

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		Dec'25	DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	Giro	763.553	763.553	523.362	516.586	182.054	(6.776)	(246.967)	-32,34%	(246.967)	-32,34%			
2	Tabungan	2.589.059	2.589.059	2.516.908	2.503.066	116.143	(13.842)	(85.993)	-3,32%	(85.993)	-3,32%			
3	Deposito	2.920.634	2.920.634	2.925.020	2.925.056	(93.155)	36	4.422	0,15%	4.422	0,15%			
	Total	6.273.245	6.273.245	5.965.290	5.944.708	205.043	(20.582)	(328.538)	-5,24%	(328.538)	-5,24%			
	CASA	3.352.612	3.352.612	3.040.270	3.019.652	298.198	(20.618)	(332.960)	-9,93%	(332.960)	-9,93%			
	FDR	48,57%	48,57%	50,98%	51,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Dec'25)	Growth (1-24 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	106.796	106.796	113.622	111.583	(2.039)	4.788	4.48%	4.788	4.48%			
2	Giro ISE	18.995	18.995	25.207	24.229	(978)	5.234	27,55%	5.234	27,55%			
3	Tabungan ISE	68.468	68.468	67.081	65.020	(2.061)	(3.448)	-5,04%	(3.448)	-5,04%			
4	Deposito ISE	19.332	19.332	21.334	22.334	1.000	3.002	15,53%	3.002	15,53%			
5	CIF ISE	1.573	1.573	1.573	1.573	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YTD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.506	4.500	200	-4.300	2.468	-29,344	-29,344	29.544	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-127	-126	-126	126			
	Non-Linkage	191.961	191.961	162.743	4.500	200	-4.300	2.595	-29,218	-29,218	29.418			
	• Local Champion	181.667	181.667	152.554	4.500	200	-4.300	1.541	-29,113	-29,113	29.313			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.014	5.060	1.093	-3.967	4.200	-2.920	-2.920	4.013	198.118	98,94%	(2.104)
	KUR	188.785	188.785	186.438	4.760	1.093	-3.667	3.747	-2.347	-2.347	3.440	189.874	98,19%	(3.436)
	Non KUR	10.150	10.150	9.576	300	-	-300	453	-574	-574	574	8.244	116,16%	996
3	PWG	459.599	459.599	488.636	73.541	104.692	31.151	25.395	29.036	29.036	75.656	480.684	101,65%	7.952
	Cilem	248.801	248.801	269.128	26.076	35.365	9.289	14.413	20.328	20.328	15.038	262.172	102,65%	6.956
	Gadai	210.799	210.799	219.507	47.465	69.327	21.862	10.982	8.709	8.709	60.618	218.511	100,46%	996
4	CFG	2.178.496	2.178.496	2.175.893	53.733	34.055	-19.678	24.944	-2.603	-2.603	36.658	2.206.489	98,61%	(30.596)
	CF 1	387.334	387.334	384.959	8.750	2.240	-6.510	191	-2.376	-2.376	4.615	393.160	97,91%	(8.201)
	Total Griya	317.524	317.524	315.689	7.886	1.800	-6.086	0	-1.836	-1.836	3.636	320.632	98,46%	(4.943)
	• Total Non Program	313.027	313.027	311.205	7.726	1.800	-5.926	4.811	-1.821	-1.821	3.621			
	• Program	4.498	4.498	4.483	160	-	-160	139	-14	-14	14			
	Oto	69.810	69.810	69.270	864	440	-424	191	-540	-540	979	72.528	95,51%	(3.258)
	CF 2	1.791.161	1.791.161	1.790.934	44.983	31.815	-13.168	24.752	-228	-228	32.043	1.813.328	98,76%	(22.395)
	Mitraguna & Others	1.591.167	1.591.167	1.589.962	40.300	28.962	-11.338	21.455	-1.205	-1.205	30.167	1.610.035	98,75%	(20.074)
	Pensiun	199.995	199.995	200.972	4.683	2.853	-1.830	3.297	978	978	1.875	203.293	98,86%	(2.321)
	Total Pembiayaan	3.046.880	3.046.880	3.041.048	136.834	140.040	3.206	57.006	-5.832	-5.832	145.871			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (25-Jan-26)	% Relatif		Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				0,00%	0,00%		%	Penc.	Gap
1	SME	-	3.204	-	15.396	0,00%	0,00%	8,53%	15.396	15.396	12.193			
	Linkage	-	-	148	0,00%	0,00%	0,00%	0,83%	148	148	148			
	Local Champion	-	3.204	-	14.097	0,00%	0,00%	8,66%	14.097	14.097	10.894			
	Value Chain	-	-	1.151	0,00%	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	32.617	1.67%	1.67%	16,64%	29.288	29.288	29.288			
	KUR	3.176	3.176	3.176	31.942	1,68%	1,68%	17,13%	28.766	28.766	28.766			
	Non KUR	153	153	153	674	1,51%	1,51%	7,04%	521	521	521			
3	PWG	1.006	1.006	1.006	75.543	0,22%	0,22%	15,46%	74.538	74.538	74.538			
	Cilem	1.006	1.006	1.006	60.337	0,40%	0,40%	22,42%	59.332	59.332	59.332			
	Gadai	-	-	-	15.206	0,00%	0,00%	6,93%	15.206	15.206	15.206			
4	CFG	19.246	26.975	19.246	105.803	0,88%	0,88%	4,86%	86.557	86.557	78.828			
	CF 1	11.417	13.772	11.417	48.859	2,95%	2,95%	12,69%	37.442	37.442	35.088			
	Total Griya	10.491	11.815	10.491	42.797	3,30%	3,30%	13,56%	32.306	32.306	30.982			
	Oto	927	1.957	927	6.062	1,33%	1,33%	8,75%	5.136	5.136	4.105			
	CF 2	7.828	13.204	7.828	56.944	0,44%	0,44%	3,18%	49.115	49.115	43.740			
	Mitraguna & Others	7.229	11.970	7.229	54.622	0,45%	0,45%	3,44%	47.393	47.393	42.652			
	Pensiun	599	1.234	599	2.322	0,30%	0,30%	1,16%	1.722	1.722	1.088			
	Total Pembiayaan	32.000	33.703	32.000	41.094	1,05%	1,05%	1,35%	9.093	9.093	7.391			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	4.358.798	4.358.798	6.274.559	1.915.761	10,0%
2	Contribution Margin	158.691	158.691	142.833	(15.858)	10,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,10	3,27	3,28		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	82.793	82.793	62.111	61.913	18.432	(198)	(20.880)	-25,22%	(20.880)	-25,22%			
2	Tabungan	420.104	420.104	411.303	409.154	(11.485)	(2.149)	(10.949)	-2,61%	(10.949)	-2,61%			
3	Deposito	192.311	192.311	192.551	192.552	(7.520)	0	240	0,13%	240	0,13%			
	Total	695.207	695.207	665.965	663.619	(572)	(2.347)	(31.589)	-4,54%	(31.589)	-4,54%			
	CASA	502.896	502.896	473.414	471.067	6.947	(2.347)	(31.829)	-6,33%	(31.829)	-6,33%			
	(%) CASA	72,34%	72,34%	71,09%	70,98%									
	FDR	76,04%	76,04%	75,58%	75,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	25.283	25.283	24.449	24.653	204	(630)	-2,49%	(630)	-2,49%				
2	Giro ISE	4.827	4.827	5.108	5.238	130	411	8,51%	411	8,51%				
3	Tabungan ISE	14.956	14.956	13.841	13.915	74	(1.040)	-6,96%	(1.040)	-6,96%				
4	Deposito ISE	5.500	5.500	5.500	5.500	0	0	0,00%	0	0,00%				
5	CIF ISE	140	140	140	140	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.141	87.141	61.540	2.300	-	-2.300	-493	-25,601	-25,601	25.601	0	0,00%	
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126			
	Non-Linkage	84.028	84.028	58.553	2.300	-	-2.300	-369	-25,475	-25,475	25.475			
• Local Champion	83.103	83.103	57.665	2.300	-	-2.300	-333	-25,438	-25,438	25.438				
• Value Chain	925	925	889	-	-	-	-35	-36	-36	36				
2	MBG	40.857	40.857	39.471	800	105	-695	-145	-1.386	-1.386	1.491	40.235	98,10%	(764)
	KUR	38.399	38.399	37.500	800	105	-695	-77	-900	-900	1.005	38.396	97,67%	(896)
	Non KUR	2.458	2.458	1.971	-	-	0	-68	-487	-487	487	1.839	107,21%	
3	PWG	39.718	39.718	41.265	5.949	7.917	1.968	2.002	1.547	1.547	6.371	41.104	100,39%	161
	Cilem	18.601	18.601	19.532	1.862	2.364	501	857	931	931	1.433	19.436	100,49%	96
	Gadai	21.117	21.117	21.733	4.087	5.553	1.467	1.145	616	616	4.938	21.669	100,30%	65
4	CFG	360.890	360.890	361.058	5.616	4.424	-1.192	1.493	168	168	4.256	361.934	99,76%	(876)
	CF 1	52.385	52.385	51.676	1.124	-	-1.124	314	-708	-708	708	52.652	98,15%	(975)
	Total Griya	41.765	41.765	41.192	675	-	-675	0	-573	-573	573	41.860	98,41%	(667)
• Total Non Program	41.765	41.765	41.192	675	-	-	0	0	0	0	0			
• Program	-	-	-	-	-	-	-	-	-	-	-			
Oto	10.619	10.619	10.484	449	-	-	-449	314	-135	-135	135	10.792	97,15%	(308)
CF 2	308.505	308.505	309.381	4.492	4.424	-	-68	1.179	877	877	3.547	309.282	100,03%	99
Mitraguna & Others	290.360	290.360	291.399	4.492	4.424	-	-68	923	1.040	1.040	3.384	291.110	100,10%	289
Pensiun	18.145	18.145	17.982	-	-	-	0	256	-163	-163	163	18.172	98,95%	(190)
Total Pembiayaan	528.607	528.607	503.334	14.665	12.446	-2.218	2.857	-25.272	-25.272	37.718				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	7.947	0	0,00%	0,00%	12,91%	7.947	7.947	4.744			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	7.947	0	0,00%	0,00%	13,57%	7.947	7.947	4.744			
Value Chain	-	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
2	MBG	1.009	1.799	1.009	6.612	0	2,47%	2,47%	16,75%	5.603	5.603	4.813			
	KUR	1.009	1.705	1.009	6.563	0	2,63%	2,63%	17,50%	5.554	5.554	4.859			
	Non KUR	-	94	-	49	0	0,00%	0,00%	0,00%	49	49	(46)			
3	PWG	-	-	-	4.549	0	0,00%	0,00%	11,02%	4.549	4.549	4.549			
	Cilem	-	-	-	3.181	0	0,00%	0,00%	16,28%	3.181	3.181	3.181			
	Gadai	-	-	-	1.368	0	0,00%	0,00%	6,30%	1.368	1.368	1.368			
4	CFG	1.080	2.153	1.080	17.979	0	0,30%	0,30%	4,98%	16.899	16.899	15.826			
	CF 1	36	40	36	8.062	0	0,07%	0,07%	15,60%	8.026	8.026	8.022			
	Total Griya	36	40	36	6.796	0	0,09%	0,09%	16,50%	6.760	6.760	6.756			
Oto	-	-	-	1.266	0	0,00%	0,00%	12,08%	1.266	1.266	1.266				
CF 2	1.044	2.113	1.044	9.917	0	0,34%	0,34%	3,21%	8.873	8.873	7.804				
Mitraguna & Others	1.044	2.113	1.044	9.908	0	0,36%	0,36%	3,40%	8.864	8.864	7.795				
Pensiun	-	-	-	-	8	0	0,00%	0,00%	-	8	8	8			
Total Pembiayaan	6.050	6.672	6.050	7.649	0	1,14%	1,14%	1,52%	1.599	1.599	976				

