna & Others	831	812	831	1.855	0,68%	0,68%	0,68%	1,52%	1.023	1.023	1.043				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	5.171	7.533	5.171	5.899	1,29%	1,29%	1,29%	1,47%	728	728	(1.634)				

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 (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	111	97	(69)	(14)	16	19,25%	16	19,25%			
2	Tabungan	167.984	167.984	159.039	159.621	(164.349)	582	(8.363)	-4,98%	(8.363)	-4,98%			
3	Deposito	22.146	22.146	21.774	21.774	(21.051)	0	(372)	-1,68%	(372)	-1,68%			
	Total	190.211	190.211	180.924	181.492	(185.469)	568	(8.719)	-4,58%	(8.719)	-4,58%			
	CASA	168.065	168.065	159.150	159.718	(164.418)	568	(8.347)	-4,97%	(8.347)	-4,97%			
	(%) CASA	88,36%	88,36%	87,97%	88,00%									
	FDR	121,89%	121,89%	126,77%	126,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.752	1.753		2	4	0,25%	4	0,25%			
2	Giro ISE	0	0	0	0		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.749	1.749	1.751	1.753		2	4	0,25%	4	0,25%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	92	92	92	92		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	• Local Champion	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.957	60.957	59.758	2.500	475	-2.025	1.368	-1.198	-1.198	1.673	61.002	97,96%	(1.244)
	KUR	59.683	59.683	58.509	2.500	475	-2.025	1.398	-1.174	-1.174	1.649	59.990	97,53%	(1.481)
	Non KUR	1.274	1.274	1.249	-	-	0	-31	-24	-24	24	1.012	123,42%	
3	PWG	8.442	8.442	9.575	909	1.223	314	598	1.133	1.133	90	9.636	99,37%	(61)
	Cilem	8.442	8.442	9.575	909	1.223	314	598	1.133	1.133	90	9.388	101,99%	187
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	158.185	1.937	110	-1.827	1.685	-2.413	-2.413	2.523	161.619	97,88%	(3.433)
	CF 1	18.759	18.759	18.412	557	-	-557	393	-347	-347	347	18.994	96,94%	(581)
	Total Griya	3.744	3.744	3.726	-	0	0	-18	-18	-18	18	3.778	98,62%	(52)
	• Total Non Program	3.434	3.434	3.418	-	0	-39	-16	-16	-16	16			
	• 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	139.773	1.380	110	-1.270	1.292	-2.067	-2.067	2.177	142.625	98,00%	(2.852)
	Mitraguna & Others	138.082	138.082	136.033	1.380	110	-1.270	1.314	-2.049	-2.049	2.159	138.773	98,03%	(2.740)
	Pensiun	3.758	3.758	3.740	-	0	-23	-18	-18	-18	18	3.852	97,10%	(112)
	Total Pembiayaan	231.840	231.840	229.359	5.345	1.808	-3.538	3.635	-2.480	-2.480	4.288			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	598	598	0,00%	0,00%	32,46%	598	598	598				
	Linkage	-	-	-	-	598	0,00%	0,00%	0,00%	598	598	598				
	Local Champion	-	-	-	598	598	0,00%	0,00%	32,46%	598	598	598				
	Value Chain	-	-	-	-	598	0,00%	0,00%	0,00%	598	598	598				
2	MBG	70	113	70	2.553	2.553	0,11%	0,11%	4,27%	2.483	2.483	2.441				
	KUR	70	113	70	2.507	2.507	0,12%	0,12%	4,29%	2.437	2.437	2.395				
	Non KUR	-	-	-	46	46	0,00%	0,00%	3,68%	46	46	46				
3	PWG	-	-	-	82	82	0,00%	0,00%	0,00%	82	82	82				
	Cilem	-	-	-	82	82	0,00%	0,00%	0,00%	82	82	82				
	Gadai	-	-	-	-	82	0,00%	0,00%	0,00%	82	82	82				
4	CFG	2.008	2.173	2.008	1.468	1.468	1,25%	1,25%	0,93%	(540)	(540)	(705)				
	CF 1	423	376	423	838	838	2,25%	2,25%	4,55%	416	416	462				
	Total Griya	107	109	107	237	237	2,86%	2,86%	6,35%	130	130	128				
	Oto	315	267	315	602	602	2,10%	2,10%	4,10%	286	286	334				
	CF 2	1.585	1.797	1.585	629	629	1,12%	1,12%	0,45%	(956)	(956)	(1.167)				
	Mitraguna & Others	1.585	1.797	1.585	629	629	1,15%	0,81%	0,46%	(956)	(956)	(1.167)				
	Pensiun	-	-	-	-	629	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	2.265	2.126	2.265	3.518	3.518	0,98%	0,98%	1,53%	1.253	1.253	1.393				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	750	750	750	750	750	40,72%	40,72%	40,75%	0	0	-	-			
	Linkage	-	-	-	-	750	0,00%	0,00%	0,00%	0	0	-	-			
	Non-Linkage	750	750	750	750	750	40,72%	40,72%	40,75%	0	0	-	-			
	Value Chain	-	-	-	-	750	0,00%	0,00%	0,00%	0	0	-	-			
2	MBG	56	58	56	55	55	0,09%	0,09%	0,09%	(1)	(1)	(3)				
	KUR	-	-	-	-	55	0,00%	0,00%	0,00%	0	0	-	-			
	Non KUR	56	58	56	55	55	4,43%	4,43%	4,43%	(1)	(1)	(3)				
3	PWG	-	-	-	-	55	0,00%	0,00%	0,00%	0	0	-	-			
	Cilem	-	-	-	-	55	0,00%	0,00%	0,00%	0	0	-	-			
	Gadai	-	-	-	-	55	0,00%	0,00%	0,00%	0	0	-	-			
4	CFG	1.458														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.017	4.020	(2.223)	3	1.920	91,45%	1.920	91,45%			
2	Tabungan	103.033	103.033	99.238	98.027	(97.428)	(1.211)	(5.006)	-4,86%	(5.006)	-4,86%			
3	Deposito	40.693	40.693	41.283	41.283	(41.842)	0	590	1,45%	590	1,45%			
	Total	145.825	145.825	144.537	143.330	(141.493)	(1.208)	(2.496)	-1,71%	(2.496)	-1,71%			
	CASA	105.133	105.133	103.254	102.047	(99.652)	(1.208)	(3.086)	-2,94%	(3.086)	-2,94%			
	(%) CASA	72,09%	72,09%	71,44%	71,20%									
	FDR	64,28%	64,28%	65,26%	65,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.304	2.304	4.209	4.209	(0)	1.905	82,68%	1.905	82,68%				
2	Giro ISE	1.856	1.856	3.804	3.803	(0)	1.948	104,95%	1.948	104,95%				
3	Tabungan ISE	448	448	406	406	0	(43)	-9,52%	(43)	-9,52%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	99	99	99	99	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	26.618	26.618	26.285	870	300	-570	429	-333	-333	633	26.794	98,10%	(508)
	KUR	26.099	26.099	25.774	870	300	-570	446	-326	-326	626	26.224	98,28%	(450)
	Non KUR	519	519	512	-	-	0	-17	-7	-7	7	570	89,77%	(58)
3	PWG	7.473	7.473	8.284	1.066	1.047	-19	879	811	811	236	8.279	100,06%	5
	Cilem	7.473	7.473	8.284	1.066	1.047	-19	879	811	811	236	8.279	100,06%	5
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	59.647	59.647	59.753	2.400	1.305	-1.095	2.765	106	106	1.199	61.751	96,76%	(1.998)
	CF 1	6.684	6.684	6.617	242	-	-242	413	67	67	67	6.824	96,97%	(207)
	Total Griya	348	348	346	-	-	0	0	-2	-2	2	368	93,94%	(22)
	• Total Non Program	348	348	346	-	-	0	0	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.271	242	-	-242	413	65	65	65	6.455	97,14%	(184)
	CF 2	52.963	52.963	53.136	2.158	1.305	-853	2.352	174	174	1.131	54.928	96,74%	(1.792)
	Mitraguna & Others	43.218	43.218	43.157	2.158	950	-1.208	2.423	61	61	1.011	44.958	95,99%	(1.802)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	94.323	4.336	2.652	-1.684	4.073	585	585	2.067			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	2.036	1,10%	1,10%	7,75%	1.745	1.745	1.822					
	KUR	241	215	241	1.900	0,92%	0,92%	7,37%	1.659	1.659	1.685					
	Non KUR	51	-	51	136	9,81%	9,81%	26,67%	86	86	136					
3	PWG	2	-	2	106	0,03%	0,03%	1,28%	104	104	106					
	Cilem	2	-	2	106	0,03%	0,03%	1,28%	104	104	106					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	724	198	724	2.863	1,21%	1,21%	4,79%	2.138	2.138	2.279					
	CF 1	299	301	299	650	4,47%	4,47%	9,82%	351	351	349					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	299	301	299	650	4,72%	4,72%	10,36%	351	351	349					
	CF 2	425	283	425	2.213	0,80%	0,80%	4,16%	1.787	1.787	1.930					
	Mitraguna & Others	348	203	348	2.137	0,80%	0,80%	4,95%	1.789	1.789	1.934					
	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				
2	Contribution Margin	6.308	6.308	6.614	306	-4,9%			

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 (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	45.413	44.318	(47.125)	(1.095)	(1.573)	-3,43%	(1.573)	-3,43%			
2	Tabungan	156.974	156.974	151.908	153.384	(153.880)	1.476	(3.589)	-2,29%	(3.589)	-2,29%			
3	Deposito	26.423	26.423	26.415	26.515	(26.589)	100	91	0,35%	91	0,35%			
	Total	229.288	229.288	223.736	224.217	(227.593)	481	(5.071)	-2,21%	(5.071)	-2,21%			
	CASA	202.864	202.864	197.321	197.702	(201.005)	381	(5.162)	-2,54%	(5.162)	-2,54%			
	(%) CASA	88,48%	88,48%	88,19%	88,17%									
	FDR	89,99%	89,99%	92,73%	92,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.350	14.350	14.540	14.530	(10)	180	1,25%	180	1,25%				
2	Giro ISE	222	222	222	226	3	4	1,72%	4	1,72%				
3	Tabungan ISE	12.328	12.328	12.518	12.504	(14)	176	1,43%	176	1,43%				
4	Deposito ISE	1.800	1.800	1.800	1.800	0	0	0,00%	0	0,00%				
5	CIF ISE	142	142	142	142	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	36.883	36.883	36.570	1.775	450	-1.325	660	-313	-313	763	36.980	98,89%	(411)
	KUR	36.001	36.001	35.708	1.775	450	-1.325	691	-293	-293	743	36.223	98,58%	(515)
