



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	43.871	60.267	(14.129)	16.396	25.416	72,93%	25.416	72,93%	41.530	145,12%	18.737
2	Tabungan	2.090.518	2.090.518	1.970.987	1.934.054	15.151	(36.933)	(156.464)	-7,48%	(156.464)	-7,48%	2.090.518	92,52%	(156.464)
3	Deposito	630.174	630.174	630.813	629.552	(63.884)	(1.261)	(622)	-0,10%	(622)	-0,10%	635.846	99,01%	(6.294)
	Total	2.755.543	2.755.543	2.645.671	2.623.873	(62.863)	(21.798)	(131.670)	-4,78%	(131.670)	-4,78%	2.767.894	94,80%	(144.021)
	CASA	2.125.368	2.125.368	2.014.858	1.994.321	1.022	(20.537)	(131.048)	-6,17%	(131.048)	-6,17%	2.132.048	93,54%	(137.727)
	(%) CASA	77,13%	77,13%	76,16%	76,01%									
	FDR	128,82%	128,82%	136,51%	137,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	41.257	40.483		(774)	(1.995)	-4,70%	(1.995)	-4,70%			
2	Giro ISE	3.651	3.651	5.355	4.641		(714)	990	27,11%	990	27,11%			
3	Tabungan ISE	34.609	34.609	31.684	31.623		(60)	(2.985)	-8,63%	(2.985)	-8,63%			
4	Deposito ISE	4.219	4.219	4.219	4.219		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	2.632	2.632	2.635	2.635		0	3	0,11%	3	0,11%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	242.752	4.200	1.593	-2.607	1.207	-1.735	-1.735	3.327	245.556	98,86%	(2.804)
	Linkage	110.286	110.286	109.771	-	-	-	-	-495	-515	515	110.860	99,02%	(1.089)
	Non-Linkage	134.201	134.201	132.981	4.200	1.593	-2.607	1.702	-1.220	-1.220	2.813	134.696	98,73%	(1.715)
	• Local Champion	134.201	134.201	132.981	4.200	1.593	-2.607	1.702	-1.220	-1.220	2.813	134.674	98,74%	(1.695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	450.800	450.800	445.379	15.071	8.775	-6.296	5.959	-5.422	-5.422	14.197	456.230	97,62%	(10.852)
	KUR	425.845	425.845	420.719	14.441	8.590	-5.851	5.371	-5.126	-5.126	13.716	428.394	98,21%	(7.676)
	Non KUR	24.956	24.956	24.660	630	185	-445	589	-295	-295	480	27.836	88,59%	(3.176)
3	PWG	435.901	435.901	497.899	78.994	156.253	77.259	13.018	61.998	61.998	94.254	450.379	110,55%	47.521
	Cilem	243.033	243.033	275.768	23.941	47.287	23.347	14.840	32.735	32.735	14.552	252.765	109,10%	23.003
	Gadai	192.868	192.868	222.131	55.053	108.965	53.912	-1.823	29.263	29.263	79.702	197.614	112,41%	24.517
4	CFG	2.418.549	2.418.549	2.425.684	53.896	42.082	-11.814	31.585	7.134	7.134	34.947	2.433.514	99,68%	(7.830)
	CF 1	474.272	474.272	475.044	5.511	4.939	-571	5.578	772	772	4.167	477.023	99,59%	(1.979)
	Total Griya	385.817	385.817	384.566	683	1.375	693	0	-1.251	-1.251	2.626	386.124	99,60%	(1.558)
	• Total Non Program	58.361	58.361	58.603	220	1.215	995	-810	242	242	973			
	• Program	327.456	327.456	325.962	463	160	-303	-4.522	-1.494	-1.494	1.654			
	Oto	88.455	88.455	90.478	4.828	3.564	-1.264	5.578	2.023	2.023	1.541	90.898	99,54%	(420)
	CF 2	1.944.277	1.944.277	1.950.639	48.386	37.143	-11.243	26.008	6.362	6.362	30.780	1.956.491	99,70%	(5.851)
	Mitraguna & Others	1.462.141	1.462.141	1.471.277	43.876	33.256	-10.619	24.867	9.136	9.136	24.120	1.471.389	99,99%	(112)
	Pensiun	482.136	482.136	479.363	4.510	3.886	-624	1.140	-2.774	-2.774	6.660	485.102	98,82%	(5.739)
	Total Pembiayaan	3.549.737	3.549.737	3.611.714	152.161	208.702	56.541	51.769	61.977	61.977	146.725			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	86	460	86	2.818	0,04%	0,04%	0,04%	1,16%	2.732	2.732	2.358			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	2.818	0,06%	0,06%	0,06%	2,12%	2.732	2.732	2.358			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	37.097	1,26%	1,26%	1,26%	8,33%	31.402	31.402	31.402			
	KUR	4.911	4.911	4.911	32.292	1,15%	1,15%	1,15%	7,68%	27.381	27.381	27.381			
	Non KUR	784	784	784	4.805	3,14%	3,14%	3,14%	19,48%	4.021	4.021	4.021			
3	PWG	832	832	832	25.063	0,19%	0,19%	0,19%	5,03%	24.231	24.231	24.231			
	Cilem	832	832	832	18.705	0,34%	0,34%	0,34%	6,78%	17.873	17.873	17.873			
	Gadai	-	-	-	6.358	0,00%	0,00%	0,00%	2,86%	6.358	6.358	6.358			
4	CFG	58.523	70.806	58.523	124.950	2,42%	2,42%	2,42%	5,15%	66.426	66.426	54.144			
	CF 1	41.039	45.314	41.039	74.897	8,65%	8,65%	8,65%	15,77%	33.858	33.858	29.583			
	Total Griya	39.539	42.848	39.539	71.358	10,25%	10,25%	10,25%	18,56%	31.819	31.819	28.510			
	Oto	1.500	2.467	1.500	3.539	1,70%	1,70%	1,70%	3,91%	2.039	2.039	1.073			
	CF 2	38.008	37.713	38.008	38.484	1,95%	1,95%	1,95%	1,97%	476	476	772			
	Mitraguna & Others	34.527	34.677	34.527	35.105	2,36%	2,36%	2,36%	2,39%	578	578	428			
	Pensiun	3.481	3.036	3.481	3.379	0,10%	0,10%	0,10%	0,70%	(102)	(102)	343			
	Total Pembiayaan	171.830	174.204	171.830	176.484	4,84%	4,84%	4,84%	4,89%	4.654	4.654	2.280			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	-28,2%
2	Contribution Margin	93.445	93.445	119.813	26.368	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)</



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	9.058	9.058	8.724	8.661	815	(63)	(397)	-4,38%	(397)	-4,38%	9.058	95,62%	(397)
3	Deposito	3.150	3.150	3.748	3.746	500	(2)	596	18,93%	596	18,93%	3.231	115,93%	515
	Total	12.208	12.208	12.472	12.407	1.315	(65)	199	1,63%	199	1,63%	12.290	100,96%	118
	CASA	9.058	9.058	8.724	8.661	815	(63)	(397)	-4,38%	(397)	-4,38%	9.058	95,62%	(397)
	(%) CASA	74,20%	74,20%	69,95%	69,81%									
	FDR	27,72%	27,72%	28,24%	28,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	147	147	57	58	1	(89)	-60,73%	(89)	-60,73%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	147	147	57	58	1	(89)	-60,73%	(89)	-60,73%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	8	8	8	8	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	3.384	3.384	3.522	100	235	135	108	138	138	97	3.330	105,75%	192