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	853.881	853.881	695.728	(158.153)		3.23	3.42	3.40	(0,02)	0,17
2	Contribution Margin	30.075	30.075	31.024	949	-3,2%	2.393	2.246	2.382	136	(11)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.263	8.263	6.919	7.020	2.708	102	(1.243)	-15,04%	(1.243)	-15,04%			
2	Tabungan	283.875	283.875	293.566	291.148	36.848	(2.418)	7.273	2,56%	7.273	2,56%			
3	Deposito	160.857	160.857	165.589	165.589	(3.535)	0	4.731	2,94%	4.731	2,94%			
	Total	452.996	452.996	466.073	463.757	36.021	(2.316)	10.762	2,38%	10.762	2,38%			
	CASA	292.138	292.138	300.485	298.169	39.556	(2.316)	6.030	2,06%	6.030	2,06%			
	(%) CASA	64,49%	64,49%	64,47%	64,29%									
	FDR	60,44%	60,44%	58,43%	58,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.010	12.010	12.666	13.059	393	1.048	8,73%	1.048	8,73%				
2	Giro ISE	2.545	2.545	2.947	1.850	(1.097)	(695)	-27,31%	(695)	-27,31%				
3	Tabungan ISE	1.593	1.593	1.847	2.336	489	743	46,68%	743	46,68%				
4	Deposito ISE	7.872	7.872	7.872	8.872	1.000	1.000	12,70%	1.000	12,70%				
5	CIF ISE	290	290	290	290	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.632	18.632	17.418	-	200	200	332	-1.214	-1.214	1.414	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.632	18.632	17.418	-	200	200	332	-1.214	-1.214	1.414			
	• Local Champion	18.231	18.231	17.017	-	200	200	332	-1.214	-1.214	1.414			
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0			
2	MBG	39.038	39.038	38.581	1.500	148	-1.352	881	-456	-456	604	39.018	98,88%	(436)
	KUR	38.539	38.539	38.093	1.500	148	-1.352	894	-446	-446	594	38.520	98,89%	(427)
	Non KUR	499	499	488	-	-	0	-13	-11	-11	11	497	98,14%	(9)
3	PWG	39.022	39.022	41.885	6.412	8.643	2.231	2.456	2.864	2.864	5.780	40.422	103,62%	1.463
	Cilem	21.522	21.522	23.328	2.574	2.716	142	1.444	1.806	1.806	909	22.371	104,28%	957
	Gadai	17.500	17.500	18.557	3.839	5.928	2.089	1.012	1.057	1.057	4.870	18.051	102,80%	506
4	CFG	177.122	177.122	174.454	7.620	1.340	-6.280	7.498	-2.668	-2.668	4.008	179.785	97,03%	(5.331)
	CF 1	68.427	68.427	67.615	330	-	-330	-95	-812	-812	812	68.590	98,58%	(975)
	Total Griya	64.824	64.824	64.052	330	-	-330	0	-773	-773	773	105.421	96,18%	(4.032)
	• Total Non Program	64.824	64.824	64.052	330	-	-330	1.042	-773	-773	773	5.774	94,38%	(324)
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	3.602	3.602	3.563	-	-	0	-95	-39	-39	39	3.756	94,87%	(193)
	CF 2	108.695	108.695	106.839	7.290	1.340	-5.950	7.592	-1.856	-1.856	3.196	111.195	96,08%	(4.356)
	Mitraguna & Others	103.413	103.413	101.390	7.290	1.140	-6.150	7.627	-2.023	-2.023	3.163	105.421	96,18%	(4.032)
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33	5.774	94,38%	(324)
	Total Pembiayaan	273.813	273.813	272.339	15.532	10.331	-5.201	11.168	-1.474	-1.474	11.806			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	2.214	0,00%	0,00%	12,71%	2.214	2.214	2.214			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	2.214	0,00%	0,00%	12,71%	2.214	2.214	2.214			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.642	2.541	1.642	7.073	4,20%	4,20%	4,20%	18,33%	5.431	5.431	4.532			
	KUR	1.518	2.418	1.518	7.073	3,94%	3,94%	3,94%	18,57%	5.555	5.555	4.655			
	Non KUR	123	123	123	-	24,73%	24,73%	24,73%	0,00%	(123)	(123)	(123)			
3	PWG	10	-	10	10	10.166	0,02%	0,02%	24,27%	10.157	10.157	10.166			
	Cilem	10	-	10	9.240	0,04%	0,04%	39,61%	9.230	9.230	9.240				
	Gadai	-	-	-	926	0,00%	0,00%	4,99%	926	926	926				
4	CFG	3.588	6.197	3.588	14.938	2,03%	2,03%	2,03%	8,56%	11.350	11.350	8.741			
	CF 1	3.501	4.746	3.501	8.945	5,12%	5,12%	5,12%	13,23%	5.444	5.444	4.199			
	Total Griya	3.501	4.642	3.501	8.788	5,40%	5,40%	5,40%	13,72%	5.287	5.287	4.145			
	Oto	-	103	-	157	0,00%	0,00%	4,41%	157	157	157	54			
	CF 2	87	1.451	87	5.993	0,08%	0,08%	0,08%	5,61%	5.906	5.906	4.542			
	Mitraguna & Others	87	1.258	87	5.793	0,65%	0,65%	0,65%	5,71%	5.706	5.706	4.535			
	Pensiun	-	193	-	200	0,00%	0,00%	3,67%	200	200	200	7			
	Total Pembiayaan	2.094	2.106	2.094	4.354	0,76%	0,76%	0,76%	1,60%	2.260	2.260	2.249			

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	448.564	448.564	453.085	453.085	4.521		3.04	3.25	3.24	(0,01)
2	Contribution Margin	17.543	17.543	23.079	23.079	5.536	-31,6%	1.673	1.893	2.000	107