	Non KUR	882	882	862	-	-	0	-31	-20	-20	20	757	113,79%	
3	PWG	20.756	20.756	22.872	2.527	3.720	1.192	1.781	2.116	2.116	1.603	21.831	104,77%	1.041
	Cilem	16.839	16.839	19.163	2.030	2.856	825	1.722	2.324	2.324	531	17.570	109,07%	1.593
	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	148.036	1.932	2.700	768	1.474	-651	-651	3.351	150.535	98,34%	(2.499)
	CF 1	21.391	21.391	21.424	1.150	250	-900	-198	33	33	217	21.642	98,99%	(218)
	Total Griya	16.290	16.290	16.490	1.150	250	-900	0	200	200	50	16.365	100,76%	125
4	• Total Non Program	16.117	16.117	16.318	990	250	-740	916	201	201	49			
	• Program	173	173	173	160	-	-160	173	-1	-1	1	5.276	93,50%	(343)
	Oto	5.101	5.101	4.933	-	-	0	-198	-167	-167	167	128.893	98,23%	(2.281)
	CF 2	127.296	127.296	126.612	782	2.450	1.668	1.672	-683	-683	3.133	86.539	97,97%	(1.753)
	Mitraguna & Others	85.341	85.341	84.787	690	1.920	1.230	1.869	-554	-554	2.474	42.354	98,75%	(528)
	Pensiun	41.955	41.955	41.826	92	530	438	-197	-129	-129	659			
	Total Pembiayaan	206.326	206.326	207.478	6.234	6.870	635	3.915	1.152	1.152	5.718			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26					%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	26	32	26	2.206	0,07%	0,07%	6,03%	2.180	2.180	2.174			
	KUR	26	32	26	2.009	0,07%	0,07%	5,63%	1.984	1.984	1.978			
	Non KUR	-	-	-	196	0,00%	0,00%	22,78%	196	196	196			
3	PWG	29	-	29	1.214	0,14%	0,14%	5,31%	1.186	1.186	1.214			
	Cilem	29	-	29	1.214	0,17%	0,17%	6,34%	1.186	1.186	1.214			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.103	812	1.103	1.838	0,74%	0,74%	1,24%	735	735	1.026			
	CF 1	-	-	-	290	0,00%	0,00%	1,36%	290	290	290			
	Total Griya	-	-	-	159	0,00%	0,00%	0,97%	159	159	159			
	Oto	-	-	-	131	0,00%	0,00%	2,65%	131	131	131			
	CF 2	1.103	812	1.103	1.548	0,87%	0,87%	1,22%	445	445	736			
	Mitraguna & Others	702	492	702	1.279	0,82%	0,82%	1,51%	577	577	787			
	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%	0,86%	326	326	(33)			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Dec-24	Dec-25
1	Asset (Retail) T	185.470	185.470	231.440	45.970			2,99	3,09	3,09
2	Contribution Margin	9.852	9.852	10.134	282	-2,9%		(0,00)	(0,00)	0,10

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	286	314	(137)	28	173	123,41%	173	123,41%			
2	Tabungan	109.570	109.570	102.469	103.517	(106.823)	1.048	(6.053)	-5,52%	(6.053)	-5,52%			
3	Deposito	24.529	24.529	24.921	24.922	(24.802)	0	392	1,60%	392	1,60%			
	Total	134.239	134.239	127.676	128.752	(131.762)	1.076	(5.487)	-4,09%	(5.487)	-4,09%			
	CASA	109.710	109.710	102.754	103.831	(106.960)	1.076	(5.879)	-5,36%	(5.879)	-5,36%			
	(%) CASA	81,73%	81,73%	80,48%	80,64%									
	FDR	143,65%	143,65%	151,91%	150,64%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	22.593	22.593	22.622	750	700	-50	271	29	29	671	22.562	100,26%	60
	KUR	21.495	21.495	21.551	750	700	-50	317	56	56	644	21.652	99,53%	(101)
	Non KUR	1.098	1.098	1.071	-	-	0	-46	-27	-27	27	911	117,62%	
3	PWG	7.428	7.428	8.097	365	835	470	123	669	669	166	8.324	97,27%	(227)
	Cilem	7.428	7.428	8.097	365	835	470	123	669	669	166	8.324	97,27%	(227)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	162.807	162.807	163.231	4.602	3.386	-1.216	2.369	424	424	2.962	165.246	98,78%	(2015)
	CF 1	7.785	7.785	7.617	-	-	0	-563	-168	-168	168	7.946	95,86%	(329)
	Total Griya	1.713	1.713	1.701	-	-	0	0	-12	-12	12	1.749	97,25%	(48)
4	• Total Non Program	1.713	1.713	1.701	-	-	0	0	0	0	-			
	• 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	155.614	4.602	3.386	-1.216	2.932	592	592	2.794	157.300	98,93%	(1.686)
	Mitraguna & Others	87.772	87.772	88.835	3.477	3.020	-457	2.778	1.062	1.062	1.958	89.681	99,06%	(846)
	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	193.950	5.717	4.921	-796	2.763	1.122	1.122	3.798			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	185	469	185	2.146	0,82%	0,82%	0,94%	1.962	1.962	1.677					
	KUR	185	469	185	2.086	0,86%	0,86%	0,96%	1.902	1.902	1.617					
	Non KUR	-	-	-	60	0,00%	0,00%	0,00%	5,61%	60	60	60				
3	PWG	58	-	58	235	0,78%	0,78%	0,78%	2,90%	177	177	235				
	Cilem	58	-	58	235	0,78%	0,78%	0,78%	2,90%	177	177	235				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	372	-	372	2.194	0,23%	0,23%	0,23%	1.822	1.822	2.194					
	CF 1	-	-	-	231	0,00%	0,00%	0,00%	3,03%	231	231	231				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	3,90%	231	231	231				
	CF 2	37	38	37	37	0,02%	0,02%	0,02%	0,02%	-	-	(0)				
	Mitraguna & Others	37	38	37	37	0,04%	0,04%	0,04%	0,04%	-	-	(0)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	528	477	528	519	0,27%	0,27%	0,27%	(9)	(9)	42					

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	165.916	165.916	199.066	33.150	
2	Contribution Margin	7.913	7.913	10.372	2.459	-31,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,64	2,91	3,01	0,09	0,36
CIF Payroll	1.091	1.455	1.618	163	527



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	351.418	352.520	(600.371)	1.102	2.251	0,64%	2.251	0,64%			
2	Tabungan	225.594	225.594	221.624	221.296	(219.924)	(328)	(4.298)	-1,91%	(4.298)	-1,91%			
3	Deposito	87.919	87.919	86.538	86.531	(88.384)	(6)	(1.387)	-1,58%	(1.387)	-1,58%			
	Total	663.781	663.781	659.579	660.347	(908.679)	767	(3.435)	-0,52%	(3.435)	-0,52%			
	CASA	575.862	575.862	573.042	573.815	(820.295)	774	(2.047)	-0,36%	(2.047)	-0,36%			
	(%) CASA	86,75%	86,75%	86,88%	86,90%									
	FDR	27,59%	27,59%	27,89%	27,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	22.781	22.881		100	2.324	11,31%	2.324	11,31%			
2	Giro ISE	36	36	29	21		(9)	(15)	-42,11%	(15)	-42,11%			
3	Tabungan ISE	18.921	18.921	21.152	21.260		109	2.339	12,36%	2.339	12,36%			
4	Deposito ISE	1.600	1.600	1.600	1.600		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Local Champion	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.523	60.523	59.345	2.151	600	-1.551	321	-1.177	-1.177	1.777	60.131	98,69%	(786)
	KUR	57.137	57.137	56.041	1.900	600	-1.300	191	-1.096	-1.096	1.696	57.478	97,50%	(1.437)
	Non KUR	3.386	3.386	3.304	251	-	-251	130	-82	-82	82	2.653	124,54%	
3	PWG	21.916	21.916	23.998	1.654	2.477	823	714	2.081	2.081	396	22.283	107,70%	1.715
	Cilem	21.916	21.916	23.998	1.654	2.477	823	714	2.081	2.081	396	22.283	107,70%	1.715
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	99.543	99.543	99.482	2.645	1.407	-1.237	1.759	-61	-61	1.468	100.919	98,58%	(1.437)
	CF 1	45.423	45.423	45.066	1.514	275	-1.238	1.238	-358	-358	633	45.699	98,61%	(633)
	Total Griya	22.015	22.015	21.834	158	-	-158	0	-181	-181	181	22.097	98,81%	(263)
	• Total Non Program	17.189	17.189	17.030	-	-	0	-186	-159	-159	159			
	• Program	4.827	4.827	4.804	158	-	-158	131	-23	-23	23			
	Oto	23.408	23.408	23.232	1.356	275	-1.081	1.238	-176	-176	452	23.602	98,43%	(370)
	CF 2	54.119	54.119	54.416	1.131	1.132	1	521	297	297	835	55.220	98,54%	(804)
	Mitraguna & Others	52.990	52.990	53.164	1.131	992	-139	577	174	174	818	53.910	98,62%	(746)
	Pensiun	1.129	1.129	1.252	-	140	140	-56	123	123	17	1.311	95,56%	(58)
	Total Pembiayaan	183.110	183.110	183.953	6.450	4.485	-1.965	2.752	843	843	3.641			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				% Relatif	MtD	YtD	MtM	%	Penc.
1	SME	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	860	177	3.617	0,29%	0,29%	6,09%	3.440	3.440	2.757			
	KUR	177	764	177	3.334	0,31%	0,31%	5,95%	3.158	3.158	2.570			
	Non KUR	-	95	-	282	0,00%	0,00%	8,55%	282	282	187			
3	PWG	-	-	-	266	0,00%	0,00%	1,11%	266	266	266			
	Cilem	-	-	-	266	0,00%	0,00%	1,11%	266	266	266			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.334	1.453	1.334	3.245	1,34%	1,34%	3,26%	1.911	1.911	1.792			
	CF 1	1.156	1.453	1.156	3.067	2,54%	2,54%	6,81%	1.911	1.911	1.614			
	Total Griya	615	696	615	960	2,79%	2,79%	4,40%	345	345	264			
	Oto	540	757	540	2.107	2,31%	2,31%	9,07%	1.567	1.567	1.350			
	CF 2	178	-	178	178	0,33%	0,33%	0,33%	-	-	178			
	Mitraguna & Others	178	-	178	178	0,34%	0,34%	0,34%	-	-	178			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.729	1,44%	1,44%	1,48%	101	101	657			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				% Relatif	MtD	YtD	MtM	%	Penc.