	KUR	3.154	3.154	3.296	100	235	135	113	143	143	92	3.263	101,03%	
	Non KUR	230	230	226	-	-	0	-5	-4	-4	4	68	333,67%	
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		
1	• 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	3.384	3.384	3.522	100	235	135	108	138	138	97			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	75	0,00%	0,00%	2,12%	75	75	75			
	KUR	-	-	-	-	28	0,00%	0,00%	0,84%	28	28	28			
	Non KUR	-	-	-	-	47	0,00%	0,00%	20,76%	47	47	47			
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	-	-	-	-	75	0,00%	0,00%	2,12%	75	75	75			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi</		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	5.397	5.890	2.438	493	1.455	32,80%	1.455	32,80%	5.055	116,51%	835
2	Tabungan	227.062	227.062	216.108	218.260	(3.172)	2.152	(8.802)	-3,88%	(8.802)	-3,88%	227.062	96,12%	(8.802)
3	Deposito	45.162	45.162	45.687	44.936	496	(751)	(226)	-0,50%	(226)	-0,50%	45.846	98,02%	(909)
	Total	276.659	276.659	267.192	269.086	(239)	1.894	(7.573)	-2,74%	(7.573)	-2,74%	277.963	96,81%	(8.876)
	CASA	231.497	231.497	221.505	224.150	(735)	2.645	(7.347)	-3,17%	(7.347)	-3,17%	232.117	96,57%	(7.967)
	(%) CASA	83,68%	83,68%	82,90%	83,30%									
	FDR	130,46%	130,46%	140,90%	139,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	6.884	6.884	7.290	7.318		28	434	6,31%	434	6,31%			
2	Giro ISE	534	534	1.502	1.513		10	979	183,39%	979	183,39%			
3	Tabungan ISE	3.350	3.350	2.788	2.806		18	(545)	-16,26%	(545)	-16,26%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	238	238	238	238		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	46.395	2.000	-	-2.000	335	-784	-784	784	47.385	97,91%	(989)
	Linkage	2.320	2.320	2.155	-	-	-	-163	-165	-165	165	2.262	95,28%	(107)
	Non-Linkage	44.859	44.859	44.240	2.000	-	-2.000	498	-619	-619	619	45.123	98,04%	(883)
	• Local Champion	44.859	44.859	44.240	2.000	-	-2.000	498	-619	-619	619	45.123	98,04%	(883)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	33.173	33.173	32.367	895	465	-430	93	-807	-807	1.272	33.612	96,30%	(1.245)
	KUR	31.378	31.378	30.604	695	465	-230	-78	-774	-774	1.239	31.589	96,88%	(985)
	Non KUR	1.795	1.795	1.763	200	-	-200	171	-32	-32	32	2.023	87,15%	(260)
3	PWG	59.051	59.051	74.251	14.496	39.047	24.551	-6.450	15.200	15.200	23.847	60.636	122,45%	13.615
	Cilem	20.033	20.033	23.979	2.111	4.974	2.863	1.457	3.946	3.946	1.028	20.986	114,26%	2.993
	Gadai	39.018	39.018	50.272	12.385	34.073	21.688	-7.907	11.254	11.254	22.819	39.651	126,79%	10.622
4	CFG	221.521	221.521	223.451	7.092	5.808	-1.284	5.234	1.930	1.930	3.878	223.286	100,07%	165
	CF 1	21.689	21.689	21.938	577	483	-94	124	249	249	234	22.014	99,66%	(75)
	Total Griya	11.604	11.604	11.756	220	315	95	0	152	152	163	11.640	100,99%	116
1	• Total Non Program	11.485	11.485	11.638	220	315	95	-40	152	152	163			
	• Program	119	119	119	-	-	0	-1	-1	-1	1			
	Oto	10.085	10.085	10.182	357	168	-189	124	97	97	71	10.373	98,16%	(191)
	CF 2	199.831	199.831	201.513	6.515	5.325	-1.190	5.110	1.681	1.681	3.643	201.272	100,12%	241
	Mitraguna & Others	160.757	160.757	162.959	6.092	5.209	-883	5.026	2.203	2.203	3.006	161.847	100,69%	1.112
	Pensiun	39.075	39.075	38.553	423	116	-307	83	-521	-521	637	39.425	97,79%	(871)
	Total Pembiayaan	360.924	360.924	376.464	24.482	45.320	20.837	-788	15.540	15.540	29.780			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	357	-	1.076	0,00%	0,00%	2,32%	1.076	1.076	719			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	1.076	0,00%	0,00%	2,43%	1.076	1.076	719			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	4.631	2,60%	2,60%	14,31%	3.768	3.768	3.382			
	KUR	780	1.249	780	4.260	2,49%	2,49%	13,92%	3.480	3.480	3.010			
	Non KUR	83	-	83	371	4,63%	4,63%	21,07%	288	288	371			
3	PWG	40	-	40	4.655	0,07%	0,07%	6,27%	4.614	4.614	4.655			
	Cilem	40	-	40	1.770	0,20%	0,20%	7,38%	1.730	1.730	1.770			
	Gadai	-	-	-	2.884	0,00%	0,00%	5,74%	2.884	2.884	2.884			
4	CFG	1.148	2.021	1.148	4.576	0,52%	0,52%	2,05%	3.428	3.428	2.555			
	CF 1	416	679	416	781	1,92%	1,92%	3,56%	365	365	102			
	Total Griya	148	277	148	247	1,27%	1,27%	2,10%	99	99	(30)			
	Oto	269	402	269	534	2,66%	2,66%	5,25%	266	266	132			
	CF 2	732	1.342	732	3.795	0,37%	0,37%	1,88%	3.062	3.062	2.453			
	Mitraguna & Others	588	1.199	588	3.300	0,37%	0,37%	2,03%	2.712	2.712	2.101			
	Pensiun	144	143	144	495	0,37%	0,37%	1,28%	350	350	352			
	Total Pembiayaan	2.052	3.627	2.052	14.938	0,57%	0,57%	3,97%	12.885	12.885	11.310			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	766	1.119	766	764	1,62%	1,62%	1,65%	(2)	(2)	(355)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	766	1.119	766	764	1,71%	1,71%	1,73%	(2)	(2)	(355)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	431	471	431	859	1,30%	1,30%	2,66%	429	429	389			
	KUR	167	118	167	603	0,53%	0,53%	1,97%	436	436	484			
	Non KUR	264	353	264	257	14,72%	14,72%	14,56%	(7)	(7)	(96)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	4.775	6.993	(7.601)	2.218	103	1,49%	103	1,49%	7.707	90,73%	(714)
2	Tabungan	313.451	313.451	290.496	251.786	(4.505)	(38.710)	(61.666)	-19,67%	(61.666)	-19,67%	313.451	80,33%	(61.666)
3	Deposito	148.988	148.988	146.991	147.062	(54.485)	71	(1.926)	-1,29%	(1.926)	-1,29%	149.852	98,14%	(2.790)