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.932	3.932	2.810	2.809	1.860	(1)	(1.123)	-28,56%	(1.123)	-28,56%			
2	Tabungan	141.973	141.973	138.234	137.660	(259)	(574)	(4.313)	-3,04%	(4.313)	-3,04%			
3	Deposito	76.711	76.711	76.436	76.436	(536)	0	(275)	-0,36%	(275)	-0,36%			
	Total	222.616	222.616	217.480	216.905	1.065	(575)	(5.711)	-2,57%	(5.711)	-2,57%			
	CASA	145.905	145.905	141.044	140.469	1.601	(575)	(5.436)	-3,73%	(5.436)	-3,73%			
	(%) CASA	65,54%	65,54%	64,85%	64,76%									
	FDR	66,16%	66,16%	68,63%	68,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	7.271	6.931	(340)	2.767	66,46%	2.767	66,46%				
2	Giro ISE	103	103	103	103	0	(0)	-0,03%	(0)	-0,03%				
3	Tabungan ISE	4.060	4.060	7.168	6.828	(340)	2.767	68,16%	2.767	68,16%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	93	93	93	93	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	280	280	148	-	-	0	-13	-132	-132	132	0	0,00%	
	Linkage	148	148	148	-	-	-	-4	0	0	(0)			
	Non-Linkage	132	132	-	-	-	0	-9	-132	-132	132			
	• Local Champion	132	132	-	-	-	0	-9	-132	-132	132			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.531	6.531	6.822	300	370	70	1.124	291	291	79	5.571	122,46%	1.251
	KUR	5.293	5.293	5.597	-	370	418	303	303	303	67	5.548	100,88%	
	Non KUR	1.237	1.237	1.225	300	-	-300	706	-12	-12	12	23	5405,90%	
3	PWG	23.459	23.459	25.927	3.844	5.313	1.469	1.690	2.468	2.468	2.845	24.839	104,38%	1.088
	Cilem	14.441	14.441	15.606	1.840	1.869	29	1.399	1.165	1.165	704	15.270	102,20%	336
	Gadai	9.018	9.018	10.322	2.005	3.445	1.440	290	1.304	1.304	2.141	9.569	107,87%	753
4	CFG	117.010	117.010	116.367	1.476	1.230	-246	169	-643	-643	1.873	118.621	98,10%	(2.254)
	CF 1	21.080	21.080	20.852	400	-	-400	-117	-228	-228	228	21.279	97,99%	(428)
	Total Griya	16.583	16.583	16.419	400	-	-400	0	-164	-164	164	16.609	98,86%	(189)
4	• Total Non Program	16.093	16.093	15.929	400	-	-400	-67	-163	-163	163			
	• Program	491	491	490	-	-	0	-2	-1	-1	1	4.671	94,90%	(238)
	Oto	4.496	4.496	4.432	-	-	0	-117	-64	-64	64	97.342	98,12%	(1.826)
	CF 2	95.930	95.930	95.515	1.076	1.230	154	286	-415	-415	1.645	66.777	97,91%	(1.393)
	Mitraguna & Others	65.497	65.497	65.384	920	1.230	310	439	-113	-113	1.343	30.565	98,58%	(434)
	Pensiun	30.434	30.434	30.131	156	-	-156	-153	-302	-302	302			
	Total Pembiayaan	147.280	147.280	149.264	5.620	6.913	1.293	2.970	1.985	1.985	4.929			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	SME	-	-	-	148	148	0,00%	0,00%	100,00%	148	148	148	
	Linkage	-	-	-	148	148	0,00%	0,00%	100,00%	148	148	148	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	57	57	0,00%	0,00%	0,84%	57	57	57	
	KUR	-	-	-	57	57	0,00%	0,00%	1,02%	57	57	57	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
3	PWG	165	-	165	4.106	4.106	0,70%	0,70%	15,84%	3.941	3.941	4.106	
	Cilem	165	-	165	3.871	3.871	1,14%	1,14%	24,81%	3.706	3.706	3.871	
	Gadai	-	-	-	235	235	0,00%	0,00%	2,27%	235	235	235	
4	CFG	2.328	4.367	2.328	4.988	4.988	1,99%	1,99%	4,29%	2.660	2.660	621	
	CF 1	880	1.654	880	2.368	2.368	4,17%	4,17%	11,36%	1.488	1.488	714	
	Total Griya	880	1.654	880	2.139	2.139	5,31%	5,31%	13,03%	1.259	1.259	485	
	Oto	-	-	-	229	229	0,00%	0,00%	5,16%	229	229	229	
	CF 2	1.448	2.713	1.448	2.621	2.621	1,51%	1,51%	2,74%	1.172	1.172	(93)	
	Mitraguna & Others	1.055	2.452	1.055	2.002	2.002	1,61%	1,61%	3,06%	948	948	(449)	
	Pensiun	393	262	393	618	618	1,29%	1,29%	2,05%	225	225	357	
	Total Pembiayaan	1.033	671	1.033	1.036	1.036	0,70%	0,70%	0,69%	3	3	365	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
4	CFG	1.033	671	1.033	1.036	1.036	0,88%	0,88%	0,89%	3	3	365	
	CF 1	786	424	786	424	424	3,73%	3,73%	2,03%	(362)	(362)	-	
	Total Griya	786	424	786	424	424	4,74%	4,74%	2,58%	(362			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	487.579	487.579	258.712	260.363	149.962	1.651	(227.216)	-46,60%	(227.216)	-46,60%			
2	Tabungan	244.607	244.607	207.649	207.462	43.338	(187)	(37.145)	-15,19%	(37.145)	-15,19%			
3	Deposito	1.393.419	1.393.419	1.402.087	1.402.111	(85.236)	24	8.693	0,62%	8.693	0,62%			
	Total	2.125.604	2.125.604	1.868.448	1.869.936	108.064	1.488	(255.668)	-12,03%	(255.668)	-12,03%			
	CASA	732.186	732.186	466.361	467.825	193.300	1.464	(264.361)	-36,11%	(264.361)	-36,11%			
	(%) CASA	34,45%	34,45%	24,96%	25,02%									
	FDR	12,89%	12,89%	14,92%	14,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	11.679	11.699	21	(20)	-0,17%	(20)	-0,17%				
2	Giro ISE	1.318	1.318	1.243	1.243	0	(76)	-5,73%	(76)	-5,73%				
3	Tabungan ISE	6.100	6.100	4.134	4.154	21	(1.946)	-31,90%	(1.946)	-31,90%				
4	Deposito ISE	4.300	4.300	6.302	6.302	0	2.002	46,56%	2.002	46,56%				
5	CIF ISE	70	70	70	70	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.148	21.148	20.955	2.000	-	-2.000	1.494	-193	-193	193	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	21.148	21.148	20.955	2.000	-	-2.000	1.494	-193	-193	193			
	• Local Champion	18.944	18.944	18.777	2.000	-	-2.000	531	-167	-167	167			
	• Value Chain	2.204	2.204	2.178	-	-	-	963	-26	-26	26			
2	MBG	55.355	55.355	54.896	710	420	-290	-559	-460	-460	880	56.281	97,54%	(1.385)
	KUR	53.969	53.969	53.525	710	420	-290	-513	-444	-444	864	54.017	99,09%	(492)
	Non KUR	1.386	1.386	1.370	-	-	0	-46	-16	-16	16	2.264	60,53%	(894)
3	PWG	29.528	29.528	31.050	4.568	7.397	2.828	2.160	1.523	1.523	5.874	30.936	100,37%	115
	Cilem	16.389	16.389	17.232	1.569	1.838	269	603	844	844	994	17.246	99,92%	(13)
	Gadai	13.139	13.139	13.818	3.000	5.559	2.559	1.556	679	679	4.880	13.690	100,93%	128
4	CFG	168.051	168.051	171.863	6.280	6.513	233	3.092	3.813	3.813	2.700	170.683	100,69%	1.180
	CF 1	19.642	19.642	20.244	1.990	800	-1.190	-156	602	602	198	20.077	100,83%	167
	Total Griya	15.288	15.288	15.954	1.990	800	-1.190	0	666	666	134	15.540	102,66%	414
	• Total Non Program	12.467	12.467	13.142	1.990	800	-1.190	1.825	676	676	124			
	• Program	2.821	2.821	2.812	-	-	0	-28	-10	-10	10			
	Oto	4.355	4.355	4.290	-	-	0	-156	-64	-64	64	4.537	94,56%	(247)
	CF 2	148.408	148.408	151.619	4.290	5.713	1.423	3.248	3.211	3.211	2.502	150.606	100,67%	1.013
	Mitraguna & Others	129.674	129.674	132.586	3.860	5.305	1.445	2.938	2.912	2.912	2.393	131.845	100,56%	741
	Pensiun	18.734	18.734	19.033	430	408	-22	311	299	299	109	18.761	101,45%	272
	Total Pembiayaan	274.081	274.081	278.764	13.558	14.330	771	6.187	4.682	4.682	9.647			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif	Net (UG) & DG	Target Jan'26					
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	2.448	0,00%	0,00%	11,68%	2.448	2.448	2.448		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	1.297	0,00%	0,00%	6,19%	1.297	1.297	1.297		
	Value Chain	-	-	-	-	1.151	0,00%	0,00%	6,13%	1.151	1.151	1.151		
2	MBG	526	1.465	526	11.665	1.956	0,95%	0,95%	21,25%	11.139	11.139	10.200		
	KUR	496	1.363	496	11.468	0,92%	0,92%	0,92%	21,43%	10.972	10.972	10.105		
	Non KUR	30	102	30	197	2,16%	2,16%	2,16%	14,38%	167	167	95		
3	PWG	-	-	-	-	3.762	0,00%	0,00%	12,12%	3.762	3.762	3.762		
	Cilem	-	-	-	-	3.684	0,00%	0,00%	21,38%	3.684	3.684	3.684		
	Gadai	-	-	-	-	78	0,00%	0,00%	0,56%	78	78	78		
4	CFG	465	695	465	5.611	0,28%	0,28%	0,28%	3,26%	5.146	5.146	4.916		
	CF 1	465	695	465	3.484	2,37%	2,37%	2,37%	17,21%	3.019	3.019	2.789		
	Total Griya	346	572	346	2.645	2,26%	2,26%	2,26%	16,58%	2.299	2.299	2.073		
	Oto	119	123	119	839	2,74%	2,74%	2,74%	19,55%	720	720	716		
	CF 2	-	-	-	-	2.127	0,00%	0,00%	1,40%	2.127	2.127	2.127		
	Mitraguna & Others	-	-	-	-	2.127	0,00%	0,00%	1,60%	2.127	2.127	2.127		
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	1.494	1.462	1.494	1.766	0,54%	0,54%	0,54%	0,63%	272	272	303		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	377.865	377.865	2.125.681	1.747.816			3.13	3.37	3.36	(0,01)	0,22
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%		1.790	1.868	2.136	268	346



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.095	8.095	7.971	8.098	534	127	3	0,03%	3	0,03%			
2	Tabungan	118.643	118.643	114.630	113.485	(4.377)	(1.144)	(5.158)	-4,35%	(5.158)	-4,35%			
3	Deposito	42.564	42.564	40.328	40.328	(648)	0	(2.235)	-5,25%	(2.235)	-5,25%			
	Total	169.302	169.302	162.929	161.911	(4.491)	(1.017)	(7.390)	-4,37%	(7.390)	-4,37%			
	CASA	126.738	126.738	122.601	121.583	(3.843)	(1.017)	(5.155)	-4,07%	(5.155)	-4,07%			
	(%) CASA	74,86%	74,86%	75,25%	75,09%									
	FDR	70,07%	70,07%	73,51%	73,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.109	11.109	12.181	12.451	271	1.343	12,09%	1.343	12,09%				
2	Giro ISE	3.721	3.721	5.221	5.404	183	1.683	45,22%	1.683	45,22%				
3	Tabungan ISE	6.587	6.587	6.160	6.247	87	(340)	-5,16%	(340)	-5,16%				
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%				
5	CIF ISE	57	57	57	57	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.579	5.579	5.447	-	-	0	-132	-132	-132	132	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.579	5.579	5.447	-	-	0	-132	-132	-132	132			
	• Local Champion	1.781	1.781	1.678	-	-	0	-103	-103	-103	103			
	• Value Chain	3.798	3.798	3.769	-	-	-	-29	-29	-29	29			
2	MBG	-	-	-	-	-	0	0	0	0	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	40		(40)
3	PWG	35.640	35.640	37.303	5.351	7.099	1.748	618	1.663	1.663	5.436	36.952	100,95%	351
	Cilem	15.532	15.532	16.338	1.068	1.930	862	-503	806	806	1.124	16.292	100,28%	45
	Gadai	20.108	20.108	20.965	4.283	5.169	886	1.121	857	857	4.312	20.659	101,48%	306
4	CFG	77.413	77.413	77.020	2.673	420	-2.253	735	-394	-394	814	78.558	98,04%	(1.538)
	CF 1	17.116	17.116	16.864	1.258	-	-1.258	282	-251	-251	251	17.311	97,42%	(447)
	Total Griya	14.820	14.820	14.601	1.258	-	-1.258	0	-219	-219	219	14.853	98,30%	(252)
4	• Total Non Program	14.820	14.820	14.601	1.258	-	-1.258	1.049	-219	-219	219			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.263	-	-	0	282	-33	-33	33	2.458	92,08%	(195)
	CF 2	60.298	60.298	60.155	1.415	420	-995	453	-142	-142	562	61.247	98,22%	(1.092)
	Mitraguna & Others	53.287	53.287	53.199	1.365	420	-945	465	-88	-88	508	53.857	98,78%	(658)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-54	-54	54	7.390	94,13%	(434)
	Total Pembiayaan	118.632	118.632	119.770	8.024	7.519	-505	1.221	1.138	1.138	6.381			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	6.199	0,00%	0,00%	16,62%	6.199	6.199	6.199			
	Cilem	-	-	-	-	4.369	0,00%	0,00%	26,74%	4.369	4.369	4.369			
	Gadai	-	-	-	-	1.830	0,00%	0,00%	8,73%	1.830	1.830	1.830			
4	CFG	27	283	27	2.338	0,03%	0,03%	0,03%	3,04%	2.311	2.311	2.055			
	CF 1	-	238	-	1.036	0,00%	0,00%	0,00%	6,15%	1.036	1.036	799			
	Total Griya	-	238	-	1.036	0,00%	0,00%	7,10%	-	1.036	1.036	799			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	27	45	27	1.301	0,04%	0,04%	0,04%	2,16%	1.274	1.274	1.256			
	Mitraguna & Others	27	45	27	1.185	0,05%	0,05%	0,05%	2,23%	1.158	1.158	1.140			
	Pensiun	-	-	-	-	116	0,00%	0,00%	1,67%	116	116	116			
	Total Pembiayaan	484	497	484	484	0,41%	0,41%	0,40%	-	-	-	(13)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	484	497	484	484	0,63%	0,63%	0,63%	-	-	-	(13)			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.031	2.031	5.619	5.695	(671)	76	3.664	180,37%	3.664	180,37%			
2	Tabungan	91.862	91.862	78.589	77.947	8.226	(642)	(13.915)	-15,15%	(13.915)	-15,15%			
3	Deposito	22.462	22.462	21.624	21.624	(324)	0	(838)	-3,73%	(838)	-3,73%			
	Total	116.355	116.355	105.833	105.267	7.232	(566)	(11.089)	-9,53%	(11.089)	-9,53%			
	CASA	93.893	93.893	84.209	83.642	7.555	(566)	(10.251)	-10,92%	(10.251)	-10,92%			
	(%) CASA	80,70%	80,70%	79,57%	79,46%									
	FDR	76,70%	76,70%	84,90%	85,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.346	1.346	3.904	4.194		290	2.848	211,55%	2.848	211,55%			
2	Giro ISE	751	751	3.158	3.180		21	2.428	323,28%	2.428	323,28%			
3	Tabungan ISE	595	595	745	1.015		269	419	70,49%	419	70,49%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	155	155	155	155		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0	
2	MBG	4.466	4.466	4.356	-	-	0	-101	-110	-110	110	4.229	103,01%	127
	KUR	4.384	4.384	4.274	-	-	0	-98	-110	-110	110	4.229	101,06%	
	Non KUR	83	83	83	-	-	0	-2	0	0	-	0	-0	
3	PWG	6.953	6.953	8.013	831	1.424	593	553	1.061	1.061	364	7.531	106,40%	482
	Cilem	6.953	6.953	8.013	831	1.424	593	553	1.061	1.061	364	7.531	106,40%	482
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	77.827	77.827	77.480	3.390	952	-2.438	2.720	-346	-346	1.298	79.213	97,81%	(1.733)
	CF 1	27.829	27.829	28.038	865	440	-425	375	209	209	231	27.885	100,55%	153
	Total Griya	23.781	23.781	23.599	865	-	-865	0	-182	-182	182	23.807	99,13%	(208)
4	• Total Non Program	23.781	23.781	23.599	-	-	0	0	-182	-182	182			
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Oto	4.049	4.049	4.439	-	440	440	375	390	390	49	4.078	108,84%	360
	CF 2	49.997	49.997	49.442	2.525	512	-2.013	2.344	-555	-555	1.067	51.328	96,33%	(1.886)
	Mitraguna & Others	49.551	49.551	49.001	2.275	512	-1.763	2.099	-550	-550	1.062	50.799	96,46%	(1.798)
	Pensiun	447	447	441	250	-	-250	245	-5	-5	5	529	83,37%	(88)
	Total Pembiayaan	89.246	89.246	89.849	4.221	2.376	-1.845	3.172	604	604	1.772			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	537	0,00%	0,00%	12,32%	537	537	537	537				
	KUR	-	-	-	-	537	0,00%	0,00%	12,56%	537	537	537	537				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	44	-	44	1.097	0,64%	0,64%	13,69%	1.052	1.052	1.052	1.052	1.052	1.097			
	Cilem	44	-	44	1.097	0,64%	0,64%	13,69%	1.052	1.052	1.052	1.052	1.052	1.097			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	215	-	3.653	0,00%	0,00%	4,71%	3.653	3.653	3.653	3.653	3.653	3.438			
	CF 1	-	145	-	3.206	0,00%	0,00%	11,43%	3.206	3.206	3.206	3.206	3.206	3.061			
	Total Griya	-	-	-	2.407	0,00%	0,00%	10,20%	2.407	2.407	2.407	2.407	2.407	2.407			
	Oto	-	145	-	799	0,00%	0,00%	17,99%	799	799	799	799	799	654			
	CF 2	-	70	-	447	0,00%	0,00%	0,90%	447	447	447	447	447	377			
	Mitraguna & Others	-	70	-	447	0,00%	0,00%	0,91%	447	447	447	447	447	377			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	792	2.144	792	792	0,89%	0,89%	0,88%	-	-	-	-	-	(1.352)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	Dec-24	Dec-24	Dec-25				MtD	YtD				%	Penc.	Gap
1	Asset (Retail) T	142.182	142.182	116.355	(25.827)									0,04	0,09	
2	Contribution Margin	3.810	3.810	4.222	412				-10,8%					95	254	