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	652	74	652	652	1,08%	1,08%	1,10%	-	-	-	578		
	KUR	562	74	562	562	0,98%	0,98%	1,00%	-	-	-	488		
	Non KUR	90	-	90	90	2,66%	2,66%	2,73%	-	-	-	90		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.976	1.998	1.976	2.077	1,99%	1,99%	2,09%	101	101	80			
	CF 1	989	1.003	989	1.090									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	455	463	(335)	8	0	0,10%	0	0,10%			
2	Tabungan	97.563	97.563	92.392	92.209	(94.353)	(183)	(5.354)	-5,49%	(5.354)	-5,49%			
3	Deposito	24.097	24.097	24.908	24.908	(24.085)	0	811	3,37%	811	3,37%			
	Total	122.122	122.122	117.755	117.580	(118.773)	(175)	(4.543)	-3,72%	(4.543)	-3,72%			
	CASA	98.026	98.026	92.847	92.672	(94.689)	(175)	(5.354)	-5,46%	(5.354)	-5,46%			
	(%) CASA	80,27%	80,27%	78,85%	78,82%									
	FDR	171,70%	171,70%	177,28%	177,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.724	1.724	1.364	1.391		27	(333)	-19,32%	(333)	-19,32%			
2	Giro ISE	46	46	82	107		25	60	130,21%	60	130,21%			
3	Tabungan ISE	1.677	1.677	1.282	1.284		2	(393)	-23,45%	(393)	-23,45%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	71	71	71	71		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	59.708	1.370	370	-1.000	58	-1.249	-1.249	1.619	63.016	94,75%	(3.309)
	KUR	57.384	57.384	56.242	1.370	370	-1.000	229	-1.142	-1.142	1.512	57.683	97,50%	(1.441)
	Non KUR	3.573	3.573	3.466	-	-	0	-171	-107	-107	107	5.334	64,98%	(1.868)
3	PWG	13.174	13.174	13.728	1.222	913	-309	705	554	554	359	13.779	99,63%	(52)
	Cilem	13.174	13.174	13.728	1.222	913	-309	705	554	554	359	13.779	99,63%	(52)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	135.548	135.548	135.326	2.254	414	-1.840	812	-222	-222	636	136.439	99,18%	(1.113)
	CF 1	31.143	31.143	31.117	214	280	66	827	-26	-26	306	31.253	99,57%	(136)
	Total Griya	15.973	15.973	16.223	115	280	165	0	250	250	30	16.021	101,26%	202
	• Total Non Program	15.973	15.973	16.223	115	280	165	-32	250	250	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	14.894	99	-	-99	827	-275	-275	275	15.232	97,78%	(338)
	CF 2	104.406	104.406	104.209	2.040	134	-1.906	-15	-196	-196	330	105.186	99,07%	(977)
	Mitraguna & Others	93.868	93.868	93.738	1.950	134	-1.816	-33	-131	-131	265	94.547	99,14%	(810)
	Pensiun	10.537	10.537	10.472	90	-	-90	17	-66	-66	66	10.639	98,43%	(167)
	Total Pembiayaan	209.678	209.678	208.762	4.846	1.697	-3.149	1.575	-917	-917	2.614			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-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	1.491	1.713	1.491	5.322	2.45%	2.45%	8,91%	3.831	3.831	3.609					
	KUR	1.132	1.281	1.132	4.674	1,97%	1,97%	8,31%	3.542	3.542	3.393					
	Non KUR	359	431	359	648	10,04%	10,04%	18,68%	289	289	216					
3	PWG	172	-	172	180	1,30%	1,30%	1,31%	8	8	180					
	Cilem	172	-	172	180	1,30%	1,30%	1,31%	8	8	180					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.390	2.264	2.390	4.719	1,76%	1,76%	3,49%	2.329	2.329	2.455					
	CF 1	181	224	181	1.488	0,58%	0,58%	4,78%	1.307	1.307	1.264					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	181	224	181	1.488	1,19%	1,19%	9,99%	1.307	1.307	1.264					
	CF 2	2.210	2.040	2.210	3.231	2,12%	2,12%	3,10%	1.022	1.022	1.191					
	Mitraguna & Others	2.210	2.040	2.210	2.957	2,35%	2,35%	3,15%	747	747	917					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	4.053	3.976	4.053	10.221	1,93%	1,93%	4,90%	6.168	6.168	6.244					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-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	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%	4,51%	-	-	(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	1.241</td														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	194	208	(528)	15	(172)	-45,28%	(172)	-45,28%			
2	Tabungan	110.485	110.485	108.873	108.360	(107.649)	(513)	(2.125)	-1,92%	(2.125)	-1,92%			
3	Deposito	16.981	16.981	17.087	17.087	(16.970)	0	106	0,62%	106	0,62%			
	Total	127.846	127.846	126.154	125.655	(125.146)	(499)	(2.191)	-1,71%	(2.191)	-1,71%			
	CASA	110.865	110.865	109.067	108.568	(108.176)	(499)	(2.297)	-2,07%	(2.297)	-2,07%			
	(%) CASA	86,72%	86,72%	86,46%	86,40%									
	FDR	120,72%	120,72%	122,03%	122,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.758	1.825		67	(2)	-0,13%	(2)	-0,13%			
2	Giro ISE	5	5	45	10		(34)	6	129,77%	6	129,77%			
3	Tabungan ISE	1.823	1.823	1.713	1.815		102	(8)	-0,45%	(8)	-0,45%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	101	101	101	101		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	62.077	62.077	60.863	2.755	100	-2.655	856	-1,214	-1,214	1.314	62.484	97,41%	(1.621)
	KUR	57.871	57.871	56.716	2.755	100	-2.655	983	-1,155	-1,155	1.255	58.254	97,36%	(1.538)
	Non KUR	4.206	4.206	4.147	-	-	0	-127	-59	-59	59	4.230	98,05%	(83)
3	PWG	11.503	11.503	12.963	1.260	1.564	304	1.198	1.460	1.460	104	12.208	106,18%	755
	Cilem	11.503	11.503	12.963	1.260	1.564	304	1.198	1.460	1.460	104	12.208	106,18%	755
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	80.757	80.757	80.124	1.142	97	-1.046	592	-633	-633	729	82.119	97,57%	(1.995)
	CF 1	7.892	7.892	7.513	91	97	5	148	-379	-379	475	8.079	93,00%	(566)
	Total Griya	5.453	5.453	5.034	-	-	0	0	-419	-419	419	5.508	91,40%	(474)
4	• Total Non Program	5.453	5.453	5.034	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-	2.571	96,42%	(92)
	Oto	2.439	2.439	2.479	91	97	5	148	40	40	57	74.040	98,07%	(1.429)
	CF 2	72.865	72.865	72.611	1.051	-	-1.051	444	-254	-254	254	72.282	98,37%	(1.181)
	Mitraguna & Others	71.347	71.347	71.102	891	-	-891	292	-245	-245	245	1.757	85,89%	(248)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9			
	Total Pembiayaan	154.337	154.337	153.950	5.157	1.760	-3.397	2.646	-387	-387	2.147			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	4.000	0,34%	0,34%	6,57%	3.790	3.790	3.448					
	KUR	183	175	183	3.100	0,32%	0,32%	5,47%	2.917	2.917	2.925					
	Non KUR	28	377	28	901	0,67%	0,67%	21,72%	873	873	523					
3	PWG	28	-	28	181	0,25%	0,25%	1,39%	152	152	181					
	Cilem	28	-	28	181	0,25%	0,25%	1,39%	152	152	181					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	499	186	499	605	0,62%	0,62%	0,75%	105	105	419					
	CF 1	499	-	499	605	6,33%	6,33%	8,05%	105	105	605					
	Total Griya	415	-	415	415	7,60%	7,60%	8,23%	-	-	415					
	Oto	85	-	85	190	3,48%	3,48%	7,68%	105	105	190					
	CF 2	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)					
	Mitraguna & Others	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)					
	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 (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.837	3.779	(3.539)	(58)	(1.335)	-26,10%	(1.335)	-26,10%			
2	Tabungan	62.342	62.342	56.782	57.494	(62.403)	712	(4.848)	-7,78%	(4.848)	-7,78%			
3	Deposito	13.260	13.260	16.295	15.935	(13.430)	(360)	2.675	20,17%	2.675	20,17%			
	Total	80.716	80.716	76.915	77.209	(79.373)	294	(3.508)	-4,35%	(3.508)	-4,35%			
	CASA	67.456	67.456	60.619	61.273	(65.943)	654	(6.183)	-9,17%	(6.183)	-9,17%			
	(%) CASA	83,57%	83,57%	78,81%	79,36%									
	FDR	124,47%	124,47%	129,67%	129,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	590	590	781	718	(63)	128	21,75%	128	21,75%				
2	Giro ISE	454	454	585	544	(41)	91	19,94%	91	19,94%				
3	Tabungan ISE	136	136	195	174	(22)	38	27,82%	38	27,82%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	34	34	34	34	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	48.820	1.270	650	-620	-318	-532	-532	1.182	49.269	99,09%	(450)
	KUR	47.820	47.820	47.316	1.270	650	-620	-273	-503	-503	1.153	48.194	98,18%	(878)
	Non KUR	1.533	1.533	1.504	-	-	0	-45	-29	-29	29	1.075	139,82%	
3	PWG	9.984	9.984	10.063	886	387	-499	773	78	78	308	10.780	93,35%	(717)
	Cilem	9.984	9.984	10.063	886	387	-499	773	78	78	308	10.780	93,35%	(717)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	41.132	41.132	40.853	921	175	-746	154	-279	-279	454	42.186	96,84%	(1.332)
	CF 1	25.084	25.084	24.674	886	-	-886	-77	-410	-410	410	25.264	97,66%	(590)
	Total Griya	5.189	5.189	5.171	-	0	0	-18	-18	-18	18	5.245	98,60%	(73)
1	• Total Non Program	4.861	4.861	4.844	-	-	0	-57	-17	-17	17			
	• Program	329	329	328	-	0	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	16.179	35	175	140	231	131	131	44	16.922	95,61%	(742)
	Mitraguna & Others	11.187	11.187	11.342	35	175	140	257	155	155	20	11.828	95,89%	(486)
	Pensiun	4.862	4.862	4.838	-	0	-26	-24	-24	-24	24	5.094	94,97%	(256)
	Total Pembiayaan	100.469	100.469	99.735	3.077	1.212	-1.866	609	-733	-733	1.945			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	57	285	57	1.114	0,12%	0,12%	0,28%	1.057	1.057	829					
	KUR	57	285	57	1.014	0,12%	0,12%	0,214%	956	956	728					
	Non KUR	-	-	-	101	0,00%	0,00%	6,69%	101	101	101					
3	PWG	12	-	12	167	0,12%	0,12%	0,12%	154	154	167					
	Cilem	12	-	12	167	0,12%	0,12%	0,12%	154	154	167					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.704	2.516	1.704	3.596	4,14%	4,14%	8,80%	1.892	1.892	1.080					