	Total	469.330	469.330	442.262	405.840	(66.591)	(36.421)	(63.489)	-13,53%	(63.489)	-13,53%	471.011	86,16%	(65.170)
	CASA	320.341	320.341	295.271	258.778	(12.106)	(36.492)	(61.563)	-19,22%	(61.563)	-19,22%	321.159	80,58%	(62.380)
	(%) CASA	68,26%	68,26%	66,76%	63,76%									
	FDR	93,29%	93,29%	100,03%	109,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	5.642	4.559	4.402	(157)	(1.240)	-21,98%	(1.240)	-21,98%			
2	Giro ISE	507	507	586	593	7	86	16,90%	86	16,90%			
3	Tabungan ISE	5.135	5.135	3.974	3.809	(165)	(1.326)	-25,82%	(1.326)	-25,82%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	260	260	260	260	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.440	104.440	103.945	700	1.093	393	-276	-495	-495	1.588	104.884	99,10%	(940)
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207	42.829	98,82%	(506)
	Non-Linkage	61.910	61.910	61.622	700	1.093	393	-76	-288	-288	1.381	62.055	99,30%	(433)
	• Local Champion	61.910	61.910	61.622	700	1.093	393	-76	-288	-288	1.381	62.035	99,33%	(413)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	31.054	31.054	30.606	1.435	405	-1.030	1.091	-448	-448	853	31.689	96,58%	(1.084)
	KUR	30.108	30.108	29.674	1.435	405	-1.030	1.107	-434	-434	839	30.305	97,92%	(631)
	Non KUR	946	946	932	-	-	0	-16	-14	-14	14	1.384	67,32%	(452)
3	PWG	49.603	49.603	53.879	7.699	13.587	5.889	1.317	4.276	4.276	9.312	51.005	105,63%	2.874
	Cilem	26.650	26.650	30.223	2.125	5.165	3.040	936	3.574	3.574	1.591	27.529	109,79%	2.694
	Gadai	22.954	22.954	23.656	5.574	8.423	2.849	382	702	702	7.720	23.476	100,76%	180
4	CFG	252.727	252.727	253.945	5.728	4.518	-1.210	2.336	1.218	1.218	3.300	254.708	99,70%	(762)
	CF 1	45.346	45.346	45.415	1.248	501	-747	804	69	69	431	45.727	99,32%	(312)
	Total Griya	28.863	28.863	28.863	320	160	-160	0	-0	-0	160	28.920	99,80%	(57)
1	• Total Non Program	13.322	13.322	13.232	-	-	0	-142	-90	-90	90			
	• Program	15.541	15.541	15.631	320	160	-160	244	89	89	71			
	Oto	16.483	16.483	16.552	928	341	-587	804	70	70	271	16.807	98,49%	(254)
	CF 2	207.381	207.381	208.530	4.480	4.017	-463	1.532	1.149	1.149	2.868	208.981	99,78%	(451)
	Mitraguna & Others	189.980	189.980	191.109	4.414	3.834	-580	1.679	1.129	1.129	2.705	191.187	99,96%	(78)
	Pensiun	17.401	17.401	17.421	66	183	117	-147	20	20	163	17.794	97,91%	(373)
	Total Pembiayaan	437.824	437.824	442.375	15.562	19.603	4.041	4.468	4.551	4.551	15.053			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	-	289	-	2.089	0,00%	0,00%	6,82%	2.089	2.089	1.800			
	KUR	-	289	-	2.089	0,00%	0,00%	7,04%	2.089	2.089	1.800			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	30	-	1.721	0,00%	0,00%	3,19%	1.721	1.721	1.691			
	Cilem	-	-	-	1.216	0,00%	0,00%	4,02%	1.216	1.216	1.216			
	Gadai	-	30	-	505	0,00%	0,00%	2,14%	505	505	475			
4	CFG	2.393	4.038	2.393	11.088	0,95%	0,95%	4,37%	8.695	8.695	7.050			
	CF 1	2.080	3.429	2.080	7.669	4,59%	4,59%	16,89%	5.589	5.589	4.240			
	Total Griya	1.599	2.482	1.599	6.760	5,54%	5,54%	23,42%	5.161	5.161	4.278			
	Oto	481	947	481	908	2,92%	2,92%	5,49%	428	428	(38)			
	CF 2	313	609	313	3.419	0,15%	0,15%	1,64%	3.106	3.106	2.810			
	Mitraguna & Others	313	609	313	3.178	0,16%	0,16%	1,66%	2.865	2.865	2.569			
	Pensiun	-	-	-	241	0,00%	0,00%	1,38%	241	241	241			
	Total Pembiayaan	36.101	35.881	36.101	36.230	8,25%	8,25%	8,19%	129	129	349			

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	437.801	437.801	469.385	31.584	-135,9%	2.44	2,71	2,73
2	Contribution Margin	9.961	9.961	23.495	13.534	-	6.739	6.200	6.307

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	5.628	5.823	(621)	195	896	18,18%	896	18,18%	5.621	103,60%	203
2	Tabungan	288.520	288.520	281.639	281.284	(3.074)	(355)	(7.236)	-2,51%	(7.236)	-2,51%	288.520	97,49%	(7.236)
3	Deposito	89.021	89.021	83.104	82.951	2.672	(153)	(6.070)	-6,82%	(6.070)	-6,82%	89.430	92,75%	(6.479)
	Total	382.468	382.468	370.371	370.058	(1.023)	(313)	(12.410)	-3,24%	(12.410)	-3,24%	383.571	96,48%	(13.513)
	CASA	293.447	293.447	287.267	287.107	(3.695)	(160)	(6.340)	-2,16%	(6.340)	-2,16%	294.141	97,61%	(7.033)
	(%) CASA	76,72%	76,72%	77,56%	77,58%									
	FDR	144,67%	144,67%	149,69%	149,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.510	2.510	2.136	2.021	(115)	(489)	-19,48%	(489)	-19,48%			
2	Giro ISE	11	11	10	15	5	4	34,24%	4	34,24%			
3	Tabungan ISE	2.498	2.498	2.125	2.005	(120)	(493)	-19,73%	(493)	-19,73%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	374	374	374	374	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.143	1.500	300	-1.200	1.256	-558	-558	858	85.121	98,85%	(977)
	Linkage	57.718	57.718	57.650	-	-	-	-60	-68	-68	68	58.051	99,31%	(401)
	Non-Linkage	26.983	26.983	26.494	1.500	300	-1.200	1.316	-489	-489	789	27.070	97,87%	(576)
	• Local Champion	26.983	26.983	26.494	1.500	300	-1.200	1.316	-489	-489	789	27.070	97,87%	(576)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	36.407	36.407	35.599	1.750	580	-1.170	514	-809	-809	1.389	36.093	98,63%	(495)
	KUR	35.304	35.304	34.511	1.750	580	-1.170	531	-793	-793	1.373	35.448	97,36%	(938)
	Non KUR	1.103	1.103	1.088	-	-	0	-17	-15	-15	15	645	168,64%	
3	PWG	58.194	58.194	62.830	11.312	17.897	6.585	3.398	4.636	4.636	13.261	59.706	105,23%	3.124
	Cilem	27.495	27.495	29.872	2.568	4.598	2.030	1.660	2.377	2.377	2.221	28.469	104,93%	1.403
	Gadai	30.699	30.699	32.958	8.745	13.300	4.555	1.739	2.260	2.260	11.040	31.237	105,51%	1.721