Asset & Contribution Margin

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,83	2,88	2,93	0,04	0,09
CIF Payroll	1.243	1.402	1.497	95	254



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.776	4.776	4.517	4.529	383	11	(247)	-5,18%	(247)	-5,18%			
2	Tabungan	179.061	179.061	183.263	182.224	11.661	(1.039)	3.163	1,77%	3.163	1,77%			
3	Deposito	108.457	108.457	112.607	112.607	(245)	0	4.149	3,83%	4.149	3,83%			
	Total	292.294	292.294	300.387	299.359	11.799	(1.027)	7.065	2,42%	7.065	2,42%			
	CASA	183.837	183.837	187.780	186.753	12.044	(1.027)	2.916	1,59%	2.916	1,59%			
	(%) CASA	62,89%	62,89%	62,51%	62,38%									
	FDR	31,01%	31,01%	30,31%	30,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.931	2.931	2.826	2.833	7	(98)	-3,35%	(98)	-3,35%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.802	2.808	7	(98)	-3,38%	(98)	-3,38%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	117	117	117	117	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	586	586	586	-	-	0	-4	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	586	586	586	-	-	0	-4	-0	-0	0			
	• Local Champion	586	586	586	-	-	0	-4	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	9.960	9.960	9.863	200	-	-200	408	-97	-97	97	8.731	112,96%	1.132
	KUR	9.015	9.015	8.925	200	-	-200	426	-90	-90	90	8.664	103,02%	
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7	68	1388,62%	
3	PWG	5.460	5.460	6.180	219	1.180	960	91	721	721	459	6.032	102,46%	148
	Cilem	5.460	5.460	6.180	219	1.180	960	91	721	721	459	6.032	102,46%	148
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	74.621	74.621	74.425	1.854	1.072	-782	269	-196	-196	1.268	75.055	99,16%	(630)
	CF 1	20.278	20.278	20.130	500	-	-500	381	-149	-149	149	20.632	97,56%	(503)
	Total Griya	17.506	17.506	17.395	500	-	-500	0	-111	-111	111	17.688	98,35%	(292)
4	• Total Non Program	17.506	17.506	17.395	500	-	-500	546	-111	-111	111			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.773	2.773	2.735	-	-	0	381	-38	-38	38	2.945	92,87%	(210)
	CF 2	54.343	54.343	54.296	1.354	1.072	-282	-112	-47	-47	1.119	54.423	99,77%	(127)
	Mitraguna & Others	48.214	48.214	47.820	1.100	700	-400	-161	-394	-394	1.094	48.260	99,09%	(441)
	Pensiun	6.129	6.129	6.476	254	372	118	49	347	347	25	6.163	105,09%	314
	Total Pembiayaan	90.627	90.627	91.054	2.273	2.252	-22	764	427	427	1.825			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	623	0,00%	0	0,00%	6,32%	623	623	623			
	KUR	-	-	-	-	623	0,00%	0	0,00%	6,98%	623	623	623			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	559	0,00%	0	0,00%	9,04%	559	559	559			
	Cilem	-	-	-	-	559	0,00%	0	0,00%	9,04%	559	559	559			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	4.017	4.175	4.017	4.175	3.419	5,38%	4.15%	5,38%	4,59%	(599)	(599)	(756)			
	CF 1	4.017	3.837	4.017	4.017	2.016	19,81%	19,81%	10,02%	(2,01)	(2,01)	(2,01)	(1.820)			
	Total Griya	4.017	3.837	4.017	4.017	1.899	22,95%	22,95%	10,86%	(2,128)	(2,128)	(1.947)				
	Oto	-	-	-	-	127	0,00%	0	0,00%	4,64%	127	127	127			
	CF 2	-	338	-	-	1.402	0,00%	0	0,00%	2,58%	1.402	1.402	1.064			
	Mitraguna & Others	-	23	-	-	1.099	0,00%	0	0,00%	2,30%	1.099	1.099	1.076			
	Pensiun	-	315	-	-	304	0,00%	0	0,00%	4,69%	304	304	(11)			
	Total Pembiayaan	3.052	2.762	3.052	6.752	3,37	3,37	3,37	3,37	7,42%	3.700	3.700	3.990			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	259.564	259.564	292.294	32.730	
2	Contribution Margin	5.407	5.407	4.857	(550)	10,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,04	3,28	3,29	0,01	0,26
CIF Payroll	969	990	1.043	53	74



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.470	14.470	16.612	16.612	(1.440)	0	2.142	14,81%	2.142	14,81%			
2	Tabungan	120.049	120.049	120.067	119.220	3.809	(847)	(829)	-0,69%	(829)	-0,69%			
3	Deposito	46.117	46.117	46.035	46.035	(249)	0	(82)	-0,18%	(82)	-0,18%			
	Total	180.636	180.636	182.714	181.867	2.120	(847)	1.232	0,68%	1.232	0,68%			
	CASA	134.519	134.519	136.679	135.832	2.369	(847)	1.313	0,98%	1.313	0,98%			
	(%) CASA	74,47%	74,47%	74,80%	74,69%									
	FDR	79,01%	79,01%	78,44%	78,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	820	820	874	913		39	93	11,34%	93	11,34%			
2	Giro ISE	57	57	58	58		0	1	1,36%	1	1,36%			
3	Tabungan ISE	763	763	816	855		39	92	12,08%	92	12,08%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	76	76	76	76		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	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	24.174	24.174	27.147	3.753	6.691	2.938	837	2.973	2.973	3.719	25.544	106,28%	1.603
	Cilem	12.833	12.833	14.743	1.348	2.661	1.312	712	1.911	1.911	750	13.651	108,00%	1.092
	Gadai	11.342	11.342	12.404	2.405	4.031	1.626	125	1.062	1.062	2.969	11.893	104,30%	511
4	CFG	118.544	118.544	116.183	3.048	65	-2.983	2.624	-2.362	-2.362	2.427	119.925	96,88%	(3.742)
	CF 1	17.768	17.768	17.613	225	-	-225	161	-155	-155	155	18.100	97,31%	(487)
	Total Griya	15.545	15.545	15.446	-	-	0	0	-100	-100	100	15.701	98,37%	(255)
4	• Total Non Program	15.545	15.545	15.446	-	-	0	0	-100	-100	100			
	• Program	-	-	-	-	-	0	0	0	0	-	2.399	90,35%	(232)
	Oto	2.223	2.223	2.168	225	-	-225	161	-55	-55	55	101.824	96,80%	(3.255)
	CF 2	100.776	100.776	98.569	2.823	65	-2.758	2.463	-2.207	-2.207	2.272	91.330	96,61%	(3.095)
	Mitraguna & Others	90.285	90.285	88.234	2.305	30	-2.275	2.040	-2.051	-2.051	2.081	10.495	98,48%	(160)
	Pensiun	10.491	10.491	10.335	-	518	-483	422	-156	-156	191			
	Total Pembiayaan	142.719	142.719	143.330	6.801	6.756	-45	3.460	611	611	6.145			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
3	PWG	8	-	8	3.071	0,03%	0,03%	11,31%	3.063	3.063	3.071						
	Cilem	8	-	8	2.211	0,06%	0,06%	15,00%	2.204	2.204	2.211						
	Gadai	-	-	-	860	0,00%	0,00%	6,93%	860	860	860						
4	CFG	399	410	399	6.253	0,34%	0,34%	5,38%	5.854	5.854	5.843						
	CF 1	-	-	-	2.521	0,00%	0,00%	14,31%	2.521	2.521	2.521						
	Total Griya	-	-	-	2.466	0,00%	0,00%	15,97%	2.466	2.466	2.466						
	Oto	-	-	-	55	0,00%	0,00%	2,54%	55	55	55						
	CF 2	399	410	399	3.732	0,40%	0,40%	3,79%	3.333	3.333	3.322						
	Mitraguna & Others	399	410	399	3.701	0,44%	0,44%	4,19%	3.302	3.302	3.291						
	Pensiun	-	-	-	31	0,00%	0,00%	0,30%	31	31	31						
	Total Pembiayaan	616	616	616	853	0,43%	0,43%	0,60%	237	237	237						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
2	MBG	-	-	-	-		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	616	616	616	853	0,52%	0,52%	0,73%	237	237	237						
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Total Griya	-	-	-	-		0,00%										