	CF 1	835	980	835	2.727	3,33%	3,33%	11,05%	1.892	1.892	1.748					
	Total Griya	61	62	61	-	1,18%	1,18%	0,00%	(61)	(61)	(62)					
	Oto	774	917	774	2.727	3,89%	3,89%	13,99%	1.953	1.953	1.810					
	CF 2	869	1.537	869	869	5,41%	5,41%	5,41%	5,37%	-	-	(668)				
	Mitraguna & Others	869	1.176	869	869	7,76%	7,76%	7,66%	-	-	-	(307)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	(361)				
	Total Pembiayaan	1.773	2.801	1.773	4.877	1,77%	1,77%	4,89%	3.103	3.103	2.076					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	142	253	142	200	0,29%	0,29%	0,41%	57	57	(53)					
	KUR	60	170	60	117	0,12%	0,12%	0,25%	57	57	(53)					
	Non KUR	83	83	83	83	5,39%	5,39%	5,49%	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	868	647	868	882	2,11%	2,11%	2,16%	14	14	235					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	22.451	22.227	(22.217)	(224)	(866)	-3,75%	(866)	-3,75%			
2	Tabungan	256.654	256.654	244.762	244.341	(248.416)	(421)	(12.313)	-4,80%	(12.313)	-4,80%			
3	Deposito	34.986	34.986	37.363	37.363	(33.262)	0	2.377	6,79%	2.377	6,79%			
	Total	314.733	314.733	304.576	303.931	(303.894)	(645)	(10.802)	-3,43%	(10.802)	-3,43%			
	CASA	279.747	279.747	267.213	266.568	(270.633)	(645)	(13.179)	-4,71%	(13.179)	-4,71%			
(%)	CASA	88,88%	88,88%	87,73%	87,71%									
	FDR	86,27%	86,27%	90,46%	90,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	4.896	4.893	(3)	(230)	-4,49%	(230)	-4,49%				
2	Giro ISE	671	671	635	661	26	(10)	-1,45%	(10)	-1,45%				
3	Tabungan ISE	4.452	4.452	4.261	4.232	(29)	(220)	-4,95%	(220)	-4,95%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	112	112	112	112	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	73.698	3.645	1.800	-1.845	1.411	53	53	1.747	74.847	98,46%	(1.150)
	KUR	69.530	69.530	69.437	3.645	1.450	-2.195	1.561	-92	-92	1.542	69.871	99,38%	(434)
	Non KUR	4.115	4.115	4.260	-	350	350	-150	145	145	205	4.976	85,62%	(716)
3	PWG	28.268	28.268	31.394	4.343	8.350	4.008	2.478	3.127	3.127	5.223	29.473	106,52%	1.922
	Cilem	18.867	18.867	21.680	1.924	3.600	1.676	1.297	2.813	2.813	787	19.682	110,15%	1.998
	Gadai	9.400	9.400	9.714	2.419	4.750	2.332	1.181	314	314	4.436	9.790	99,23%	(76)
4	CFG	168.022	168.022	169.157	6.073	4.615	-1.458	6.037	1.135	1.135	3.480	169.241	99,95%	(84)
	CF 1	44.251	44.251	44.010	515	-	-515	48	-241	-241	241	44.503	98,89%	(493)
	Total Griya	38.657	38.657	38.513	321	-	-321	0	-143	-143	143	38.759	99,37%	(245)
• Total Non Program	15.924	15.924	15.861	-	-	0	-277	-62	-62	-62	-			
• Program	22.733	22.733	22.652	321	-	-321	164	-81	-81	-81	-			
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	125.146	5.558	4.615	-943	5.989	1.376	1.376	1.376	3.239	124.737	100,33%	409
Mitraguna & Others	108.996	108.996	110.456	4.736	4.615	-121	5.347	1.460	1.460	1.460	3.155	109.679	100,71%	777
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	275.516	14.060	14.765	705	9.876	3.988	3.988	10.777				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			% Relatif	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	686	1.497	686	3.546	0,93%	0,93%	4,81%	2.860	2.860	2.049				
	KUR	397	890	397	2.922	0,57%	0,57%	4,21%	2.525	2.525	2.032				
	Non KUR	289	607	289	624	7,01%	7,01%	14,64%	335	335	17				
3	PWG	42	-	42	266	0,15%	0,15%	0,85%	224	224	266				
	Cilem	42	-	42	231	0,22%	0,22%	1,06%	189	189	231				
	Gadai	-	-	-	35	0,00%	0,00%	0,37%	35	35	35				
4	CFG	1.944	4.628	1.944	9.661	1,16%	1,16%	5,71%	7.717	7.717	5.033				
	CF 1	1.760	3.322	1.760	3.627	3,98%	3,98%	8,24%	1.867	1.867	305				
	Total Griya	1.626	3.064	1.626	2.988	4,21%	4,21%	7,76%	1.361	1.361	(76)				
Oto	134	258	134	639	2,40%	2,40%	11,63%	505	505	381					
CF 2	184	1.306	184	6.034	0,15%	0,15%	4,82%	5.850	5.850	4.728					
Mitraguna & Others	184	1.306	184	6.034	0,17%	0,17%	5,46%	5.850	5.850	4.728					
Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
Total Pembiayaan	4.473	3.477	4.473	4.760	1,65%	1,65%	1,73%	286	286	1.283					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25	Growth (YoY)		
1	Asset (Retail) T	292.870	292.870	314.733	21.863		
2	Contribution Margin	17.537	17.537	16.910	(627)	3,6%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,22	3,55	3,55	0,00	0,33
CIF Payroll	1.151	1.230	1.351	121	200



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.660	8.768	(8.443)	108	259	3,05%	259	3,05%			
2	Tabungan	235.306	235.306	233.506	233.827	(420.167)	321	(1.479)	-0,63%	(1.479)	-0,63%			
3	Deposito	67.982	67.982	68.552	68.552	(66.097)	(102)	570	0,84%	570	0,84%			
	Total	311.796	311.796	310.820	311.147	(494.707)	327	(649)	-0,21%	(649)	-0,21%			
	CASA	243.814	243.814	242.166	242.595	(428.610)	429	(1.220)	-0,50%	(1.220)	-0,50%			
	(%) CASA	78,20%	78,20%	77,91%	77,97%									
	FDR	41,99%	41,99%	43,16%	43,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	13.504	13.286	(219)	631	4,99%	631	4,99%				
2	Giro ISE	1.786	1.786	1.903	1.906	4	120	6,73%	120	6,73%				
3	Tabungan ISE	9.818	9.818	10.552	10.330	(222)	511	5,21%	511	5,21%				
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%				
5	CIF ISE	115	115	115	115	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	13.862	-	-	0	-392	-267	-267	267	14.246	97,30%	(384)
	KUR	12.755	12.755	12.488	-	-	0	-389	-267	-267	267	12.771	97,78%	(283)
	Non KUR	1.374	1.374	1.374	-	-	0	-3	0	0	-	1.475	93,14%	(101)
3	PWG	15.393	15.393	16.916	2.732	3.022	291	1.722	1.523	1.523	1.499	16.598	101,92%	318
	Cilem	11.471	11.471	11.970	1.604	929	-676	1.574	499	499	429	12.332	97,07%	(362)
	Gadai	3.922	3.922	4.946	1.128	2.094	966	148	1.024	1.024	1.070	4.266	115,94%	680
4	CFG	101.402	101.402	103.378	2.847	2.458	-389	3.795	1.977	1.977	481	103.866	99,53%	(487)
	CF 1	26.966	26.966	27.900	885	1.254	369	1.408	934	934	320	27.577	101,17%	323
	Total Griya	14.837	14.837	14.747	-	-	0	0	-90	-90	90	15.123	97,51%	(376)
4	• Total Non Program	14.417	14.417	14.327	-	-	0	-127	-90	-90	-			
	• Program	420	420	420	-	-	0	-3	0	0	-			
	Oto	12.130	12.130	13.153	885	1.254	369	1.408	1.024	1.024	230	12.454	105,61%	699
	CF 2	74.436	74.436	75.478	1.962	1.204	-758	2.387	1.043	1.043	161	76.288	98,94%	(810)
	Mitraguna & Others	73.001	73.001	73.847	1.962	1.000	-962	2.058	846	846	154	74.577	99,02%	(730)
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	134.156	5.578	5.480	-98	5.125	3.232	3.232	2.248			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	106	514	106	468	0,75%	0,75%	0,75%	3,38%	362	362	(46)						
	KUR	106	514	106	468	0,83%	0,83%	0,83%	3,75%	362	362	(46)						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
3	PWG	333	-	333	314	2,16%	2,16%	2,16%	1,86%	(19)	(19)	314						
	Cilem	333	-	333	229	2,90%	2,90%	2,90%	1,92%	(104)	(104)	229						
	Gadai	-	-	-	85	0,00%	0,00%	0,00%	1,72%	85	85	85						
4	CFG	1.297	1.446	1.297	2.404	1,28%	1,28%	1,28%	2,33%	1.107	1.107	958						
	CF 1	571	649	571	1.845	2,12%	2,12%	2,12%	6,61%	1.273	1.273	1.196						
	Total Griya	461	460	461	1.211	3,11%	3,11%	3,11%	8,21%	750	750	751						
	Oto	110	189	110	634	0,91%	0,91%	0,91%	4,82%	523	523	444						
	CF 2	726	797	726	560	0,98%	0,98%	0,98%	0,74%	(166)	(166)	(238)						
	Mitraguna & Others	726	797	726	560	0,99%	0,99%	0,99%	0,76%	(166)	(166)	(238)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	11.330	11.252	11.330	11.524	8,65%	8,65%	8,65%	8,59%	194	194	272						

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	230.159	230.159	311.796	81.637		3,29	3,58	3,55	(0,02)	0,27
2	Contribution Margin	4.982	4.982	1.634	(3.348)	67,2%	827	674	777	103	(50)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	9.393	9.556	(7.239)	164	1.875	24,42%	1.875	24,42%			
2	Tabungan	173.992	173.992	170.513	170.586	(155.279)	73	(3.406)	-1,96%	(3.406)	-1,96%			
3	Deposito	29.204	29.204	27.590	27.585	(27.653)	(5)	(1.618)	-5,54%	(1.618)	-5,54%			
	Total	210.876	210.876	207.495	207.728	(190.171)	232	(3.149)	-1,49%	(3.149)	-1,49%			
	CASA	181.673	181.673	179.905	180.142	(162.518)	237	(1.531)	-0,84%	(1.531)	-0,84%			
	(%) CASA	86,15%	86,15%	86,70%	86,72%									
	FDR	97,40%	97,40%	101,04%	100,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	11.889	12.105		215	1.897	18,58%	1.897	18,58%			
2	Giro ISE	3.766	3.766	5.457	5.662		205	1.896	50,35%	1.896	50,35%			
3	Tabungan ISE	6.442	6.442	6.433	6.443		11	1	0,02%	1	0,02%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	111	111	111	111		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	19.990	19.990	19.590	1.075	150	-925	698	-400	-400	550	20.577	95,20%	(988)
	KUR	18.928	18.928	18.556	1.075	150	-925	731	-372	-372	522	19.046	97,43%	(489)
	Non KUR	1.062	1.062	1.033	-	-	0	-33	-28	-28	28	1.532	67,47%	(498)
3	PWG	33.132	33.132	38.855	6.416	16.930	10.514	1.280	5.723	5.723	11.206	34.212	113,57%	4.643
	Cilem	14.772	14.772	17.408	1.971	3.058	1.087	1.619	2.636	2.636	422	15.283	113,91%	2.126
	Gadai	18.360	18.360	21.447	4.444	13.872	9.427	-339	3.087	3.087	10.785	18.930	113,29%	2.517
4	CFG	152.281	152.281	151.218	3.986	916	-3.070	2.560	-1.064	-1.064	1.980	154.798	97,69%	(3.580)