4	CFG	374.004	374.004	371.829	3.704	1.964	-1.740	2.583	-2.175	-2.175	4.138	375.153	99,11%	(3.324)
	CF 1	233.675	233.675	232.465	1.288	279	-1.009	1.398	-1.210	-1.210	1.489	233.886	99,39%	(1.421)
	Total Griya	218.464	218.464	217.311	-	-	0	0	-1.153	-1.153	1.153	218.487	99,46%	(1.176)
1	• Total Non Program	4.702	4.702	4.653	-	-	0	-52	-49	-49	49			
	• Program	213.762	213.762	212.658	-	-	0	-2.575	-1.103	-1.103	1.103			
	Oto	15.211	15.211	15.154	1.288	279	-1.009	1.398	-57	-57	336	15.399	98,41%	(245)
	CF 2	140.329	140.329	139.364	2.416	1.685	-731	1.186	-965	-965	2.650	141.267	98,65%	(1.903)
	Mitraguna & Others	91.034	91.034	90.354	1.836	1.005	-831	519	-680	-680	1.685	91.745	98,48%	(1.390)
	Pensiun	49.295	49.295	49.010	580	680	100	667	-285	-285	965	49.523	98,96%	(513)
	Total Pembiayaan	553.306	553.306	554.402	18.266	20.741	2.475	7.751	1.095	1.095	19.646			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.738	0,00%	0,00%	2,07%	1.738	1.738	1.738			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.738	0,00%	0,00%	6,56%	1.738	1.738	1.738			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	403	334	2.311	0,92%	0,92%	6,49%	1.978	1.978	1.908			
	KUR	334	403	334	2.172	0,95%	0,95%	6,29%	1.838	1.838	1.768			
	Non KUR	-	-	-	139	0,00%	0,00%	12,82%	139	139	139			
3	PWG	114	-	114	1.779	0,20%	0,20%	2,83%	1.665	1.665	1.779			
	Cilem	114	-	114	1.642	0,41%	0,41%	5,50%	1.529	1.529	1.642			
	Gadai	-	-	-	136	0,00%	0,00%	0,41%	136	136	136			
4	CFG	29.400	30.678	29.400	50.372	7,86%	7,86%	13,55%	20.972	20.972	19.694			
	CF 1	27.082	28.543	27.082	46.148	11,59%	11,59%	19,85%	19.066	19.066	17.604			
	Total Griya	27.082	28.435	27.082	45.829	12,40%	12,40%	21,09%	18.747	18.747	17.394			
	Oto	-	108	-	319	0,00%	0,00%	2,10%	319	319	210			
	CF 2	2.319	2.135	2.319	4.225	1,65%	1,65%	3,03%	1.906	1.906	2.090			
	Mitraguna & Others	1.679	1.807	1.679	3.385	1,84%	1,84%	3,75%	1.706	1.706	1.578			
	Pensiun	639	328	639	839	1,30%	1,30%	1,71%	200	200	512			
	Total Pembiayaan	74.536	76.505	74.536	75.971	13,47%	13,47%	13,70%	1.435	1.435	533			

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	530.211	530.211	571.038	40.827	65,2%	2,78	2,95	2,92
2	Contribution Margin	11.173	11.173	3.893	(7.280)		1.921	1.784	1.980

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	128	129	75	0	(125)	-49,28%	(125)	-49,28%	792	16,24%	(663)
2	Tabungan	88.453	88.453	75.140	74.804	6.714	(336)	(13.649)	-15,43%	(13.649)	-15,43%	88.453	84,57%	(13.649)
3	Deposito	36.208	36.208	36.503	36.503	50	0	295	0,81%	295	0,81%	36.614	99,70%	(111)
	Total	124.915	124.915	111.772	111.436	6.839	(336)	(13.479)	-10,79%	(13.479)	-10,79%	125.859	88,54%	(14.423)
	CASA	88.707	88.707	75.269	74.933	6.789	(336)	(13.774)	-15,53%	(13.774)	-15,53%	89.245	83,96%	(14.312)
	(%) CASA	71,01%	71,01%	67,34%	67,24%									
	FDR	192,16%	192,16%	219,13%	219,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.680	1.680	1.503	1.474	(29)	(206)	-12,28%	(206)	-12,28%			
2	Giro ISE	247	247	118	118	(0)	(129)	-52,30%	(129)	-52,30%			
3	Tabungan ISE	1.433	1.433	1.385	1.356	(29)	(77)	-5,37%	(77)	-5,37%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	150	150	150	150	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	20.210	20.210	19.783	700	-	-700	480	-427	-427	427	20.126	98,30%	(343)
	KUR	18.679	18.679	18.277	700	-	-700	478	-401	-401	401	18.789	97,28%	(512)
	Non KUR	1.532	1.532	1.506	-	-	0	2	-26	-26	26	1.337	112,65%	
3	PWG	30.051	30.051	35.277	3.742	10.714	6.972	197	5.226	5.226	5.488	31.214	113,02%	4.063
	Cilem	18.951	18.951	22.848	1.631	5.137	3.505	1.432	3.897	3.897	1.240	19.647	116,29%	3.201
	Gadai	11.100	11.100	12.429	2.110	5.577	3.467	-1.236	1.329	1.329	4.248	11.567	107,45%	862
4	CFG	189.769	189.769	189.862	3.478	2.505	-973	2.334	93	93	2.412	190.450	99,69%	(588)
	CF 1	4.196	4.196	4.164	-	-	0	-42	-32	-32	32	4.322	96,36%	(157)
1	• Total Non Program	1.940	1.940	1.911	-	-	0	-35	-29	-29	29	1.953	97,82%	(43)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	-	0	-42	-4	-4	4	2.368	95,15%	(115)
	CF 2	185.573	185.573	185.698	3.478	2.505	-973	2.376	125	125	2.380	186.128	99,77%	(430)
	Mitraguna & Others	120.848	120.848	121.087	2.284	2.050	-234	1.955	240	240	1.810	121.268	99,85%	(181)
	Pensiun	64.725	64.725	64.611	1.194	455	-739	421	-114	-114	569	64.860	99,62%	(249)
	Total Pembiayaan	240.030	240.030	244.922	7.920	13.219	5.299	3.010	4.892	4.892	8.327			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26		MtD	YtD	MtM	%	Penc.
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	898	3.010	898	331	4,44%	4,44%	1,67%	(567)	(567)	(2.680)				
	KUR	812	2.773	812	245	4,35%	4,35%	1,34%	(567)	(567)	(2.528)				
	Non KUR	86	238	86	86	5,61%	5,61%	5,71%	-	-	(152)				
3	PWG	4	14	4	135	0,01%	0,01%	0,38%	131	131	121				
	Cilem	4	-	4	68	0,02%	0,02%	0,30%	64	64	68				
	Gadai	-	14	-	67	0,00%	0,00%	0,54%	67	67	53				
4	CFG	686	2.688	686	3.252	0,36%	0,36%	1,71%	2.567	2.567	564				
	CF 1	232	-	232	393	5,52%	5,52%	9,44%	162	162	393				
	Total Griya	232	-	232	393	11,94%	11,94%	20,58%	162	162	393				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	454	2.688	454	2.859	0,24%	0,24%	1,54%	2.405	2.405	171				
	Mitraguna & Others	454	2.587	454	2.460	0,38%	0,38%	2,03%	2.006	2.006	(127)				
	Pensiun	-	101	-	399	0,00%	0,00%	0,62%	399	399	298				
	Total Pembiayaan	1.587	5.712	1.587	3.718	0,66%	0,66%	1,52%	2.130	2.130	(1.995)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26		MtD	YtD	MtM	%	Penc.