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.820	3.820	7.166	7.182	1.615	16	3.362	88,01%	3.362	88,01%			
2	Tabungan	153.202	153.202	152.597	151.916	(906)	(681)	(1.286)	-0,84%	(1.286)	-0,84%			
3	Deposito	132.943	132.943	117.239	117.239	(10.882)	0	(15.704)	-11,81%	(15.704)	-11,81%			
	Total	289.964	289.964	277.001	276.336	(10.173)	(665)	(13.628)	-4,70%	(13.628)	-4,70%			
	CASA	157.022	157.022	159.763	159.097	709	(665)	2.076	1,32%	2.076	1,32%			
	(%) CASA	54,15%	54,15%	57,68%	57,57%									
	FDR	65,00%	65,00%	67,48%	67,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.753	4.753	5.187	5.360		173	607	12,77%	607	12,77%			
2	Giro ISE	1	1	1	1		0	(0)	-2,21%	(0)	-2,21%			
3	Tabungan ISE	4.752	4.752	5.186	5.359		173	607	12,77%	607	12,77%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	50	50	50	50		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	8.322	8.322	8.271	-	-	0	(50)	(51)	(51)	51			
	• Local Champion	8.322	8.322	8.271	-	-	0	(50)	(51)	(51)	51			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
3	PWG	28.873	28.873	27.805	3.454	5.364	1.910	1.132	-1.069	-1.069	6.433	30.261	91,88%	(2.457)
	Cilem	13.207	13.207	14.273	1.106	1.601	494	466	1.065	1.065	535	14.044	101,63%	228
	Gadai	15.666	15.666	13.532	2.348	3.764	1.415	666	-2.134	-2.134	5.898	16.217	83,44%	(2.685)
4	CFG	151.231	151.231	150.798	2.440	2.029	-411	563	-432	-432	2.461	152.140	99,12%	(1.341)
	CF 1	16.198	16.198	16.033	18	-	-18	-122	-165	-165	165	16.634	96,38%	(602)
	Total Griya	13.509	13.509	13.398	-	-	0	0	-111	-111	111	13.826	96,91%	(427)
4	• Total Non Program	13.509	13.509	13.398	-	-	0	0	-111	-111	111			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.689	2.689	2.634	18	-	-18	-122	-55	-55	55	2.809	93,79%	(174)
	CF 2	135.033	135.033	134.766	2.422	2.029	-393	685	-267	-267	2.296	135.506	99,45%	(740)
	Mitraguna & Others	123.373	123.373	122.454	1.482	1.274	-208	-69	-919	-919	2.193	123.799	98,91%	(1.345)
	Pensiun	11.660	11.660	12.312	940	755	-185	754	652	652	103	11.707	105,17%	605
	Total Pembiayaan	188.469	188.469	186.917	5.894	7.393	1.499	1.645	-1.552	-1.552	8.945			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	173	-	173	4.132	0,60%	0,60%	0,60%	14,86%	3.959	3.959	4.132		
	Cilem	173	-	173	3.211	0,31%	0,31%	0,31%	22,50%	3.038	3.038	3.211		
	Gadai	-	-	-	921	0,00%	0,00%	0,00%	6,81%	921	921	921		
4	CFG	520	769	520	4.233	0,34%	0,34%	0,34%	2,81%	3.713	3.713	3.464		
	CF 1	269	195	269	2.074	0,66%	0,66%	0,66%	12,94%	1.805	1.805	1.880		
	Total Griya	116	43	116	1.988	0,86%	0,86%	0,86%	14,84%	1.872	1.872	1.945		
	Oto	153	152	153	86	5,69%	5,69%	5,69%	3,27%	(67)	(67)	(66)		
	CF 2	251	575	251	2.159	0,19%	0,19%	0,19%	1,60%	1.907	1.907	1.584		
	Mitraguna & Others	251	575	251	2.159	0,20%	0,20%	0,20%	1,76%	1.907	1.907	1.584		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	1.245	1.319	1.245	1.588	0,66%	0,66%	0,66%	0,85%	343	343	270		

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	258.971	258.971	290.549	31.578		PHR	3,33	3,47	3,48	0,01	0,14
2	Contribution Margin	10.698	10.698	11.741	1.043	-9,7%	CIF Payroll	2.006	2.489	2.557	68	551



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.825	14.825	22.285	18.487	6.647	(3.797)	3.663	24,71%	3.663	24,71%			
2	Tabungan	143.357	143.357	138.746	137.325	(6.083)	(1.421)	(6.032)	-4,21%	(6.032)	-4,21%			
3	Deposito	163.005	163.005	161.359	161.359	(4.433)	0	(1.646)	-1,01%	(1.646)	-1,01%			
	Total	321.186	321.186	322.390	317.172	(3.869)	(5.218)	(4.015)	-1,25%	(4.015)	-1,25%			
	CASA	158.182	158.182	161.031	155.813	564	(5.218)	(2.369)	-1,50%	(2.369)	-1,50%			
	(%) CASA	49,25%	49,25%	49,95%	49,13%									
	FDR	80,11%	80,11%	79,84%	81,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.168	4.168	3.949	3.982	33	(187)	-4,48%	(187)	-4,48%				
2	Giro ISE	119	119	922	946	24	827	693,26%	827	693,26%				
3	Tabungan ISE	3.799	3.799	2.777	2.785	9	(1.014)	-26,69%	(1.014)	-26,69%				
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%				
5	CIF ISE	58	58	58	58	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.067	5.067	3.923	200	-	-200	1.075	-1,144	-1,144	1.144	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.067	5.067	3.923	200	-	-200	1.075	-1,144	-1,144	1.144			
	• Local Champion	5.067	5.067	3.923	200	-	-200	1.075	-1,144	-1,144	1.144			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	12.939	12.939	12.611	300	-	-300	588	-327	-327	327	12.835	98,26%	(224)
	KUR	11.745	11.745	11.436	300	-	-300	636	-309	-309	309	11.863	96,40%	(427)
	Non KUR	1.194	1.194	1.176	-	-	0	0	-49	-18	18	972	120,93%	
3	PWG	25.223	25.223	26.490	3.948	5.130	1.182	884	1.267	1.267	3.864	26.545	99,79%	(55)
	Cilem	15.400	15.400	15.587	1.595	1.411	-185	709	187	187	1.224	16.171	96,39%	(584)
	Gadai	9.823	9.823	10.903	2.353	3.720	1.367	175	1.080	1.080	2.639	10.373	105,11%	530
4	CFG	214.066	214.066	214.376	5.850	4.560	-1.290	1.447	310	310	4.250	215.593	99,44%	(1.217)
	CF 1	28.251	28.251	27.987	908	-	-908	-107	-264	-264	264	28.838	97,05%	(852)
	Total Griya	24.668	24.668	24.441	908	-	-908	0	-228	-228	228	25.036	97,62%	(596)
4	• Total Non Program	24.668	24.668	24.441	908	-	-908	708	-228	-228	228			
	• Program	-	-	-	-	-	0	0	0	0	-	3.802	93,27%	(256)
	Oto	3.583	3.583	3.546	-	-	0	-107	-37	-37	37			
	CF 2	185.814	185.814	186.389	4.942	4.560	-382	1.554	575	575	3.985	186.755	99,80%	(366)
	Mitraguna & Others	166.713	166.713	167.338	4.592	4.446	-146	1.551	625	625	3.821	167.650	99,81%	(313)
	Pensiun	19.102	19.102	19.052	350	114	-236	3	-50	-50	164	19.104	99,72%	(53)
	Total Pembiayaan	257.294	257.294	257.400	10.298	9.690	-608	3.994	105	105	9.585			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	56	99	56	2.107	56	0,43%	0,43%	16,71%	2.051	2.051	2.008		
	KUR	56	99	56	2.107	56	0,48%	0,48%	18,43%	2.051	2.051	2.008		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	85	-	85	5.089	5.089	0,34%	0,34%	19,21%	5.004	5.004	5.089		
	Cilem	85	-	85	3.805	3.805	0,55%	0,55%	24,41%	3.720	3.720	3.805		
	Gadai	-	-	-	1.284	1.284	0,00%	0,00%	11,77%	1.284	1.284	1.284		
4	CFG	412	65	412	19.171	19.171	0,19%	0,19%	8,94%	18.758	18.758	19.106		
	CF 1	46	65	46	4.459	4.459	0,16%	0,16%	15,93%	4.412	4.412	4.394		
	Total Griya	46	47	46	4.234	4.234	0,19%	0,19%	17,32%	4.188	4.188	4.187		
	Oto	-	18	-	224	224	0,00%	0,00%	6,32%	224	224	206		
	CF 2	366	-	366	14.712	14.712	0,20%	0,20%	7,89%	14.346	14.346	14.712		
	Mitraguna & Others	366	-	366	14.482	14.482	0,22%	0,22%	8,65%	14.116	14.116	14.482		
	Pensiun	-	-	-	230	230	0,00%	0,00%	1,21%	230	230	230		
	Total Pembiayaan	553	164	553	26.366	0,22%	0,22%	0,22%	10,24%	56	56	56		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	Dec-24	Dec-24	Dec-25		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	Asset (Retail) T	282.980	282.980	321.186	38.206	3.663	24,71%	3.663	24,71%	-	(0,01)	0,17	
2	Contribution Margin	11.567	11.567	12.367	800	0	-6,9%				157	180	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,01	3,19	3,18	(0,01)	0,17
CIF Payroll	1.533	1.556	1.713	157	180