	CF 1	20.495	20.495	20.206	1.086	-	-1.086	619	-289	-289	289	20.984	96,29%	(778)
	Total Griya	12.083	12.083	12.032	450	-	-450	0	-51	-51	51	12.373	97,25%	(340)
4	• Total Non Program	12.083	12.083	12.032	450	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-	8.611	94,91%	(438)
	Oto	8.412	8.412	8.173	636	-	-636	619	-239	-239	239	133.813	97,91%	(2.801)
	CF 2	131.786	131.786	131.012	2.900	916	-1.984	1.940	-775	-775	1.691	120.390	97,82%	(2.620)
	Mitraguna & Others	118.525	118.525	117.770	2.900	836	-2.064	2.057	-755	-755	1.591	13.423	98,65%	(182)
	Pensiun	13.261	13.261	13.242	-	80	80	-117	-19	-19	99			
	Total Pembiayaan	205.403	205.403	209.662	11.477	17.996	6.519	4.537	4.259	4.259	13.737			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-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	1.638	2.08%	2.08%	8,36%	1.222	1.222	1.197			
	KUR	416	441	416	1.473	2.20%	2.20%	7,94%	1.056	1.056	1.031			
	Non KUR	-	-	-	166	0,00%	0,00%	16,02%	166	166	166			
3	PWG	482	-	482	947	1,45%	1,45%	1,45%	465	465	947			
	Cilem	482	-	482	347	3,26%	3,26%	1,99%	(135)	(135)	347			
	Gadai	-	-	-	600	0,00%	0,00%	2,80%	600	600	600			
4	CFG	978	854	978	2.166	0,64%	0,64%	1,43%	1.188	1.188	1.312			
	CF 1	401	637	401	1.094	1,95%	1,95%	5,42%	694	694	457			
	Total Griya	337	341	337	563	2,79%	2,79%	4,68%	226	226	222			
	Oto	64	297	64	532	0,76%	0,76%	6,50%	468	468	235			
	CF 2	577	216	577	1.072	0,44%	0,44%	0,82%	495	495	855			
	Mitraguna & Others	385	216	385	385	0,32%	0,32%	0,33%	-	-	168			
	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%	1,40%	297	297	305			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	490	480	490	787	2,45%	2,45%	4,02%	297	297	306			
	KUR	193	182	193	490	1,02%	1,02%	2,64%	297	297	308			
	Non KUR	296	298	296	296	27,92%	27,92%	28,69%	-	-	(2)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	2.150	2.151	2.150	2.150	1,41%	1,41%	1,42%	-	-	(1)			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	25.244	18.234	(9.285)	(7.009)	8.673	90,71%	8.673	90,71%			
2	Tabungan	273.687	273.687	263.656	263.212	(256.666)	(444)	(10.475)	-3,83%	(10.475)	-3,83%			
3	Deposito	63.164	63.164	62.996	62.602	(62.391)	(394)	(562)	-0,89%	(562)	-0,89%			
	Total	346.413	346.413	351.896	344.049	(328.342)	(7.847)	(2.364)	-0,68%	(2.364)	-0,68%			
	CASA	283.249	283.249	288.900	281.447	(265.952)	(7.453)	(1.802)	-0,64%	(1.802)	-0,64%			
	(%) CASA	81,77%	81,77%	82,10%	81,80%									
	FDR	110,42%	110,42%	110,73%	113,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.919	14.991	72	487	3,36%	487	3,36%				
2	Giro ISE	1.367	1.367	1.242	1.239	(3)	(128)	-9,37%	(128)	-9,37%				
3	Tabungan ISE	13.137	13.137	13.677	13.752	75	615	4,69%	615	4,69%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	190	190	190	190	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	27.194	1.210	1.125	-85	827	-239	-239	1.364	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	27.433	27.433	27.194	1.210	1.125	-85	827	-239	-239	1.364			
	• Local Champion	25.473	25.473	24.859	-	-	0	-235	-614	-614	614			
	• Value Chain	1.960	1.960	2.335	1.210	1.125	(85)	1.062	375	375	750			
2	MBG	27.691	27.691	28.081	1.800	850	-950	826	389	389	461	28.207	99,55%	(127)
	KUR	25.908	25.908	26.311	1.800	850	-950	965	402	402	448	26.053	100,99%	
	Non KUR	1.783	1.783	1.770	-	-	0	-139	-13	-13	13	2.154	82,15%	(384)
3	PWG	38.487	38.487	43.738	8.018	11.291	3.272	1.979	5.251	5.251	6.040	39.941	109,51%	3.797
	Cilem	21.108	21.108	25.036	2.731	4.669	1.938	1.863	3.928	3.928	741	21.892	114,36%	3.144
	Gadai	17.379	17.379	18.702	5.287	6.621	1.334	117	1.322	1.322	5.299	18.049	103,61%	652
4	CFG	288.898	288.898	290.655	6.655	5.134	-1.521	2.156	1.756	1.756	3.378	291.612	99,67%	(957)
	CF 1	35.433	35.433	34.967	337	170	-167	427	-467	-467	637	35.989	97,16%	(1.022)
	Total Griya	29.263	29.263	28.773	-	-	0	0	-490	-490	490	29.577	97,28%	(804)
4	• Total Non Program	29.263	29.263	28.773	-	-	0	0	-490	-490	490			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	6.170	6.170	6.194	337	170	-167	427	23	23	147	6.411	96,60%	(218)
	CF 2	253.465	253.465	255.688	6.318	4.964	-1.354	1.729	2.223	2.223	2.741	255.624	100,03%	65
	Mitraguna & Others	234.984	234.984	237.368	6.032	4.964	-1.068	1.811	2.383	2.383	2.581	236.903	100,20%	465
	Pensiun	18.481	18.481	18.321	286	-	-286	-82	-160	-160	160	18.721	97,86%	(400)
	Total Pembiayaan	382.510	382.510	389.667	17.684	18.400	716	5.787	7.158	7.158	11.242			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	80	85	80	115	0,29%	0,29%	0,42%	35	35	30			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	115	0,29%	0,29%	0,42%	35	35	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	1.379	0,43%	0,43%	4,91%	1.260	1.260	1.158			
	KUR	39	138	39	1.271	0,15%	0,15%	4,83%	1.232	1.232	1.133			
	Non KUR	80	83	80	108	4,47%	4,47%	6,08%	28	28	25			
3	PWG	139	-	139	1.069	0,36%	0,36%	2,44%	930	930	1.069			
	Cilem	139	-	139	952	0,66%	0,66%	3,80%	814	814	952			
	Gadai	-	-	-	116	0,00%	0,00%	0,62%	116	116	116			
4	CFG	1.840	3.357	1.840	9.330	0,64%	0,64%	3,21%	7.490	7.490	5.973			
	CF 1	551	302	551	2.394	1,55%	1,55%	6,85%	1.843	1.843	2.092			
	Total Griya	135	92	135	1.556	0,46%	0,46%	5,41%	1.421	1.421	1.464			
	Oto	415	209	415	838	6,73%	6,73%	13,52%	422	422	628			
	CF 2	1.289	3.056	1.289	6.936	0,51%	0,51%	2,71%	5.647	5.647	3.881			
	Mitraguna & Others	1.289	3.056	1.289	6.936	0,55%	0,55%	2,92%	5.647	5.647	3.881			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	9.298	10.553	9.298	9.370	2,43%	2,43%	2,40%	71	71	(1.184)			

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	364.485	364.485	388.276	23.791		3.07	3.39	3.40	0,00	0,32
2	Contribution Margin	21.658	21.658	16.494	(5.164)	23,8%	2.449	2.504	2.896	392	447



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	6.687	6.805	(6.701)	118	611	9,86%	611	9,86%			
2	Tabungan	175.413	175.413	171.488	168.370	(165.994)	(3.118)	(7.043)	-4,01%	(7.043)	-4,01%			
3	Deposito	161.813	161.813	180.001	180.000	(163.489)	(1)	18.187	11,24%	18.187	11,24%			
	Total	343.420	343.420	358.176	355.175	(336.184)	(3.001)	11.755	3,42%	11.755	3,42%			
	CASA	181.607	181.607	178.175	175.176	(172.695)	(3.000)	(6.432)	-3,54%	(6.432)	-3,54%			
	(%) CASA	52,88%	52,88%	49,75%	49,32%									
	FDR	64,59%	64,59%	62,10%	62,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.339	8.339	10.044	10.109		65	1.769	21,22%	1.769	21,22%			
2	Giro ISE	1.784	1.784	2.403	2.412		9	627	35,17%	627	35,17%			
3	Tabungan ISE	6.552	6.552	7.638	7.694		56	1.142	17,43%	1.142	17,43%			
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%			
5	CIF ISE	96	96	96	96		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	42.726	2.215	200	-2.015	1.559	-1.023	-1.023	1.223	44.514	95,98%	(1.788)
	KUR	42.190	42.190	41.199	2.215	200	-2.015	1.613	-991	-991	1.191	42.484	96,98%	(1.285)
	Non KUR	1.558	1.558	1.527	-	-	0	-53	-31	-31	31	2.030	75,22%	(503)
3	PWG	18.117	18.117	20.107	1.991	3.585	1.594	884	1.990	1.990	1.595	19.403	103,63%	704
	Cilem	13.647	13.647	15.033	1.348	2.066	718	831	1.386	1.386	680	14.568	103,19%	465
	Gadai	4.470	4.470	5.074	643	1.519	877	53	604	604	916	4.835	104,94%	239
4	CFG	159.960	159.960	159.599	4.785	2.221	-2.564	5.492	-361	-361	2.582	162.869	97,99%	(3.270)
	CF 1	20.767	20.767	20.506	675	-	-675	436	-261	-261	261	21.394	95,85%	(889)
	Total Griya	12.416	12.416	12.359	-	-	0	0	-57	-57	57	12.743	96,98%	(384)
1	• Total Non Program	12.416	12.416	12.359	-	-	0	0	-57	-57	57			
	• 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	139.093	4.110	2.221	-1.889	5.055	-100	-100	2.321	141.475	98,32%	(2.382)
	Mitraguna & Others	124.993	124.993	124.896	3.730	2.101	-1.629	4.883	-97	-97	2.198	127.151	98,23%	(2.255)
	Pensiun	14.200	14.200	14.198	380	120	-260	172	-3	-3	123	14.324	99,12%	(126)
	Total Pembiayaan	221.825	221.825	222.432	8.991	6.006	-2.985	7.935	607	607	5.400			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	488	654	488	2.316	1.12%	1.12%	5,42%	1.828	1.828	1.662			
	KUR	458	622	458	2.078	1.08%	1.08%	5,04%	1.620	1.620	1.456			
	Non KUR	30	32	30	238	1,96%	1,96%	15,61%	208	208	206			
3	PWG	3	-	3	736	0,02%	0,02%	3,66%	733	733	736			
	Cilem	3	-	3	503	0,02%	0,02%	3,35%	500	500	503			
	Gadai	-	-	-	233	0,00%	0,00%	4,60%	233	233	233			
4	CFG	1.788	2.491	1.788	5.726	1.12%	1.12%	3,59%	3.938	3.938	3.236			
	CF 1	520	547	520	1.192	2,50%	2,50%	5,81%	672	672	644			
	Total Griya	49	-	49	231	0,40%	0,40%	1,87%	182	182	231			
	Oto	471	547	471	961	5,64%	5,64%	11,79%	490	490	413			
	CF 2	1.269	1.943	1.269	4.535	0,91%	0,91%	3,26%	3.266	3.266	2.591			
	Mitraguna & Others	1.269	1.943	1.269	4.317	1,01%	1,01%	3,46%	3.049	3.049	2.374			
	Pensiun	-	-	-	218	0,00%	0,00%	1,53%	218	218	218			
	Total Pembiayaan	3.010	3.532	3.010	3.126	1,36%	1,36%	1,41%	116	116	(405)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	563	500	563	664	1,29%	1,29%	1,55%	101	101	164			
	KUR	433	370	433	534	1,03%	1,03%	1,30%	101	101	164			