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	321	334	321	194	1,59%	1,59%	0,98%	(126)	(126)	(140)				
	KUR	321	334	321	194	1,72%	1,72%	1,06%	(126)	(126)	(140)				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
3	PWG	-	-	-	-	3	0,00%	0,00%	0,01%	3	3	3			
	Cilem	-	-	-	-	3	0,00%	0,00%	0,02%	3	3	3			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.383	1.915	2.383	2.383	1,26%	1,26%	1,25%	-	-	468				
	CF														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	94	94	94	94	15	0	0	0,07%	0	0,07%	542	17,29%	(449)
2	Tabungan	151.062	151.062	146.680	148.114	1.656	1.434	(2.948)	-1,95%	(2.948)	-1,95%	151.062	98,05%	(2.948)
3	Deposito	51.112	51.112	51.833	51.833	(134)	0	721	1,41%	721	1,41%	51.413	100,82%	421
	Total	202.268	202.268	198.607	200.041	1.537	1.434	(2.227)	-1,10%	(2.227)	-1,10%	203.017	98,53%	(2.976)
	CASA	151.156	151.156	146.773	148.208	1.671	1.434	(2.948)	-1,95%	(2.948)	-1,95%	151.604	97,76%	(3.397)
	(%) CASA	74,73%	74,73%	73,90%	74,09%									
	FDR	83,37%	83,37%	85,18%	84,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	690	690	(0)	(28)	-3,85%	(28)	-3,85%			
2	Giro ISE	3	3	3	3	0	0	7,80%	0	7,80%			
3	Tabungan ISE	715	715	687	687	(0)	(28)	-3,89%	(28)	-3,89%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	196	196	196	196	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	• Local Champion	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	20.761	20.761	20.276	650	250	-400	336	-485	-485	735	20.884	97,09%	(608)
	KUR	19.437	19.437	18.884	500	150	-350	222	-554	-554	704	19.576	96,46%	(692)
	Non KUR	1.324	1.324	1.393	150	100	-50	114	69	69	31	1.308	106,47%	
3	PWG	8.593	8.593	9.482	415	1.386	971	7	889	889	497	8.959	105,83%	523
	Cilem	8.593	8.593	9.482	415	1.386	971	7	889	889	497	8.959	105,83%	523
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	139.281	139.281	139.403	2.533	2.245	-288	1.379	122	122	2.123	140.177	99,45%	(774)
	CF 1	4.307	4.307	4.221	295	-	-295	664	-85	-85	85	4.471	94,40%	(250)
1	• Total Non Program	996	996	979	-	-	0	-17	-17	-17	17			
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.954	295	-	-295	664	-67	-67	67	3.166	93,27%	(213)
	CF 2	134.974	134.974	135.182	2.238	2.245	7	715	207	207	2.038	135.706	99,61%	(524)
	Mitraguna & Others	96.118	96.118	96.798	2.238	2.107	-131	1.083	680	680	1.427	96.672	100,13%	126
	Pensiun	38.856	38.856	38.384	-	138	138	-368	-473	-473	611	39.034	98,33%	(650)
	Total Pembiayaan	168.639	168.639	169.165	3.598	3.881	283	1.720	526	526	3.355			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	28-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	126	129	126	1.659	0,61%	0,61%	8,18%	1.533	1.533	1.530						
	KUR	-	-	-	1.477	0,00%	0,00%	7,82%	1.477	1.477	1.477						
	Non KUR	126	129	126	181	9,52%	9,52%	13,02%	55	55	53						
3	PWG	80	-	80	528	0,93%	0,93%	5,57%	448	448	528						
	Cilem	80	-	80	528	0,93%	0,93%	5,57%	448	448	528						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.453	1.203	1.453	2.464	1,04%	1,04%	1,77%	1.011	1.011	1.261						
	CF 1	230	147	230	230	5,33%	5,33%	5,44%	-	-	83						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	230	147	230	230	7,60%	7,60%	7,77%	-	-	83						
	CF 2	1.224	1.056	1.224	2.234	0,91%	0,91%	1,65%	1.011	1.011	1.178						
	Mitraguna & Others	1.216	1.056	1.216	2.227	1,27%	1,27%	2,30%	1.011	1.011	1.170						
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	-	-	8						
	Total Pembiayaan	1.056	1.064	1.056	1.477	0,63%	0,63%	0,87%	422	422	413						

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	172.540	172.540	202.268	29.728	-34,5%	2,92	3,24	3,28
2	Contribution Margin	9.606	9.606	12.923	3.317	-	44	44	398



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	367	367	(3)	0	(49)	-11,86%	(49)	-11,86%	866	42,39%	(499)
2	Tabungan	97.675	97.675	90.066	90.214	(128)	148	(7.462)	-7,64%	(7.462)	-7,64%	97.675	92,36%	(7.462)
3	Deposito	14.680	14.680	14.639	14.639	(168)	0	(41)	-0,28%	(41)	-0,28%	14.974	97,76%	(335)
	Total	112.772	112.772	105.072	105.220	(300)	148	(7.552)	-6,70%	(7.552)	-6,70%	113.516	92,69%	(8.295)
	CASA	98.092	98.092	90.433	90.581	(132)	148	(7.511)	-7,66%	(7.511)	-7,66%	98.541	91,92%	(7.961)
	(%) CASA	86,98%	86,98%	86,07%	86,09%									
	FDR	170,13%	170,13%	188,37%	188,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.758	2.758	2.777	2.778	1	20	0,73%	20	0,73%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.739	1.739	1.759	1.759	1	20	1,15%	20	1,15%			
4	Deposito ISE	1.019	1.019	1.019	1.019	0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	87	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	• Local Champion	87	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	58.239	58.239	57.589	2.885	1.085	-1.800	1.639	-650	-650	1.735	59.279	97,15%	(1.690)
	KUR	55.531	55.531	54.963	2.885	1.085	-1.800	1.710	-569	-569	1.654	55.742	98,60%	(780)
	Non KUR	2.707	2.707	2.626	-	-	0	-71	-81	-81	81	3.536	74,27%	(910)
3	PWG	47.599	47.599	53.548	9.472	17.036	7.564	3.442	5.949	5.949	11.087	48.892	109,52%	4.657
	Cilem	22.908	22.908	25.766	2.618	4.065	1.447	2.325	2.857	2.857	1.207	23.678	108,82%	2.088
	Gadai	24.691	24.691	27.782	6.854	12.971	6.117	1.116	3.091	3.091	9.880	25.214	110,19%	2.569
4	CFG	85.930	85.930	86.711	1.696	2.733	1.037	1.835	781	781	1.952	86.736	99,97%	(25)
	CF 1	2.608	2.608	2.576	-	-	0	584	-32	-32	32	2.740	94,05%	(163)
	Total Griya	744	744	739	-	-	0	0	-5	-5	5	744	99,36%	(5)
1	• Total Non Program	744	744	739	-	-	0	0	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.837	-	-	0	584	-27	-27	27	1.995	92,06%	(158)
	CF 2	83.322	83.322	84.135	1.696	2.733	1.037	1.252	813	813	1.920	83.997	100,16%	138