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.263	7.263	4.703	4.706	2.136	3	(2.558)	-35,21%	(2.558)	-35,21%			
2	Tabungan	108.476	108.476	102.186	101.542	4.939	(644)	(6.934)	-6,39%	(6.934)	-6,39%			
3	Deposito	135.229	135.229	134.957	134.957	24.417	0	(272)	-0,20%	(272)	-0,20%			
	Total	250.968	250.968	241.845	241.204	31.493	(641)	(9.764)	-3,89%	(9.764)	-3,89%			
	CASA	115.739	115.739	106.888	106.247	7.075	(641)	(9.492)	-8,20%	(9.492)	-8,20%			
	(%) CASA	46,12%	46,12%	44,20%	44,05%									
	FDR	60,99%	60,99%	63,20%	63,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.303	4.303	4.077	4.038		(39)	(265)	-6,15%	(265)	-6,15%			
2	Giro ISE	1.640	1.640	1.610	1.589		(21)	(51)	-3,11%	(51)	-3,11%			
3	Tabungan ISE	2.563	2.563	2.367	2.349		(18)	(214)	-8,34%	(214)	-8,34%			
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.643	1.643	1.602	-	-	0	-40	-41	-41	41			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.643	1.643	1.602	-	-	0	-40	-41	-41	41			
	• Local Champion	1.643	1.643	1.602	-	-	0	-40	-41	-41	41			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	55	55	55	-	-	0	-2	0	0	-	387	14,18%	(332)
	KUR	-	-	-	-	-	0	0	0	0	-	290		(290)
	Non KUR	55	55	55	-	-	0	-2	0	0	-	97	56,60%	(42)
3	PWG	28.392	28.392	28.814	4.621	5.284	663	1.753	422	422	4.862	29.727	96,93%	(913)
	Cilem	16.041	16.041	17.042	1.658	1.948	291	759	1.001	1.001	947	16.826	101,28%	216
	Gadai	12.350	12.350	11.772	2.964	3.336	372	994	-579	-579	3.915	12.901	91,25%	(1.129)
4	CFG	122.987	122.987	122.377	1.925	1.410	-515	-34	-610	-610	2.020	124.474	98,32%	(2.097)
	CF 1	13.510	13.510	13.287	160	-	-160	-95	-223	-223	223	14.053	94,55%	(766)
	Total Griya	10.279	10.279	10.142	160	-	-160	0	-138	-138	138	10.597	95,70%	(456)
4	• Total Non Program	10.106	10.106	9.969	-	-	0	-123	-137	-137	137			
	• Program	173	173	173	160	-	-160	173	-1	-1	1	3.455	91,03%	(310)
	Oto	3.231	3.231	3.145	-	-	0	-95	-85	-85	85	110.421	98,79%	(1.331)
	CF 2	109.477	109.477	109.090	1.765	1.410	-355	61	-387	-387	1.797	77.881	99,04%	(749)
	Mitraguna & Others	77.257	77.257	77.132	1.765	1.410	-355	343	-125	-125	1.535			
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262	32.540	98,21%	(582)
	Total Pembiayaan	153.077	153.077	152.847	6.547	6.694	147	1.677	-230	-230	6.924			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	55	0,00%	0,00%	0,00%	100,00%	55	55	55
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	100,00%	55	55	55
	Non KUR	-	-	-	-	55	0,00%	0,00%	0,00%	100,00%	55	55	55
3	PWG	137	-	137	4.644	0.48%	0.48%	0.48%	16,12%	4.507	4.507	4.644	
	Cilem	137	-	137	3.022	0.86%	0.86%	0.86%	17,73%	2.885	2.885	3.022	
	Gadai	-	-	-	1.622	0,00%	0,00%	0,00%	13,78%	1.622	1.622	1.622	
4	CFG	1.785	1.411	1.785	4.004	1.45%	1.45%	1.45%	3,27%	2.220	2.220	2.593	
	CF 1	1.285	832	1.285	2.309	0,91%	0,91%	0,91%	17,38%	1.024	1.024	1.477	
	Total Griya	813	742	813	1.712	7,91%	7,91%	7,91%	16,88%	899	899	971	
	Oto	472	90	472	597	14,60%	14,60%	14,60%	18,98%	125	125	507	
	CF 2	500	579	500	1.695	0,46%	0,46%	0,46%	1,55%	1.195	1.195	1.116	
	Mitraguna & Others	389	210	389	1.585	0,50%	0,50%	0,50%	2,05%	1.195	1.195	1.375	
	Pensiun	110	369	110	110	0,34%	0,34%	0,34%	0,35%	-	-	(259)	
	Total Pembiayaan	757	665	757	757	0,49%	0,49%	0,49%	0,49%	(1)	(1)	92	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	757	665	757	757	0,62%	0,62%	0,62%	(1)	(1)	92			
	CF 1	143	145	143	142	1,06%	1,06%	1,06%	(1)	(1)	(4)			
	Total Griya	143	145	143	142	1,39%	1,39%	1,39%	(1)	(1)	(4)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	615												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.834	2.834	3.415	3.413	132	(2)	578	20,40%	578	20,40%			
2	Tabungan	115.394	115.394	107.429	105.744	7.537	(1.685)	(9.650)	-8,36%	(9.650)	-8,36%			
3	Deposito	44.546	44.546	46.930	46.931	221	1	2.385	5,35%	2.385	5,35%			
	Total	162.774	162.774	157.773	156.087	7.889	(1.686)	(6.687)	-4,11%	(6.687)	-4,11%			
	CASA	118.228	118.228	110.844	109.156	7.669	(1.687)	(9.072)	-7,67%	(9.072)	-7,67%			
	(%) CASA	72,63%	72,63%	70,25%	69,93%									
	FDR	103,47%	103,47%	108,24%	109,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	2.995	2.790		(205)	(1.038)	-27,12%	(1.038)	-27,12%			
2	Giro ISE	160	160	160	161		0	1	0,60%	1	0,60%			
3	Tabungan ISE	3.659	3.659	2.825	2.620		(205)	(1.039)	-28,40%	(1.039)	-28,40%			
4	Deposito ISE	10	10	10	10		0	0	0,00%	0	0,00%			
5	CIF ISE	104	104	104	104		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Local Champion	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.071	8.071	7.997	350	50	-300	719	-75	-75	125	7.982	100,18%	14
	KUR	7.488	7.488	7.423	350	50	-300	733	-65	-65	115	7.726	96,07%	(303)
	Non KUR	583	583	574	-	-	0	-14	-10	-10	10	256	224,15%	
3	PWG	36.403	36.403	38.286	8.947	10.832	1.886	3.746	1.882	1.882	8.950	37.728	101,48%	558
	Cilem	16.437	16.437	17.490	3.366	2.018	-1.348	2.814	1.053	1.053	965	17.211	101,62%	279
	Gadai	19.966	19.966	20.795	5.581	8.815	3.234	932	830	830	7.985	20.516	101,36%	279
4	CFG	103.832	103.832	104.381	1.823	1.688	-135	-9	549	549	1.139	105.316	99,11%	(935)
	CF 1	14.229	14.229	14.085	945	-	-945	66	-143	-143	143	14.548	96,82%	(462)
	Total Griya	10.678	10.678	10.579	800	-	-800	0	-99	-99	99	10.832	97,66%	(253)
	• Total Non Program	10.507	10.507	10.409	800	-	-800	689	-99	-99	99			
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.506	145	-	-145	66	-44	-44	44	3.716	94,36%	(209)
	CF 2	89.604	89.604	90.296	878	1.688	810	-74	692	692	996	90.768	99,48%	(472)
	Mitraguna & Others	82.912	82.912	83.588	628	1.478	850	-313	677	677	801	83.868	99,67%	(280)
	Pensiun	6.692	6.692	6.707	250	210	-40	239	16	16	194	6.900	97,21%	(192)
	Total Pembiayaan	168.423	168.423	170.778	11.120	12.570	1.451	4.454	2.355	2.355	10.216			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-		0,00%	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	-	-	-	-	1.609	0,00%	0,00%	0,00%	20,12%	1.609	1.609	1.609
	KUR	-	-	-	-	1.398	0,00%	0,00%	0,00%	18,83%	1.398	1.398	1.398
	Non KUR	-	-	-	-	211	0,00%	0,00%	0,00%	36,78%	211	211	211
3	PWG	-	-	-	-	6.601	0,00%	0,00%	0,00%	17,24%	6.601	6.601	6.601
	Cilem	-	-	-	-	5.156	0,00%	0,00%	0,00%	29,48%	5.156	5.156	5.156
	Gadai	-	-	-	-	1.445	0,00%	0,00%	0,00%	6,95%	1.445	1.445	1.445
4	CFG	3.193	2.116	3.193	5.497	5.497	3,08%	3,08%	3,08%	5,27%	2.303	2.303	3.381
	CF 1	161	111	161	1.794	1.794	1,13%	1,13%	1,13%	12,74%	1.634	1.634	1.683
	Total Griya	161	-	161	1.560	1.560	1,50%	1,50%	1,475%	1.400	1.400	1.560	
	Oto	-	111	-	234	234	0,00%	0,00%	0,00%	6,67%	234	234	123
	CF 2	3.033	2.005	3.033	3.702	3.702	3,38%	3,38%	3,38%	4,10%	670	670	1.697
	Mitraguna & Others	3.033	2.005	3.033	3.388	3.388	3,66%	3,66%	3,66%	4,05%	356	356	1.383
	Pensiun	-	-	-	-	314	0,00%	0,00%	0,00%	4,69%	314	314	314
	Total Pembiayaan	2.489	2.284	2.489	2.952	2.952	1,48%	1,48%	1,48%	1,73%	464	464	668

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	141.438	141.438	171.988	30.550		3.04	3,16	3,22
2	Contribution Margin	6.401	6.401	8.606	2.205	-34,4%	776	794	857