	Non KUR	130	130	130	130	8,34%	8,34%	8,51%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.447	3.031	2.447	2.462	1,53%	1,53%	1,54%	15	15	(569)			
	CF 1	144	714	144	144	0,69%	0,69%	0,70%	-	-	(



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.279	2.284	(2.563)	4	(979)	-30,02%	(979)	-30,02%			
2	Tabungan	164.746	164.746	148.276	147.569	(149.529)	(707)	(17.177)	-10,43%	(17.177)	-10,43%			
3	Deposito	74.583	74.583	74.732	74.483	(80.181)	(249)	(100)	-0,13%	(100)	-0,13%			
	Total	242.592	242.592	225.287	224.336	(232.273)	(951)	(18.256)	-7,53%	(18.256)	-7,53%			
	CASA	168.009	168.009	150.556	149.853	(152.091)	(703)	(18.156)	-10,81%	(18.156)	-10,81%			
	(%) CASA	69,26%	69,26%	66,83%	66,80%									
	FDR	94,47%	94,47%	101,65%	102,08%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	50.674	1.100	1.050	-50	1.320	-427	-427	1.477	52.070	97,32%	(1.396)
	KUR	49.224	49.224	48.843	1.100	1.050	-50	1.318	-381	-381	1.431	49.585	98,50%	(742)
	Non KUR	1.876	1.876	1.830	-	-	0	2	-46	-46	46	2.485	73,67%	(654)
3	PWG	8.004	8.004	8.627	1.049	736	-313	897	623	623	113	8.779	98,27%	(152)
	Cilem	8.004	8.004	8.627	1.049	736	-313	897	623	623	113	8.779	98,27%	(152)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	170.072	170.072	169.708	4.531	1.766	-2.765	1.087	-365	-365	2.131	171.981	98,68%	(2.273)
	CF 1	17.880	17.880	17.565	426	-	-426	259	-315	-315	315	18.071	97,20%	(506)
	Total Griya	980	980	970	-	-	0	0	-11	-11	11	1.034	93,80%	(64)
4	• Total Non Program	980	980	970	-	-	0	0	-12	-11	-11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.595	426	-	-426	259	-304	-304	304	17.037	97,41%	(442)
	CF 2	152.192	152.192	152.143	4.105	1.766	-2.339	828	-49	-49	1.815	153.910	98,85%	(1.767)
	Mitraguna & Others	120.862	120.862	120.751	4.105	1.445	-2.660	935	-111	-111	1.556	122.405	98,65%	(1.654)
	Pensiun	31.329	31.329	31.391	-	321	321	-107	62	62	259	31.505	99,64%	(113)
	Total Pembiayaan	229.177	229.177	229.008	6.680	3.552	-3.128	3.305	-169	-169	3.721			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	77	554	77	2.740	0,15%	0,15%	5,41%	2.662	2.662	2.186					
	KUR	77	529	77	2.496	0,16%	0,16%	5,11%	2.419	2.419	1.967					
	Non KUR	-	25	-	243	0,00%	0,00%	13,30%	243	243	219					
3	PWG	205	-	205	108	2,56%	2,56%	1,25%	(97)	(97)	108					
	Cilem	205	-	205	108	2,56%	2,56%	1,25%	(97)	(97)	108					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.049	1.580	1.049	3.838	0,62%	0,62%	2,26%	2.789	2.789	2.258					
	CF 1	365	766	365	2.022	2,04%	2,04%	11,51%	1.656	1.656	1.256					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	365	766	365	2.022	2,16%	2,16%	12,18%	1.656	1.656	1.256					
	CF 2	684	814	684	1.816	0,45%	0,45%	1,19%	1.132	1.132	1.002					
	Mitraguna & Others	526	616	526	1.387	0,44%	0,44%	1,15%	861	861	771					
	Pensiun	158	198	187	429	0,50%	0,50%	1,37%	271	271	231					
	Total Pembiayaan	2.515	2.219	2.515	2.513	1,10%	1,10%	1,10%	(2)	(2)	293					

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	222.162	222.162	242.596	20.434		2,64	2,94	2,97
2	Contribution Margin	10.417	10.417	11.846	1.429	-13,7%	2.612	1.568	1.622



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	198	150	(30)	(47)	132	707,96%	132	707,96%			
2	Tabungan	72.254	72.254	70.301	69.843	(68.269)	(458)	(2.411)	-3,34%	(2.411)	-3,34%			
3	Deposito	14.447	14.447	13.530	13.515	(14.189)	(15)	(932)	-6,45%	(932)	-6,45%			
	Total	86.720	86.720	84.028	83.508	(82.488)	(520)	(3.211)	-3,70%	(3.211)	-3,70%			
	CASA	72.273	72.273	70.499	69.993	(68.299)	(505)	(2.279)	-3,15%	(2.279)	-3,15%			
	(%) CASA	83,34%	83,34%	83,90%	83,82%									
	FDR	106,88%	106,88%	112,05%	112,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	426	426	0	36	9,14%	36	9,14%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	390	390	426	426	0	36	9,14%	36	9,14%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	173	173	173	173	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	18	18	18	-	-	0	-0	0	0	(0)	0	0,00%		
	Linkage	-	-	-	-	-	-	0	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		0	
3	PWG	7.557	7.557	8.911	1.037	1.509	471	782	1.354	1.354	155	7.949	112,10%	962	
	Cilem	7.557	7.557	8.911	1.037	1.509	471	782	1.354	1.354	155	7.949	112,10%	962	
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0	
4	CFG	85.111	85.111	85.226	1.327	1.136	-191	362	114	114	1.022	86.381	98,66%	(1.155)	
	CF 1	444	444	441	-	-	0	-3	-3	-3	3	510	86,38%	(69)	
	Total Griya	249	249	249	-	-	0	0	0	0	-	263	94,82%	(14)	
4	• Total Non Program	249	249	249	-	-	0	-2	0	0	-				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)	
	CF 2	84.668	84.668	84.785	1.327	1.136	-191	365	117	117	1.019	85.871	98,74%	(1.086)	
	Mitraguna & Others	38.306	38.306	38.622	735	933	198	101	316	316	617	39.108	98,76%	(486)	
	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	94.155	2.364	2.645	280	1.144	1.468	1.468	1.177				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
3	PWG	164	-	164	66	2,17%	2,17%	0,74%	(98)	(98)	66	1,996	1,996	1,947				
	Cilem	164	-	164	66	2,17%	2,17%	0,74%	(98)	(98)	66	1,996	1,996	1,947				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	338	387	338	2.333	0,40%	0,40%	0,27%	2,74%	1.996	1.996	1.947						
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	CF 2	338	387	338	2.333	0,40%	0,40%	0,27%	2,75%	1.996	1.996	1.947						
	Mitraguna & Others	338	387	338	1.468	0,88%	0,88%	0,30%	3,80%	1.131	1.131	1.082						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Total Pembiayaan	246	247	246	242	0,27%	0,27%	0,26%	(4)	(4)	(4)	2.012						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap		
1	SME	18	18	18	18	100,00%	100,00%	100,00%	0	0	0	0	0					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	0	0	0	0	0					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	228	229	228	224	0,27%	0,27%	0,26%	(4)	(4)	(4)	(4)	(4)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-</							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	23.027	22.925	(22.624)	(102)	4.838	26,75%	4.838	26,75%			
2	Tabungan	126.474	126.474	109.515	108.963	(111.762)	(552)	(17.510)	-13,85%	(17.510)	-13,85%			
3	Deposito	24.696	24.696	22.220	22.220	(24.785)	0	(2.476)	-10,03%	(2.476)	-10,03%			
	Total	169.257	169.257	154.763	154.108	(159.171)	(654)	(15.149)	-8,95%	(15.149)	-8,95%			
	CASA	144.561	144.561	132.542	131.888	(134.386)	(654)	(12.673)	-8,77%	(12.673)	-8,77%			
	(%) CASA	85,41%	85,41%	85,64%	85,58%									
	FDR	107,46%	107,46%	117,54%	118,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.672	6.672	6.627	6.764		137	92	1,38%	92	1,38%			
2	Giro ISE	399	399	331	358		26	(42)	-10,41%	(42)	-10,41%			
3	Tabungan ISE	2.172	2.172	2.195	2.306		111	134	6,15%	134	6,15%			
4	Deposito ISE	4.100	4.100	4.100	4.100		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.370	-	-	0	-47	-41	-41	41			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.411	1.411	1.370	-	-	0	-47	-41	-41	41			
	• Local Champion	527	527	506	-	-	0	-27	-21	-21	21			
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19			
2	MBG	21.281	21.281	21.045	675	200	-475	218	-236	-236	436	21.924	95,99%	(879)
	KUR	19.291	19.291	19.091	675	200	-475	288	-200	-200	400	19.474	98,03%	(383)
	Non KUR	1.989	1.989	1.954	-	-	0	-70	-35	-35	35	2.451	79,75%	(496)
3	PWG	10.049	10.049	11.103	1.730	1.719	-11	1.470	1.054	1.054	664	11.110	99,94%	(7)
	Cilem	9.808	9.808	10.874	1.676	1.693	17	1.442	1.065	1.065	628	10.622	102,37%	252
	Gadai	241	241	230	53	26	-28	28	-11	-11	37	488	47,01%	(259)
4	CFG	149.139	149.139	148.389	3.163	1.275	-1.888	-108	-750	-750	2.025	150.955	98,30%	(2.566)
	CF 1	5.577	5.577	5.482	246	-	-246	132	-95	-95	95	5.789	94,69%	(307)
	Total Griya	1.158	1.158	1.154	-	-	0	0	-4	-4	4	1.233	93,58%	(79)
	• Total Non Program	1.158	1.158	1.154	-	-	0	0	-4	-4	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.328	246	-	-246	132	-90	-90	90	4.556	94,99%	(228)
	CF 2	143.563	143.563	142.908	2.917	1.275	-1.642	-240	-655	-655	1.930	145.166	98,44%	(2.258)
	Mitraguna & Others	99.354	99.354	98.654	1.875	500	-1.375	-605	-700	-700	1.200	100.687	97,98%	(2.033)
	Pensiun	44.209	44.209	44.254	1.042	775	-267	365	45	45	730	44.479	99,49%	(225)
	Total Pembiayaan	181.880	181.880	181.908	5.567	3.194	-2.374	1.534	28	28	3.166			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	47	47	47	158	● 3,33%	● 3,33%	● 11,53%	111	111	111						
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-						
	Local Champion	47	47	47	158	● 3,33%	● 3,33%	● 11,53%	111	111	111						
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-						
2	MBG	-	-	-	847	● 0,00%	● 0,00%	● 4,02%	847	847	847						
	KUR	-	-	-	599	● 0,00%	● 0,00%	● 3,14%	599	599	599						
	Non KUR	-	-	-	247	● 0,00%	● 0,00%	● 12,65%	247	247	247						
3	PWG	225	-	225	224	● 2,23%	● 2,23%	● 2,02%	(0)	(0)	224						
	Cilem	225	-	225	207	● 2,29%	● 2,29%	● 1,90%	(18)	(18)	207						
	Gadai	-	-	-	17	● 0,00%	● 0,00%	● 7,57%	17	17	17						
4	CFG	1.285	1.682	1.285	3.273	● 0,86%	● 0,86%	● 2,21%	1.987	1.987	1.590						