	Mitraguna & Others	53.484	53.484	54.849	1.696	2.339	643	1.302	1.365	1.365	974	54.000	101,57%	849
	Pensiun	29.838	29.838	29.286	-	394	394	-51	-552	-552	946	29.997	97,63%	(711)
	Total Pembiayaan	191.855	191.855	197.921	14.053	20.854	6.801	6.901	6.065	6.065	14.789			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	606	936	606	5.953	1,04%	1,04%	10,34%	5.347	5.347	5.017			
	KUR	433	766	433	5.315	0,78%	0,78%	9,67%	4.881	4.881	4.549			
	Non KUR	173	170	173	638	6,38%	6,38%	24,30%	465	465	468			
3	PWG	-	-	-	718	0,00%	0,00%	1,34%	718	718	718			
	Cilem	-	-	-	701	0,00%	0,00%	2,72%	701	701	701			
	Gadai	-	-	-	17	0,00%	0,00%	0,06%	17	17	17			
4	CFG	106	149	106	886	0,12%	0,12%	1,02%	780	780	737			
	CF 1	-	-	-	19	0,00%	0,00%	0,74%	19	19	19			
	Total Griya	-	-	-	19	0,00%	0,00%	2,57%	19	19	19			
	CF 2	106	149	106	867	0,13%	0,13%	1,03%	761	761	718			
	Mitraguna & Others	106	104	106	867	0,20%	0,20%	1,58%	761	761	763			
	Pensiun	-	45	-	44	0,00%	0,00%	0,00%	-	-	(45)			
	Total Pembiayaan	712	1.085	712	7.556	0,37%	0,37%	3,82%	6.845	6.845	6.471			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	805	622	805	973	1,38%	1,38%	1,69%	167	167	351			
	KUR	499	314	499	668	0,90%	0,90%	1,22%	169	169	354			
	Non KUR	306	308	306	304	11,30%	11,30%	11,59%	(2)	(2)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	598	611	598	629	0,70%	0,70%	0,73%	31	31	18			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	16.460	28.689	(8.766)	12.229	23.337	436,02%	23.337	436,02%	5.966	480,90%	22.723
2	Tabungan	125.874	125.874	120.493	120.778	(286)	285	(5.096)	-4,05%	(5.096)	-4,05%	125.874	95,95%	(5,096)
3	Deposito	62.952	62.952	63.140	62.790	926	(350)	(162)	-0,26%	(162)	-0,26%	63.297	99,20%	(508)
	Total	194.179	194.179	200.092	212.257	(8.125)	12.164	18.078	9,31%	18.078	9,31%	195.137	108,77%	17.120
	CASA	131.226	131.226	136.953	149.467	(9.051)	12.514	18.240	13,90%	18.240	13,90%	131.840	113,37%	17.627
	(%) CASA	67,58%	67,58%	68,44%	70,42%									
	FDR	122,40%	122,40%	118,52%	111,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	3.594	3.613		19	(54)	-1,49%	(54)	-1,49%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	3.467	3.467	3.394	3.413		19	(54)	-1,57%	(54)	-1,57%			
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%			
5	CIF ISE	241	241	241	241		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	92	92	83	-	-	0	-17	-9	-9	9	92	89,80%	(9)
	Linkage	36	36	35	-	-	-	-	-0	-1	1	36	96,21%	(1)
	Non-Linkage	56	56	48	-	-	0	-17	-8	-8	8	56	85,68%	(8)
	• Local Champion	56	56	48	-	-	0	-17	-8	-8	8	56	85,68%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	20.601	20.601	19.795	-	-	0	-763	-806	-806	806	21.686	91,28%	(1.891)
	KUR	18.833	18.833	18.081	-	-	0	-703	-752	-752	752	18.996	95,18%	(915)
	Non KUR	1.768	1.768	1.714	-	-	0	-60	-55	-55	55	2.690	63,71%	(976)
3	PWG	9.696	9.696	10.297	475	1.090	615	25	601	601	488	10.402	99,00%	(104)
	Cilem	9.696	9.696	10.297	475	1.090	615	25	601	601	488	10.209	100,86%	88
	Gadai	-	-	-	-	-	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	206.971	3.211	2.275	-936	-631	-320	-320	2.596	208.366	99,33%	(1.395)
	CF 1	7.655	7.655	7.743	158	205	47	-104	88	88	117	7.865	98,45%	(122)
	Total Griya	4.479	4.479	4.430	-	-	-143	0	-49	-49	49	4.513	98,15%	(83)
1	• Total Non Program	3.547	3.547	3.501	-	-	0	-46	-46	-46	46			
	• Program	932	932	929	-	-	-143	154	-3	-3	3			
	Oto	3.176	3.176	3.313	15	205	190	-104	137	137	68	3.352	98,85%	(38)
	CF 2	199.636	199.636	199.228	3.053	2.070	-983	-527	-409	-409	2.479	200.501	99,37%	(1.273)
	Mitraguna & Others	168.594	168.594	168.702	2.535	2.010	-525	-724	108	108	1.902	169.245	99,68%	(543)
	Pensiun	31.042	31.042	30.526	518	60	-458	198	-516	-516	576	31.255	97,67%	(730)
	Total Pembiayaan	237.681	237.681	237.146	3.686	3.365	-321	-1.387	-535	-535	3.900			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	7	22	7	-	7	7,61%	7,61%	0,00%	(7)	(7)	(22)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	7	22	7	-	7	12,50%	12,50%	0,00%	(7)	(7)	(22)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	210	979	210	887	1.02%	1.02%	4,48%	678	678	(91)				
	KUR	210	699	210	569	1.11%	1.11%	3,14%	359	359	(130)				
	Non KUR	-	280	-	319	0,00%	0,00%	0,00%	18,60%	319	319	39			
3	PWG	305	-	305	695	3,15%	3,15%	6,74%	389	389	695				
	Cilem	305	-	305	695	3,15%	3,15%	6,74%	389	389	695				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	7.556	9.774	7.556	13.275	3,64%	3,64%	6,41%	5.720	5.720	3.501				
	CF 1	-	176	-	165	0,00%	0,00%	2,13%	165	165	(11)				
	Total Griya	-	-	-	165	0,00%	0,00%	3,72%	165	165	165				
	CF 2	7.556	9.598	7.556	13.110	3,78%	3,78%	6,58%	5.555	5.555	3.512				
	Mitraguna & Others	7.556	9.403	7.556	12.399	4,48%	4,48%	7,35%	4.843	4.843	2.996				
	Pensiun	-	195	-	712	0,00%	0,00%	2,33%	712	712	516				
	Total Pembiayaan	8.077	10.774	8.077	14.857	3,40%	3,40%	6,26%	6.780	6.780	4.083				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-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	1.442	1.146	1.442	1.392	7,00%	7,00%	7,03%	(51)	(51)	246				
	KUR	1.150	967	1.150	1.099	6,11%	6,11%	6,08%	(51)	(51)	132				
	Non KUR	292	178	292	292	16,53%	16,53%	17,06%	-	-	114				
3	PWG	8	-	8	8	0,08%	0,08%	0,07%	(0)	(0)	8				
	Cilem	8	-	8	8	0,08%	0,08%	0,07%	(0)	(0)	8				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	16.578	18.043	16.578	16.908	8,00%	8,00%	8,17%	330	330	(1.135)				
	CF 1	216	216	216	360	2,83%	2,83%	4,65%	144	144	144</td				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	6.230	6.709	(748)	479	1.313	24,32%	1.313	24,32%	6.013	111,58%	696