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	596	596	537	529	86	(8)	(67)	-11,21%	(67)	-11,21%			
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%			
	Total	896	896	837	829	(164)	(8)	(67)	-7,46%	(67)	-7,46%			
	CASA	596	596	537	529	86	(8)	(67)	-11,21%	(67)	-11,21%			
	(%) CASA	66,51%	66,51%	64,15%	63,81%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	30.299	30.299	32.499	32.417	3.264	(82)	2.117	6,99%	2.117	6,99%			
2	Tabungan	123.931	123.931	133.169	131.957	5.281	(1.212)	8.026	6,48%	8.026	6,48%			
3	Deposito	106.411	106.411	106.031	106.031	(2.384)	0	(380)	-0,36%	(380)	-0,36%			
	Total	260.642	260.642	271.698	270.405	6.160	(1.294)	9.763	3,75%	9.763	3,75%			
	CASA	154.231	154.231	165.667	164.374	8.544	(1.294)	10.143	6,58%	10.143	6,58%			
	(%) CASA	59,17%	59,17%	60,97%	60,79%									
	FDR	85,30%	85,30%	82,89%	83,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.768	5.768	6.733	6.879	146	1.111	19,26%	1.111	19,26%				
2	Giro ISE	3.250	3.250	3.088	3.081	(7)	(169)	-5,21%	(169)	-5,21%				
3	Tabungan ISE	2.518	2.518	3.645	3.798	153	1.280	50,83%	1.280	50,83%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	66	66	66	66	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	39.488	39.488	38.815	-	-	0	463	-673	-673	673	0	0,00%	
	Linkage	14.626	14.626	14.626	-	-	-	1	0	0	(0)			
	Non-Linkage	24.862	24.862	24.189	-	-	0	461	-673	-673	673			
	• Local Champion	21.896	21.896	21.237	-	-	0	307	-659	-659	659			
	• Value Chain	2.966	2.966	2.953	-	-	-	154	-13	-13	13			
2	MBG	2.621	2.621	2.580	-	-	0	-126	-41	-41	41	2.573	100,30%	8
	KUR	2.621	2.621	2.580	-	-	0	-126	-41	-41	41	2.534	101,82%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	38		(38)
3	PWG	45.441	45.441	49.531	7.982	10.340	2.358	2.971	4.090	4.090	6.250	46.804	105,83%	2.727
	Cilem	20.824	20.824	23.745	2.415	4.205	1.790	1.952	2.920	2.920	1.285	21.636	109,74%	2.108
	Gadai	24.616	24.616	25.786	5.567	6.135	569	1.019	1.170	1.170	4.966	25.167	102,46%	619
4	CFG	134.777	134.777	134.275	3.905	1.790	-2.115	2.722	-503	-503	2.293	137.220	97,85%	(2.946)
	CF 1	26.797	26.797	26.560	-	-	0	-136	-237	-237	237	27.124	97,92%	(565)
	Total Griya	21.030	21.030	20.855	-	-	0	0	-176	-176	176	21.235	98,21%	(380)
	• Total Non Program	21.030	21.030	20.855	-	-	0	0	-176	-176	176			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.767	5.767	5.705	-	-	0	-136	-62	-62	62	5.889	96,87%	(184)
	CF 2	107.980	107.980	107.715	3.905	1.790	-2.115	2.858	-265	-265	2.055	110.096	97,84%	(2.381)
	Mitraguna & Others	82.573	82.573	82.070	3.370	1.350	-2.020	2.244	-503	-503	1.853	84.351	97,30%	(2.281)
	Pensiun	25.407	25.407	25.645	535	440	-95	614	237	237	203	25.745	99,61%	(100)
	Total Pembiayaan	222.327	222.327	225.201	11.887	12.130	243	6.030	2.874	2.874	9.256			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	2.639	2.639	0,00%	0,00%	6,80%	2.639	2.639	2.639		
	Linkage	-	-	-	-	2.639	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	2.639	2.639	0,00%	0,00%	10,91%	2.639	2.639	2.639		
	Value Chain	-	-	-	-	2.639	0,00%	0,00%	0,00%	-	-	-		
2	MBG	26	73	26	372	372	0,98%	0,98%	14,42%	346	346	299		
	KUR	26	73	26	372	372	0,98%	0,98%	14,42%	346	346	299		
	Non KUR	-	-	-	-	2.639	0,00%	0,00%	0,00%	-	-	-		
3	PWG	87	-	87	5.558	5.558	0,19%	0,19%	11,22%	5.471	5.471	5.558		
	Cilem	87	-	87	3.647	3.647	0,42%	0,42%	15,36%	3.560	3.560	3.647		
	Gadai	-	-	-	1.911	1.911	0,00%	0,00%	7,41%	1.911	1.911	1.911		
4	CFG	482	979	482	4.325	4.325	0,36%	0,36%	3,22%	3.843	3.843	3.347		
	CF 1	-	22	-	1.386	1.386	0,00%	0,00%	5,22%	1.386	1.386	1.363		
	Total Griya	-	-	-	1.232	1.232	0,00%	0,00%	5,91%	1.232	1.232	1.232		
	Oto	-	22	-	153	153	0,00%	0,00%	2,69%	153	153	131		
	CF 2	482	956	482	2.940	2.940	0,45%	0,45%	2,73%	2.458	2.458	1.983		
	Mitraguna & Others	386	862	386	2.807	2.807	0,47%	0,47%	3,42%	2.420	2.420	1.945		
	Pensiun	95	137	137	133	133	0,38%	0,38%	0,52%	38	38	38		
	Total Pembiayaan	595	1.051	595	12.895	12.895	0,27%	0,27%	5,73%	12.300	12.300	11.843		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap
1	SME	6.156	6.156	6.156	6.156	6.156	15,59%	15,59%	15,86%	(0)	(0)	-	
	Linkage	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
	Non-Linkage	6.156	6.156	6.156	6.156	6.156	24,76%	24,76%	25,45%	(0)	(0)	-	
	Value Chain	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
	KUR	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
	Non KUR	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
3	PWG	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	6.156	0,00%	0,00%	0,00%	-	-	-	
4	CFG	1.477	1.861	1.477	1.484	1.4							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	42.284	42.284	37.958	32.944	(4.261)	(5.014)	(9.341)	-22,09%	(9.341)	-22,09%			
2	Tabungan	91.959	91.959	88.864	90.449	8.989	1.585	(1.509)	-1,64%	(1.509)	-1,64%			
3	Deposito	185.504	185.504	185.168	185.168	(960)	0	(336)	-0,18%	(336)	-0,18%			
	Total	319.746	319.746	311.990	308.561	3.768	(3.429)	(11.186)	-3,50%	(11.186)	-3,50%			
	CASA	134.243	134.243	126.822	123.393	4.728	(3.429)	(10.850)	-8,08%	(10.850)	-8,08%			
	(%) CASA	41,98%	41,98%	40,65%	39,99%									
	FDR	66,63%	66,63%	68,75%	69,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.601	4.601	4.705	4.383	(322)	(218)	-4,74%	(218)	-4,74%				
2	Giro ISE	299	299	775	526	(250)	227	75,99%	227	75,99%				
3	Tabungan ISE	4.302	4.302	3.930	3.857	(72)	(445)	-10,34%	(445)	-10,34%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	87	87	87	87	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	11.846	11.846	11.652	300	-	-300	488	-194	-194	194	12.339	94,44%	(686)
	KUR	10.383	10.383	10.203	300	-	-300	532	-180	-180	180	10.557	96,65%	(354)
	Non KUR	1.463	1.463	1.450	-	0	-44	-14	-14	-14	14	1.782	81,34%	(332)
3	PWG	41.008	41.008	43.664	6.955	10.031	3.076	1.504	2.656	2.656	7.375	42.392	103,00%	1.272
	Cilem	17.652	17.652	18.761	1.341	1.909	568	657	1.110	1.110	800	18.484	101,50%	277
	Gadai	23.356	23.356	24.903	5.613	8.122	2.508	847	1.547	1.547	6.575	23.907	104,16%	995
4	CFG	160.189	160.189	159.189	2.455	2.000	-455	410	-1.000	-1.000	3.000	162.630	97,88%	(3.440)
	CF 1	20.927	20.927	20.359	-	-	0	-257	-567	-567	567	21.542	94,51%	(1.183)
	Total Griya	15.660	15.660	15.163	-	-	0	0	-497	-497	497	16.168	93,78%	(1.006)
4	• Total Non Program	15.660	15.660	15.163	-	-	0	0	-497	-497	497			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.196	-	-	0	-257	-71	-71	71	5.374	96,70%	(178)
	CF 2	139.263	139.263	138.830	2.455	2.000	-455	667	-433	-433	2.433	141.088	98,40%	(2.257)
	Mitraguna & Others	134.778	134.778	134.380	1.755	2.000	245	-2	-398	-398	2.398	136.194	98,67%	(1.815)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	Total Pembiayaan	213.043	213.043	214.505	9.710	12.031	2.321	2.401	1.462	1.462	10.569			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	71	380	71	1.577	0,60%	0,60%	13,53%	1.505	1.505	1.197						
	KUR	71	229	71	1.414	0,69%	0,69%	13,86%	1.343	1.343	1.185						
	Non KUR	-	151	-	163	0,00%	0,00%	11,24%	163	163	12						
3	PWG	68	-	68	7.739	0,17%	0,17%	17,73%	7.672	7.672	7.739						
	Cilem	68	-	68	5.662	0,38%	0,38%	30,18%	5.594	5.594	5.662						
	Gadai	-	-	-	2.077	0,00%	0,00%	8,34%	2.077	2.077	2.077						
4	CFG	635	2.440	635	5.748	0,40%	0,40%	3,61%	5.113	5.113	3.308						
	CF 1	574	823	574	3.369	2,74%	2,74%	16,55%	2.795	2.795	2.546						
	Total Griya	574	-	574	3.014	3,67%	3,67%	19,88%	2.440	2.440	3.014						
	Oto	-	823	-	355	0,00%	0,00%	6,83%	355	355	(468)						
	CF 2	61	1.617	61	2.379	0,04%	0,04%	1,71%	2.319	2.319	762						
	Mitraguna & Others	61	1.617	61	2.340	0,05%	0,05%	1,74%	2.279	2.279	723						
	Pensiun	-	-	-	39	0,00%	0,00%	0,88%	39	39	39						
	Total Pembiayaan	2.930	3.060	2.930	2.989	1,38%	1,38%	1,39%	60	60	(71)						

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	269.409	269.409	319.746	50.337	
2	Contribution Margin	8.606	8.606	8.132	(474)	5,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,68	3,90	3,90	(0,00)	0,22
CIF Payroll	590	693	744	51	154



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.871	14.871	14.837	14.868	290	31	(3)	-0,02%	(3)	-0,02%			
2	Tabungan	86.362	86.362	83.668	82.530	2.147	(1.138)	(3.832)	-4,44%	(3.832)	-4,44%			
3	Deposito	20.333	20.333	21.400	21.400	329	0	1.067	5,25%	1.067	5,25%			
	Total	121.566	121.566	119.906	118.799	2.766	(1.107)	(2.767)	-2,28%	(2.767)	-2,28%			
	CASA	101.233	101.233	98.506	97.399	2.437	(1.107)	(3.835)	-3,79%	(3.835)	-3,79%			
	(%) CASA	83,27%	83,27%	82,15%	81,99%									
	FDR	62,07%	62,07%	63,57%	64,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.115	1.118		3	(206)	-15,60%	(206)	-15,60%			
2	Giro ISE	78	78	56	57		0	(22)	-27,79%	(22)	-27,79%			
3	Tabungan ISE	1.246	1.246	1.059	1.061		2	(185)	-14,83%	(185)	-14,83%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	55	55	55	55		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	-0	-0	0			
	Linkage	2	2	2	-	-	-	0	-0	-0	0			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	6.355	6.355	6.290	600	-	-600	647	-65	-65	65	6.418	98,00%	(128)
	KUR	6.150	6.150	6.085	600	-	-600	644	-65	-65	65	6.395	95,16%	(309)
	Non KUR	204	204	204	-	-	0	3	0	0	-	23	886,97%	
3	PWG	20.840	20.840	22.126	3.526	5.434	1.908	1.362	1.286	1.286	4.148	22.179	99,76%	(53)
	Cilem	11.801	11.801	12.235	1.166	1.240	74	759	433	433	806	12.590	97,18%	(355)
	Gadai	9.039	9.039	9.891	2.361	4.194	1.833	603	853	853	3.342	9.589	103,15%	302
4	CFG	48.265	48.265	47.813	1.706	772	-934	1.042	-452	-452	1.224	50.543	94,60%	(2.730)
	CF 1	10.968	10.968	10.797	-	-	0	-160	-170	-170	170	11.322	95,36%	(525)
	Total Griya	6.627	6.627	6.545	-	-	0	0	-81	-81	81	6.802	96,23%	(206)
1	• Total Non Program	5.785	5.785	5.707	-	-	0	-82	-78	-78	78			
	• Program	842	842	839	-	-	0	-4	-3	-3	3			
	Oto	4.341	4.341	4.252	-	-	0	-160	-89	-89	89	4.521	94,06%	(268)
	CF 2	37.297	37.297	37.015	1.706	772	-934	1.201	-282	-282	1.054	39.221	94,38%	(2.206)
	Mitraguna & Others	34.697	34.697	34.119	1.456	453	-1.003	975	-577	-577	1.030	36.119	94,47%	(1.999)
	Pensiun	2.600	2.600	2.896	250	319	69	227	296	296	23	3.102	93,34%	(206)
	Total Pembiayaan	75.462	75.462	76.230	5.832	6.206	374	3.050	769	769	5.437			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	408	-	330	0	0,00%	0	0,00%	5,24%	330	330	(78)			
	KUR	-	408	-	330	0	0,00%	0	0,00%	5,42%	330	330	(78)			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	4.137	0	0,00%	0	0,00%	18,70%	4.137	4.137	4.137			
	Cilem	-	-	-	3.544	0	0,00%	0	0,00%	28,97%	3.544	3.544	3.544			
	Gadai	-	-	-	593	0	0,00%	0	0,00%	5,99%	593	593	593			
4	CFG	90	273	90	2.849	0	0,19%	0	0,19%	5,96%	2.760	2.760	2.576			
	CF 1	1	185	1	1.129	0	0,01%	0	0,01%	10,46%	1.128	1.128	944			
	Total Griya	-	-	-	888	0	0,00%	0	0,00%	13,56%	888	888	888			
	Oto	1	185	1	241	0	0,03%	0	0,03%	5,68%	240	240	57			
	CF 2	88	89	88	1.720	0	0,24%	0	0,24%	4,65%	1.632	1.632	1.632			
	Mitraguna & Others	88	89	88	1.503	0	0,25%	0	0,25%	4,41%	1.415	1.415	1.414			
	Pensiun	-	-	-	217	0	0,00%	0	0,00%	7,49%	217	217	217			
	Total Pembiayaan	90	682	90	7.316	0	0,12%	0	0,12%	9,60%	7.226	7.226	6.634			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	Dec-24	Dec-24	Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	2	2	2	2	2	100,00%	100,00%	100,00%	100,00%	(0)	(0)	-			
	Linkage	2	2	2	2	2	100,00%	100,00%	100,00%	100,00%	(0)	(0)	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	7	0	0,00%	0	0,00%	0,03%	7	7	7			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	7	0	0,00%	0	0,00%	0,07%	7	7	7		</td	