	CF 1	323	334	323	651	● 5,78%	● 5,78%	● 11,87%	328	328	317						
	Total Griya	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-						
	Oto	323	334	323	651	● 7,30%	● 7,30%	● 15,04%	328	328	317						
	CF 2	963	1.348	963	2.622	● 0,67%	● 0,67%	● 1,83%	1.659	1.659	1.273						
	Mitraguna & Others	963	1.348	963	1.805	● 0,97%	● 0,97%	● 1,83%	842	842	457						
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 1,85%	817	817	817						
	Total Pembiayaan	638	257	638	969	● 0,35%	● 0,35%	● 0,53%	332	332	712						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	219	219	219	219	● 1,03%	● 1,03%	● 1,04%	-	-	-	(0)					
	KUR	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-						
	Non KUR	219	219	219	219	● 11,00%	● 11,00%	● 11,20%	-	-	-	(0)			</		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	5.753	6.114	(6.505)	361	(434)	-6,62%	(434)	-6,62%			
2	Tabungan	209.698	209.698	206.615	206.121	(198.253)	(494)	(3.578)	-1,71%	(3.578)	-1,71%			
3	Deposito	52.695	52.695	52.762	52.762	(50.886)	0	66	0,13%	66	0,13%			
	Total	268.941	268.941	265.130	264.997	(255.644)	(133)	(3.945)	-1,47%	(3.945)	-1,47%			
	CASA	216.246	216.246	212.368	212.235	(204.758)	(133)	(4.011)	-1,85%	(4.011)	-1,85%			
	(%) CASA	80,41%	80,41%	80,10%	80,09%									
	FDR	99,35%	99,35%	100,68%	100,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.532	5.532	6.101	6.183		82	651	11,76%	651	11,76%			
2	Giro ISE	1.958	1.958	2.633	2.709		77	751	38,37%	751	38,37%			
3	Tabungan ISE	3.574	3.574	3.468	3.474		5	(100)	-2,81%	(100)	-2,81%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	160	160	160	160		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	• Local Champion	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	98.298	98.298	96.955	3.485	680	-2.805	1.621	-1.343	-1.343	2.023	97.897	99,04%	(942)
	KUR	92.529	92.529	91.385	3.485	680	-2.805	1.772	-1.145	-1.145	1.825	92.684	98,60%	(1.299)
	Non KUR	5.768	5.768	5.570	-	-	0	-151	-198	-198	198	5.213	106,84%	
3	PWG	24.887	24.887	26.393	2.707	5.268	2.561	2.706	1.506	1.506	3.762	26.042	101,35%	351
	Cilem	15.605	15.605	17.695	1.295	2.660	1.365	1.924	2.089	2.089	571	16.402	107,88%	1.292
	Gadai	9.282	9.282	8.699	1.412	2.607	1.196	782	-583	-583	3.191	9.640	90,24%	(941)
4	CFG	141.653	141.653	141.277	3.317	3.257	-60	1.067	-376	-376	3.633	143.051	98,76%	(1.774)
	CF 1	24.615	24.615	24.231	-	-	0	-258	-383	-383	383	24.816	97,64%	(585)
	Total Griya	16.262	16.262	16.074	-	-	0	0	-187	-187	187	16.344	98,35%	(269)
	• Total Non Program	4.835	4.835	4.793	-	-	0	-63	-43	-43	43			
	• Program	11.427	11.427	11.282	-	-	0	-127	-145	-145	145			
	Oto	8.353	8.353	8.157	-	-	0	-258	-196	-196	196	8.473	96,28%	(316)
	CF 2	117.038	117.038	117.045	3.317	3.257	-60	1.325	7	7	3.250	118.235	98,99%	(1.190)
	Mitraguna & Others	75.173	75.173	74.812	2.577	2.267	-310	695	-361	-361	2.628	76.086	98,33%	(1.274)
	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	266.926	9.509	9.205	-304	5.325	-262	-262	9.466			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	678	0,00%	0,00%	29,46%	678	678	678				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	678	0,00%	0,00%	29,46%	678	678	678				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	468	780	468	5.396	5.396	0,48%	0,48%	5,57%	4.927	4.927	4.616				
	KUR	375	683	375	4.627	4.627	0,41%	0,41%	5,06%	4.252	4.252	3.944				
	Non KUR	93	97	93	769	769	1,62%	1,62%	13,81%	676	676	672				
3	PWG	7	-	7	351	351	0,03%	0,03%	1,33%	344	344	351				
	Cilem	1	-	1	256	256	0,01%	0,01%	1,45%	255	255	256				
	Gadai	6	-	6	95	95	0,06%	0,06%	1,09%	89	89	95				
4	CFG	819	1.430	819	6.752	6.752	0,58%	0,58%	4,78%	5.933	5.933	5.323				
	CF 1	819	983	819	4.009	4.009	3,33%	3,33%	16,55%	3.190	3.190	3.026				
	Total Griya	655	757	655	3.031	3.031	4,03%	4,03%	18,86%	2.376	2.376	2.274				
	Oto	164	226	164	978	978	1,96%	1,96%	11,99%	814	814	752				
	CF 2	-	446	-	2.743	2.743	0,00%	0,00%	2,34%	2.743	2.743	2.297				
	Mitraguna & Others	-	446	-	2.575	2.575	0,00%	0,00%	3,44%	2.575	2.575	2.129				
	Pensiun	-	-	-	168	168	0,00%	0,00%	0,40%	168	168	168				
	Total Pembiayaan	3.221	2.704	3.221	3.463	3.463	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 (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	1.969	1.991	(2.833)	22	328	19,69%	328	19,69%			
2	Tabungan	147.572	147.572	147.775	148.255	(154.882)	480	683	0,46%	683	0,46%			
3	Deposito	33.613	33.613	35.779	35.879	(33.332)	100	2.266	6,74%	2.266	6,74%			
	Total	182.848	182.848	185.522	186.124	(191.046)	602	3.276	1,79%	3.276	1,79%			
	CASA	149.235	149.235	149.743	150.245	(157.715)	502	1.010	0,68%	1.010	0,68%			
	(%) CASA	81,62%	81,62%	80,71%	80,72%									
	FDR	70,25%	70,25%	69,44%	69,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.327	2.327	2.285	2.271	(14)	(56)	-2,43%	(56)	-2,43%			
2	Giro ISE	230	230	132	132	0	(98)	-42,58%	(98)	-42,58%			
3	Tabungan ISE	1.597	1.597	1.652	1.638	(14)	42	2,60%	42	2,60%			
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%			
5	CIF ISE	228	228	228	228	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	18.568	845	600	-245	-97	98	98	502	18.978	97,84%	(410)
	KUR	17.274	17.274	17.300	645	500	-145	-250	26	26	474	17.510	98,80%	(210)
	Non KUR	1.197	1.197	1.268	200	100	-100	153	71	71	29	1.468	86,42%	(199)
3	PWG	8.322	8.322	9.565	1.204	1.668	464	915	1.243	1.243	425	9.260	103,30%	305
	Cilem	8.322	8.322	9.565	1.204	1.668	464	915	1.243	1.243	425	9.012	106,13%	553
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	100.695	1.315	390	-925	-603	-968	-968	1.358	103.564	97,23%	(2.869)
	CF 1	2.949	2.949	2.907	-	-	0	160	-43	-43	43	3.123	93,07%	(216)
	Total Griya	869	869	869	-	-	0	0	0	0	-	925	93,96%	(56)
4	• Total Non Program	869	869	869	-	-	0	0	0	0	-			
	• 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	97.789	1.315	390	-925	-763	-925	-925	1.315	100.441	97,36%	(2.653)
	Mitraguna & Others	41.068	41.068	40.619	1.285	300	-985	-350	-449	-449	749	42.577	95,40%	(1.958)
	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	128.829	3.364	2.658	-706	215	373	373	2.285			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	429	0,41%	0,41%	2,31%	352	352	335					
	KUR	76	94	76	293	0,44%	0,44%	1,70%	217	217	199					
	Non KUR	-	-	-	135	0,00%	0,00%	10,67%	135	135	135					
3	PWG	-	-	-	52	0,00%	0,00%	0,54%	52	52	52					
	Cilem	-	-	-	52	0,00%	0,00%	0,54%	52	52	52					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.147	1.234	1.147	4.666	1,13%	1,13%	4,63%	3.519	3.519	3.432					
	CF 1	23	28	23	306	0,76%	0,76%	10,51%	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	4.361	1,14%	1,14%	4,46%	3.236	3.236	3.155					
	Mitraguna & Others	1.124	1.125	1.124	2.997	2,74%	2,74%	7,38%	1.873	1.873	1.872					
	Pensiun	-	81	-	1.364	0,00%	0,00%	2,39%	1.364	1.364	1.283					
	Total Pembiayaan	960	999	960	1.028	0,75%	0,75%	0,80%	68	68	29					

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.622	1.645	(2.314)	23	(1.048)	-38,91%	(1.048)	-38,91%			
2	Tabungan	137.470	137.470	129.527	128.999	(130.042)	(528)	(8.471)	-6,16%	(8.471)	-6,16%			
3	Deposito	15.413	15.413	15.537	15.537	(15.544)	0	124	0,80%	124	0,80%			
	Total	155.576	155.576	146.686	146.181	(147.901)	(505)	(9.395)	-6,04%	(9.395)	-6,04%			
	CASA	140.163	140.163	131.149	130.644	(132.356)	(505)	(9.519)	-6,79%	(9.519)	-6,79%			
	(%) CASA	90,09%	90,09%	89,41%	89,37%									
	FDR	181,44%	181,44%	192,07%	192,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.221	3.240		18	(862)	-21,02%	(862)	-21,02%			
2	Giro ISE	1.309	1.309	940	956		16	(353)	-27,00%	(353)	-27,00%			
3	Tabungan ISE	2.793	2.793	2.282	2.284		3	(509)	-18,21%	(509)	-18,21%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	146	146	146	146		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9			
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	73.092	73.092	71.519	3.625	611	-3.014	1.587	-1.573	-1.573	2.184	74.387	96,14%	(2.868)
	KUR	67.461	67.461	65.991	3.425	611	-2.814	1.445	-1.470	-1.470	2.081	67.722	97,44%	(1.731)
	Non KUR	5.631	5.631	5.528	200	-	-200	143	-103	-103	103	6.664	82,95%	(1.137)
3	PWG	10.064	10.064	10.948	1.162	945	-218	1.323	884	884	60	10.767	101,69%	181
	Cilem	10.064	10.064	10.948	1.162	945	-218	1.323	884	884	60	10.767	101,69%	181
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	199.072	199.072	199.233	4.180	2.582	-1.598	4.639	161	161	2.421	200.404	99,42%	(1.170)
	CF 1	33.913	33.913	33.485	1.963	235	-1.728	1.962	-427	-427	662	34.224	97,84%	(739)
	Total Griya	5.462	5.462	5.437	-	-	0	0	-26	-26	26	5.505	98,77%	(68)
	• Total Non Program	5.173	5.173	5.147	-	-	0	0	0	0	-			
	• Program	290	290	290	-	-	0	0	0	0	-			
	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	165.748	2.217	2.347	130	2.677	588	588	1.759	166.179	99,74%	(432)
	Mitraguna & Others	151.510	151.510	152.431	2.217	2.347	130	2.913	921	921	1.426	152.405	100,02%	26
	Pensiun	13.650	13.650	13.317	-	-	0	-236	-333	-333	333	13.774	96,68%	(457)