2	Tabungan	175.430	175.430	167.382	167.316	(4.154)	(67)	(8.115)	-4,63%	(8.115)	-4,63%	175.430	95,37%	(8.115)
3	Deposito	25.945	25.945	27.884	27.924	(10.902)	40	1.979	7,63%	1.979	7,63%	26.470	105,49%	1.454
	Total	206.772	206.772	201.496	201.949	(15.804)	453	(4.923)	-2,33%	(4.823)	-2,33%	207.914	97,13%	(5.965)
	CASA	180.827	180.827	173.612	174.025	(4.902)	413	(6.802)	-3,76%	(6.802)	-3,76%	181.444	95,91%	(7.419)
	(%) CASA	87,45%	87,45%	86,16%	86,17%									
	FDR	141,82%	141,82%	150,71%	150,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	6.812	6.272	(541)	239	3,96%	239	3,96%			
2	Giro ISE	881	881	2.105	1.366	(738)	485	55,02%	485	55,02%			
3	Tabungan ISE	5.151	5.151	4.708	4.905	198	(246)	-4,77%	(246)	-4,77%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	209	209	209	209	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	48.506	48.506	48.158	1.480	1.215	-265	527	-348	-348	1.563	48.371	99,56%	(213)
	KUR	44.262	44.262	43.881	1.400	1.130	-270	29	-381	-381	1.511	44.533	98,54%	(652)
	Non KUR	4.244	4.244	4.277	80	85	5	498	33	33	52	3.838	111,44%	
3	PWG	53.683	53.683	61.457	10.966	16.914	5.948	4.557	7.774	7.774	9.139	55.231	111,27%	6.225
	Cilem	33.355	33.355	37.003	5.410	5.335	-75	3.763	3.648	3.648	1.687	34.381	107,63%	2.622
	Gadai	20.327	20.327	24.453	5.556	11.579	6.023	794	4.126	4.126	7.452	20.850	117,28%	3.604
4	CFG	191.046	191.046	194.066	3.780	5.746	1.966	3.086	3.020	3.020	2.726	192.347	100,89%	1.720
	CF 1	16.837	16.837	18.096	1.243	1.502	259	1.264	1.258	1.258	244	17.099	105,83%	997
	Total Griya	5.321	5.321	5.276	-	-	0	0	-45	-45	45	5.369	98,26%	(93)
1	• Total Non Program	5.169	5.169	5.124	-	-	0	-55	-45	-45	45			
	• Program	152	152	152	-	-	0	-1	0	0	-			
	Oto	11.516	11.516	12.819	1.243	1.502	259	1.264	1.303	1.303	199	11.729	109,29%	1.090
	CF 2	174.209	174.209	175.971	2.537	4.244	1.707	1.823	1.762	1.762	2.482	175.248	100,41%	723
	Mitraguna & Others	116.257	116.257	117.916	2.123	3.529	1.406	1.588	1.659	1.659	1.870	117.038	100,75%	879
	Pensiun	57.952	57.952	58.055	414	715	301	235	103	103	612	58.211	99,73%	(156)
	Total Pembiayaan	293.234	293.234	303.681	16.226	23.874	7.648	8.171	10.447	10.447	13.428			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	97	234	97	7.142	0,20%	0,20%	0,20%	14,83%	7.046	7.046	6.908			
	KUR	26	162	26	5.577	0,06%	0,06%	0,06%	12,71%	5.551	5.551	5.415			
	Non KUR	70	72	70	1.565	1,66%	1,66%	1,66%	36,59%	1.495	1.495	1.493			
3	PWG	-	-	-	8.477	0,00%	0,00%	0,00%	13,79%	8.477	8.477	8.477			
	Cilem	-	-	-	7.175	0,00%	0,00%	0,00%	19,39%	7.175	7.175	7.175			
	Gadai	-	-	-	1.302	0,00%	0,00%	0,00%	5,32%	1.302	1.302	1.302			
4	CFG	1.057	1.127	1.057	5.444	0,55%	0,55%	0,55%	2,81%	4.387	4.387	4.317			
	CF 1	141	242	141	1.915	0,84%	0,84%	0,84%	10,58%	1.773	1.773	1.673			
	Total Griya	-	211	-	1.096	0,00%	0,00%	0,00%	20,77%	1.096	1.096	885			
	Oto	141	31	141	819	1,23%	1,23%	1,23%	6,39%	677	677	788			
	CF 2	915	885	915	3.530	0,53%	0,53%	0,53%	2,01%	2.614	2.614	2.644			
	Mitraguna & Others	463	356	463	3.077	0,40%	0,40%	0,40%	2,61%	2.614	2.614	2.721			
	Pensiun	452	530	452	452	0,78%	0,78%	0,78%	-	-	-	(77)			
	Total Pembiayaan	1.153	1.361	1.153	21.063	0,39%	0,39%	0,39%	6,94%	19.910	19.910	19.702			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	401	479	401	425	0,83%	0,83%	0,88%	24	24	(54)			
	KUR	354	429	354	379	0,80%	0,80%	0,86%	25	25	(50)			
	Non KUR	46	50	46	45	1,10%	1,10%	1,06%	(1)	(1)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	702	704	146	2	31	4,54%	31	4,54%	924	76,10%	(221)
2	Tabungan	106.598	106.598	100.972	100.927	3.380	(45)	(5.672)	-5,32%	(5.672)	-5,32%	106.598	94,68%	(5.672)
3	Deposito	18.449	18.449	18.165	18.065	8.214	(100)	(384)	-2,08%	(384)	-2,08%	18.728	96,46%	(663)
	Total	125.720	125.720	119.838	119.695	11.740	(143)	(6.025)	-4,79%	(6.025)	-4,79%	126.251	94,81%	(6.556)
	CASA	107.271	107.271	101.673	101.630	3.526	(43)	(5.641)	-5,26%	(5.641)	-5,26%	107.523	94,52%	(5.893)
	(%) CASA	85,33%	85,33%	84,84%	84,91%									
	FDR	122,16%	122,16%	129,48%	129,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.362	2.362	1.996	1.997	1	(366)	-15,49%	(366)	-15,49%			
2	Giro ISE	556	556	306	306	(0)	(250)	-45,00%	(250)	-45,00%			
3	Tabungan ISE	1.807	1.807	1.690	1.691	1	(116)	-6,41%	(116)	-6,41%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	100	100	100	100	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	24.401	24.401	24.506	500	700	200	366	105	105	595	23.605	103,81%	900
	KUR	23.326	23.326	23.451	400	700	300	284	126	126	574	23.476	99,89%	(25)
	Non KUR	1.075	1.075	1.054	100	-	(100)	82	(21)	(21)	21	129	817,33%	
3	PWG	7.069	7.069	8.628	752	1.920	1.167	619	1.559	1.559	361	7.508	114,91%	1.120
	Cilem	7.069	7.069	8.628	752	1.920	1.167	619	1.559	1.559	361	7.508	114,91%	1.120
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	122.110	122.110	122.034	3.034	1.411	(1.623)	2.496	(76)	(76)	1.487	122.891	99,30%	(857)
	CF 1	20.802	20.802	20.597	-	-	0	205	(205)	(205)	205	20.946	98,34%	(348)
	Total Griya	13.857	13.857	13.791	-	-	0	0	(65)	(65)	65	13.873	99,42%	(81)
1	• Total Non Program	680	680	670	-	-	0	(10)	(10)	(10)	10			
	• Program	13.176	13.176	13.121	-	-	0	(1.849)	(55)	(55)	55			
	Oto	6.946	6.946	6.806	-	-	0	205	(140)	(140)	140	7.073	96,22%	(267)
	CF 2	101.308	101.308	101.437	3.034	1.411	(1.623)	2.291	129	129	1.282	101.945	99,50%	(509)
	Mitraguna & Others	83.288	83.288	83.470	2.832	1.285	(1.547)	2.403	182	182	1.103	83.770	99,64%	(300)
	Pensiun	18.020	18.020	17.967	202	126	(76)	(112)	(53)	(53)	179	18.175	98,85%	(208)