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.557	3.557	8.707	8.777	3.599	70	5.220	146,76%	5.220	146,76%			
2	Tabungan	93.044	93.044	89.419	89.861	(332)	442	(3.183)	-3,42%	(3.183)	-3,42%			
3	Deposito	44.242	44.242	49.126	49.137	(380)	11	4.895	11,06%	4.895	11,06%			
	Total	140.843	140.843	147.253	147.775	2.888	522	6.932	4,92%	6.932	4,92%			
	CASA	96.601	96.601	98.127	98.638	3.267	512	2.037	2,11%	2.037	2,11%			
	(%) CASA	68,59%	68,59%	66,64%	66,75%									
	FDR	18,73%	18,73%	18,99%	18,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.348	6.348	6.948	4.229	(2.718)	(2.119)	-33,38%	(2.119)	-33,38%				
2	Giro ISE	45	45	676	714	38	668	1470,77%	668	1470,77%				
3	Tabungan ISE	5.803	5.803	5.772	3.016	(2.756)	(2.787)	-48,03%	(2.787)	-48,03%				
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%				
5	CIF ISE	36	36	36	36	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	5.647	5.647	6.523	660	1.169	508	272	876	876	292	6.151	106,05%	372
	Cilem	5.647	5.647	6.523	660	1.169	508	272	876	876	292	6.151	106,05%	372
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	20.733	20.733	21.433	1.245	1.000	-245	479	699	699	301	21.253	100,85%	180
	CF 1	1.803	1.803	2.791	-	1.000	1.000	-30	988	988	12	1.935	144,29%	857
	Total Griya	860	860	1.856	-	1.000	1.000	0	997	997	3	939	197,66%	917
4	• Total Non Program	860	860	1.856	-	1.000	1.000	-3	997	997	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	935	-	-	0	-30	-9	-9	9	995	93,93%	(60)
	CF 2	18.930	18.930	18.642	1.245	-	-1.245	509	-288	-288	288	19.318	96,50%	(676)
	Mitraguna & Others	18.839	18.839	18.550	1.245	-	-1.245	509	-288	-288	288	19.183	96,70%	(633)
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0	135	67,59%	(44)
	Total Pembiayaan	26.380	26.380	27.956	1.905	2.169	263	751	1.576	1.576	593			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	229	-	229	929	4,05%	4,05%	14,24%	700	700	929						
	Cilem	229	-	229	929	4,05%	4,05%	14,24%	700	700	929						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	182	428	182	348	0,88%	0,88%	1,63%	167	167	(79)						
	CF 1	182	185	182	326	10,07%	10,07%	11,68%	144	144	141						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	182	185	182	326	19,25%	19,25%	34,86%	144	144	141						
	CF 2	-	242	-	23	0,00%	0,00%	0,12%	23	23	(220)						
	Mitraguna & Others	-	242	-	23	0,00%	0,00%	0,12%	23	23	(220)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	4,57%	867	867	850						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				31-Dec-25	31-Dec-25				%	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	-	230	-	-	0,00%	0,00%	0,00%	-	-	-	-	(230)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	31.858	31.858	26.522	26.753	(3.136)	231	(5.106)	-16,03%	(5.106)	-16,03%			
2	Tabungan	58.972	58.972	55.472	55.569	5.899	98	(3.402)	-5,77%	(3.402)	-5,77%			
3	Deposito	44.472	44.472	44.217	44.217	(493)	0	(255)	-0,57%	(255)	-0,57%			
	Total	135.302	135.302	126.210	126.540	2.270	329	(8.763)	-6,48%	(8.763)	-6,48%			
	CASA	90.830	90.830	81.993	82.322	2.763	329	(8.508)	-9,37%	(8.508)	-9,37%			
	(%) CASA	67,13%	67,13%	64,97%	65,06%									
	FDR	43,02%	43,02%	48,11%	47,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.321	2.321	2.064	2.072		8	(249)	-10,71%	(249)	-10,71%			
2	Giro ISE	55	55	55	55		0	0	0,52%	0	0,52%			
3	Tabungan ISE	2.266	2.266	2.009	2.017		8	(249)	-10,98%	(249)	-10,98%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	39	39	39	39		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• Local Champion	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.712	10.712	11.857	662	2.076	1.414	379	1.144	1.144	932	11.054	107,26%	802
	Cilem	10.712	10.712	11.857	662	2.076	1.414	379	1.144	1.144	932	11.054	107,26%	802
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	45.650	45.650	47.182	400	2.790	2.390	-242	1.532	1.532	1.258	47.015	100,35%	167
	CF 1	7.628	7.628	7.550	-	-	0	-109	-78	-78	78	7.903	95,54%	(353)
	Total Griya	3.090	3.090	3.051	-	-	0	0	-39	-39	39	3.222	94,70%	(171)
4	• Total Non Program	3.090	3.090	3.051	-	-	0	-39	-39	-39	39			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.499	-	-	0	-109	-39	-39	39	4.681	96,11%	(182)
	CF 2	38.021	38.021	39.632	400	2.790	2.390	-133	1.611	1.611	1.179	39.113	101,33%	519
	Mitraguna & Others	37.225	37.225	38.840	400	2.790	2.390	-127	1.615	1.615	1.175	38.148	101,82%	693
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5	965	82,04%	(173)
	Total Pembiayaan	58.208	58.208	60.723	1.062	4.866	3.804	-24	2.516	2.516	2.351			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	1.016	0,00%	0,00%	8,57%	1.016	1.016	1.016	1.016			
	Cilem	-	-	-	-	1.016	0,00%	0,00%	8,57%	1.016	1.016	1.016	1.016			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	405	0,00%	0,00%	0,86%	405	405	405	405			
	CF 1	-	-	-	-	374	0,00%	0,00%	4,96%	374	374	374	374			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	374	0,00%	0,00%	8,32%	374	374	374	374			
	CF 2	-	-	-	-	31	0,00%	0,00%	0,08%	31	31	31	31			
	Mitraguna & Others	-	-	-	-	31	0,00%	0,00%	0,08%	31	31	31	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			

Kualitas Pembiayaan (NPF)

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	13.594	13.594	17.522	17.343	826	(179)	3.749	27,58%	3.749	27,58%			
3	Deposito	753	753	1.035	1.035	(50)	0	282	37,50%	282	37,50%			
	Total	14.347	14.347	18.557	18.378	777	(179)	4.031	28,10%	4.031	28,10%			
	CASA	13.594	13.594	17.522	17.343	826	(179)	3.749	27,58%	3.749	27,58%			
	(%) CASA	94,75%	94,75%	94,42%	94,37%									
	FDR	133,77%	133,77%	112,01%	113,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	37	37	579	579		0	542	1457,78%	542	1457,78%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	579	579		0	542	1457,78%	542	1457,78%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	4	4	4	4		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	797	797	797	-	-	0	278	0	0	-	1.176	67,79%	(379)
	KUR	797	797	797	-	-	0	278	0	0	-	1.135	70,26%	(337)
	Non KUR	-	-	-	-	-	0	0	0	0	-	41		(41)
3	PWG	13.108	13.108	14.770	1.858	3.367	1.509	985	1.662	1.662	1.705	14.483	101,98%	287
	Cilem	9.349	9.349	10.643	797	1.810	1.012	488	1.294	1.294	516	10.174	104,61%	470
	Gadai	3.758	3.758	4.126	1.060	1.557	497	497	368	368	1.189	4.309	95,77%	(182)
4	CFG	5.287	5.287	5.219	28	-	-28	-34	-68	-68	68	6.531	79,91%	(1.312)
	CF 1	2.498	2.498	2.477	28	-	-28	-4	-21	-21	21	2.735	90,59%	(257)
	Total Griya	1.011	1.011	1.001	-	-	0	0	-10	-10	10	1.085	92,31%	(83)
4	• Total Non Program	1.011	1.011	1.001	-	-	0	0	-10	-10	10			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.476	28	-	-28	-4	-11	-11	11	1.650	89,45%	(174)
	CF 2	2.789	2.789	2.742	-	-	0	-30	-48	-48	48	3.796	72,22%	(1.055)
	Mitraguna & Others	2.522	2.522	2.477	-	-	0	-28	-45	-45	45	3.443	71,92%	(967)
	Pensiun	267	267	265	-	-	0	-2	-2	-2	2	353	75,12%	(88)
	Total Pembiayaan	19.192	19.192	20.786	1.885	3.367	1.482	1.228	1.594	1.594	1.773			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	2.190	0	0,00%	0,00%	14,83%	2.190	2.190	2.190				
	Cilem	-	-	-	2.133	0	0,00%	0,00%	20,04%	2.133	2.133	2.133				
	Gadai	-	-	-	57	0	0,00%	0,00%	1,38%	57	57	57				
4	CFG	43	-	43	43	0	0,81%	0,81%	0,82%	(0)	(0)	43				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	-	43	43	0	1,54%	1,54%	1,57%	(0)	(0)	43				
	Mitraguna & Others	43	-	43	43	0	1,70%	1,70%	1,74%	(0)	(0)	43				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	0	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	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%</									