	Total Pembiayaan	282.281	282.281	281.744	8.967	4.137	-4.830	7.541	-537	-537	4.674			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	3.663	0,37%	0,37%	5,12%	3.390	3.390	3.112						
	KUR	231	511	231	3.221	0,34%	0,34%	4,88%	2.990	2.990	2.710						
	Non KUR	41	40	41	442	0,73%	0,73%	7,99%	401	401	402						
3	PWG	90	-	90	204	0,90%	0,90%	0,90%	114	114	204						
	Cilem	90	-	90	204	0,90%	0,90%	0,90%	114	114	204						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	2.042	2.643	2.042	3.755	1,03%	1,03%	1,03%	1.713	1.713	1.112						
	CF 1	1.503	1.509	1.503	2.222	4,43%	4,43%	6,64%	719	719	713						
	Total Griya	-	379	377	-	6,89%	6,89%	0,00%	(377)	(377)	(379)						
	Oto	1.126	1.130	1.126	2.222	3,96%	3,96%	7,92%	1.096	1.096	1.092						
	CF 2	539	1.134	539	1.533	0,33%	0,33%	0,92%	994	994	398						
	Mitraguna & Others	539	1.134	539	1.341	0,36%	0,36%	0,88%	802	802	207						
	Pensiun	-	-	-	-	0,00%	0,00%	1,44%	192	192	192						
	Total Pembiayaan	3.289	3.045	3.289	3.886	1,17%	1,17%	1,38%	597	597	840						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	518	518	518	518	0,71%	0,71%	0,78%	-	-	(1)						
	KUR	518	518	518	518	0,77%	0,77%	0,78%	-	-	(1)						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	64	64	67	70	0	3	6	9,12%	6	9,12%			
3	Deposito	415	415	415	415	0	0	0	0,05%	0	0,05%			
	Total	479	479	482	485	0	3	6	1,25%	6	1,25%			
	CASA	64	64	67	70	0	3	6	9,12%	6	9,12%			
(%) CASA		13,32%	13,32%	13,90%	14,35%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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 (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	969	992	(1.026)	23	(663)	-40,07%	(663)	-40,07%			
2	Tabungan	98.298	98.298	97.409	96.115	(95.902)	(1.294)	(2.183)	-2,22%	(2.183)	-2,22%			
3	Deposito	13.600	13.600	13.321	13.321	(13.467)	0	(279)	-2,05%	(279)	-2,05%			
	Total	113.553	113.553	111.699	110.428	(110.395)	(1.271)	(3.125)	-2,75%	(3.125)	-2,75%			
	CASA	99.953	99.953	98.378	97.107	(96.928)	(1.271)	(2.846)	-2,85%	(2.846)	-2,85%			
	(%) CASA	88,02%	88,02%	88,07%	87,94%									
	FDR	47,00%	47,00%	48,11%	48,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	27.532	27.632	100	263	0,96%	263	0,96%				
2	Giro ISE	1.652	1.652	1.926	1.943	17	291	17,60%	291	17,60%				
3	Tabungan ISE	21.917	21.917	21.807	21.889	82	(28)	-0,13%	(28)	-0,13%				
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%				
5	CIF ISE	116	116	116	116	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	18.924	1.170	350	-820	738	62	62	288	17.572	107,69%	1.352
	KUR	17.110	17.110	17.088	610	250	-360	182	-22	-22	272	17.347	98,51%	(259)
	Non KUR	1.751	1.751	1.836	560	100	-460	556	85	85	15	225	816,72%	
3	PWG	7.785	7.785	8.067	800	368	-432	660	281	281	87	8.639	93,38%	(572)
	Cilem	7.785	7.785	8.067	800	368	-432	660	281	281	87	8.639	93,38%	(572)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	26.727	26.727	26.750	348	516	168	308	23	23	493	28.510	93,82%	(1.761)
	CF 1	8.971	8.971	8.815	198	31	-167	116	-156	-156	187	9.271	95,08%	(456)
	Total Griya	73	73	73	-	-	0	0	0	0	-	117	62,19%	(44)
4	• Total Non Program	73	73	73	-	-	0	0	-3	0	0			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.743	198	31	-167	116	-156	-156	187	9.154	95,50%	(412)
	CF 2	17.756	17.756	17.934	150	485	335	192	179	179	306	19.239	93,22%	(1.305)
	Mitraguna & Others	15.505	15.505	15.611	100	405	305	-70	106	106	299	16.683	93,57%	(1.072)
	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	53.740	2.318	1.234	-1.084	1.706	366	366	868			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	-	-	-	-	274	0,00%	0,00%	1,45%	274	274	274					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	274	0,00%	0,00%	14,92%	274	274	274					
3	PWG	-	-	-	-	42	0,00%	0,00%	0,52%	42	42	42					
	Cilem	-	-	-	-	42	0,00%	0,00%	0,52%	42	42	42					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	87	90	87	994	0,32%	0,32%	3,72%	907	907	904						
	CF 1	87	90	87	994	0,97%	0,97%	11,28%	907	907	904						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	87	90	87	994	0,97%	0,97%	11,37%	907	907	904						
	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	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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%	-	-	-	-	-	</td		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	14.464	14.467	(5.430)	3	9.234	176,46%	9.234	176,46%			
2	Tabungan	46.758	46.758	43.989	43.408	(44.566)	(581)	(3.350)	-7,16%	(3.350)	-7,16%			
3	Deposito	63.174	63.174	63.024	63.024	(77.656)	0	(150)	-0,24%	(150)	-0,24%			
	Total	115.164	115.164	121.477	120.898	(127.652)	(579)	5.734	4,98%	5.734	4,98%			
	CASA	51.991	51.991	58.453	57.875	(49.996)	(579)	5.884	11,32%	5.884	11,32%			
	(%) CASA	45,14%	45,14%	48,12%	47,87%									
	FDR	29,13%	29,13%	28,56%	28,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	869	869	859	834		(26)	(36)	-4,12%	(36)	-4,12%			
2	Giro ISE	49	49	26	26		0	(23)	-47,18%	(23)	-47,18%			
3	Tabungan ISE	821	821	834	808		(26)	(13)	-1,56%	(13)	-1,56%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	37	37	37	37		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	4.047	4.047	5.106	855	1.182	327	934	1.059	1.059	123	4.663	109,50%	443
	Cilem	4.047	4.047	5.106	855	1.182	327	934	1.059	1.059	123	4.663	109,50%	443
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	29.498	29.498	29.594	1.130	330	-800	1.054	96	96	234	32.626	90,71%	(3.032)
	CF 1	8.949	8.949	9.077	-	200	200	-66	128	128	72	9.269	97,94%	(191)
	Total Griya	7.250	7.250	7.426	-	200	200	0	177	177	23	7.394	100,43%	32
1	• Total Non Program	6.079	6.079	6.258	-	200	200	-35	179	179	21			
	• Program	1.170	1.170	1.168	-	0	0	-5	-2	-2	2			
	Oto	1.699	1.699	1.651	-	0	0	-66	-48	-48	48	1.875	88,09%	(223)
	CF 2	20.549	20.549	20.516	1.130	130	-1.000	1.120	-33	-33	163	23.357	87,84%	(2.841)
	Mitraguna & Others	19.642	19.642	19.615	1.130	130	-1.000	1.125	-27	-27	157	22.355	87,74%	(2.740)
	Pensiun	907	907	901	-	0	0	-5	-5	-5	5	1.002	89,92%	(101)
	Total Pembiayaan	33.545	33.545	34.699	1.985	1.512	-473	1.988	1.155	1.155	358			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-		17	0,00%	0,00%	0,32%	17	17	17			
	Cilem	-	-	-	-		17	0,00%	0,00%	0,32%	17	17	17			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	257	-	26		0,00%	0,00%	0,00%	26	26	26	(230)			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	26	26	26	(257)			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	1,59%	26	26	26	(26)			
	CF 2	-	257	-	-		0,00%	0,00%	0,00%	-	-	-	(257)			
	Mitraguna & Others	-	-	257	-		0,00%	0,00%	0,00%	-	-	-	(257)			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	822	863	(372)	41	92	11,87%	92	11,87%			
2	Tabungan	69.784	69.784	59.797	59.733	(67.696)	(63)	(10.051)	-14,40%	(10.051)	-14,40%			
3	Deposito	33.190	33.190	33.129	33.229	(32.660)	100	39	0,12%	39	0,12%			
	Total	103.746	103.746	93.748	93.825	(100.728)	78	(9.921)	-9,56%	(9.921)	-9,56%			
	CASA	70.555	70.555	60.619	60.596	(68.068)	(22)	(9.959)	-14,12%	(9.959)	-14,12%			
	(%) CASA	68,01%	68,01%	64,66%	64,58%									
	FDR	29,61%	29,61%	34,21%	34,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.612	1.612	1.664	1.683		20	71	4,43%	71	4,43%			
2	Giro ISE	636	636	462	467		5	(170)	-26,70%	(170)	-26,70%			
3	Tabungan ISE	976	976	1.202	1.217		15	241	24,74%	241	24,74%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	47	47	47	47		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	9.192	752	1.315	563	416	1.160	1.160	155	8.542	107,61%	650
	Cilem	8.032	8.032	9.192	752	1.315	563	416	1.160	1.160	155	8.542	107,61%	650
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	22.682	22.682	22.881	1.122	400	-722	1.161	199	199	201	24.332	94,03%	(1.452)
	CF 1	6.662	6.662	6.867	-	300	300	120	205	205	95	6.907	99,42%	(40)
	Total Griya	1.470	1.470	1.765	-	300	300	0	296	296	4	1.553	113,69%	213
4	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	296	296	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.102	-	-	0	120	-90	-90	90	5.354	95,28%	(253)
	CF 2	16.020	16.020	16.013	1.122	100	-1.022	1.041	-7	-7	107	17.425	91,90%	(1.412)
	Mitraguna & Others	14.468	14.468	14.424	1.102	50	-1.052	1.032	-44	-44	94	15.666	92,07%	(1.242)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	Total Pembiayaan	30.714	30.714	32.073	1.874	1.715	-159	1.577	1.359	1.359	357			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	79	-	442	1.122	0,00%	0,00%	0,00%	1,93%	442	442	363				
	CF 1	79	-	403	1.102	0,00%	0,00%	0,00%	5,87%	403	403	324				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	79	-	403	1.090	0,00%	0,00%	0,00%	7,90%	403	403	324				
	CF 2	-	-	39	1.090	0,00%	0,00%	0,00%	0,25%	39	39	39				
	Mitraguna & Others	39	-	39	1.090	0,00%	0,00%	0,00%	0,27%	39	39	39				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,15%	0,14%	-	-	-				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	86.720	86.720	104.302	104.302	17.582		3,29	3,48	3,45	(0,03)
2	Contribution Margin	1.421	1.421	2.042	2.042	621	-43,7%	534	350	414	64