	Total Pembiayaan	153.580	153.580	155.168	4.286	4.031	(256)	3.481	1.588	1.588	2.443			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	534	177	765	0,73%	0,73%	0,73%	3,12%	587	587	230			
	KUR	177	534	177	765	0,76%	0,76%	0,76%	3,26%	587	587	230			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	313	313	313			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	313	313	313			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.798	2.399	1.798	3.677	1,47%	1,47%	1,47%	3,01%	1.879	1.879	1.278			
	CF 1	1.798	1.780	1.798	2.488	8,64%	8,64%	8,64%	12,08%	690	690	708			
	Total Griya	1.716	1.567	1.716	2.319	12,39%	12,39%	12,39%	16,82%	603	603	752			
	Oto	82	213	82	169	1,18%	1,18%	1,18%	2,48%	87	87	(44)			
	CF 2	-	619	-	1.189	0,00%	0,00%	1,17%	1,189	1.189	1.189	570			
	Mitraguna & Others	-	619	-	1.189	0,00%	0,00%	1,42%	1.189	1.189	1.189	570			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.504	5.951	4.504	4.313	1,29%	1,29%	1,29%	3,06%	2.779	2.779	1.821			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	814	651	814	814	3,34%	3,34%	3,34%	3,32%	-	-	163			
	KUR	814	651	814	814	3,49%	3,49%	3,49%	3,47%	-	-	163			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	85	85	20	0	(24)	-22,15%	(24)	-22,15%	395	21,45%	(310)
2	Tabungan	111.188	111.188	106.641	106.424	2.988	(217)	(4.763)	-4,28%	(4.763)	-4,28%	111.188	95,72%	(4.763)
3	Deposito	13.966	13.966	14.085	14.084	(4.467)	(0)	119	0,85%	119	0,85%	14.179	99,33%	(95)
	Total	125.262	125.262	120.810	120.593	(1.459)	(217)	(4.669)	-3,73%	(4.669)	-3,73%	125.761	95,89%	(5.168)
	CASA	111.296	111.296	106.725	106.509	3.008	(217)	(4.787)	-4,30%	(4.787)	-4,30%	111.582	95,45%	(5.073)
	(%) CASA	88,85%	88,85%	88,34%	88,32%									
	FDR	121,50%	121,50%	128,63%	128,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.485	1.488	4	(293)	-16,44%	(293)	-16,44%				
2	Giro ISE	7	7	7	7	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.774	1.774	1.477	1.481	4	(293)	-16,51%	(293)	-16,51%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	• Local Champion	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	15.707	15.707	15.519	701	300	-401	168	-188	-188	488	15.844	97,95%	(325)
	KUR	14.283	14.283	14.126	701	300	-401	210	-157	-157	457	14.417	97,98%	(291)
	Non KUR	1.424	1.424	1.393	-	-	0	-41	-31	-31	31	1.427	97,63%	(34)
3	PWG	18.204	18.204	20.166	2.937	5.160	2.223	169	1.962	1.962	3.198	19.102	105,57%	1.064
	Cilem	11.651	11.651	12.625	780	2.016	1.236	133	974	974	1.042	12.274	102,86%	351
	Gadai	6.553	6.553	7.541	2.157	3.144	986	36	988	988	2.155	6.828	110,45%	713
4	CFG	118.237	118.237	119.667	5.371	3.986	-1.385	1.692	1.430	1.430	2.556	119.080	100,49%	586
	CF 1	1.930	1.930	1.923	142	-	-142	103	-7	-7	7	2.068	93,00%	(145)
1	• Total Non Program	242	242	241	-	-	0	0	-1	-1	1	242	99,45%	(1)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6	1.825	92,14%	(143)
	CF 2	116.306	116.306	117.744	5.229	3.986	-1.243	1.589	1.438	1.438	2.548	117.013	100,62%	731
	Mitraguna & Others	99.158	99.158	100.768	5.229	3.986	-1.243	1.767	1.610	1.610	2.376	99.698	101,07%	1.071
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	Total Pembiayaan	152.195	152.195	155.398	9.009	9.446	437	2.028	3.203	3.203	6.243			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	647	965	647	1.961	4,12%	4,12%	12,64%	1.314	1.314	996				
	KUR	598	923	598	1.631	4,19%	4,19%	11,55%	1.033	1.033	709				
	Non KUR	49	43	49	330	3,44%	3,44%	23,70%	281	281	288				
3	PWG	-	-	-	239	0,00%	0,00%	1,19%	239	239	239				
	Cilem	-	-	-	224	0,00%	0,00%	1,78%	224	224	224				
	Gadai	-	-	-	15	0,00%	0,00%	0,20%	15	15	15				
4	CFG	651	1.148	651	4.545	0,55%	0,55%	3,80%	3.894	3.894	3.398				
	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	651	1.148	651	4.545	0,56%	0,56%	3,86%	3.894	3.894	3.398				
	Mitraguna & Others	651	1.148	651	4.462	0,66%	0,66%	4,43%	3.811	3.811	3.314				
	Pensiun	-	-	-	83	0,00%	0,00%	0,49%	83	83	83				
	Total Pembiayaan	2.472	2.221	2.472	2.751	1,62%	1,62%	1,77%	279	279	529				

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	147.619	147.619	159.136	11.517	1,7%	3,13	3,29	3,31
2	Contribution Margin	7.943	7.943	7.807	(136)		1.367	1.522	1.553



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	1.015	1.031	362	16	129	14,34%	129	14,34%	1.328	77,61%	(297)
2	Tabungan	81.982	81.982	70.583	68.935	5.498	(1.648)	(13.047)	-15,91%	(13.047)	-15,91%	81.982	84,09%	(13.047)
3	Deposito	55.640	55.640	58.380	58.381	(4.408)	1	2.741	4,93%	2.741	4,93%	55.876	104,48%	2.505
	Total	138.523	138.523	129.978	128.347	1.452	(1.631)	(10.176)	-7,35%	(10.176)	-7,35%	139.186	92,21%	(10.839)
	CASA	82.883	82.883	71.598	69.966	5.860	(1.632)	(12.918)	-15,59%	(12.918)	-15,59%	83.310	83,98%	(13.344)
	(%) CASA	59,83%	59,83%	55,08%	54,51%									
	FDR	175,41%	175,41%	188,62%	191,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	2.213	2.213	0	(142)	-6,03%	(142)	-6,03%			
2	Giro ISE	595	595	602	601	(1)	6	1,02%	6	1,02%			
3	Tabungan ISE	1.760	1.760	1.610	1.612	2	(148)	-8,41%	(148)	-8,41%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	124	124	124	124	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	7.861	7.861	7.988	-	200	200	-72	127	127	73	7.861	101,62%	
	Linkage	7.682	7.682	7.609	-	-	-	-72	-73	-73	7.682	99,05%	(73)	
	Non-Linkage	179	179	379	-	200	200	-0	200	200	(0)	179	211,80%	
	• Local Champion	179	179	379	-	200	200	-0	200	200	(0)	179	211,80%	
	• Value Chain	-	-	-	-	-	-	0	0	0	0	0	0,00%	
2	MBG	29.646	29.646	28.988	425	600	175	-684	-658	-658	1.258	31.041	93,39%	(2.053)
	KUR	26.153	26.153	25.551	425	600	175	-583	-602	-602	1.202	26.314	97,10%	(763)
	Non KUR	3.492	3.492	3.436	-	-	0	-101	-56	-56	56	4.727	72,69%	(1.291)
3	PWG	10.047	10.047	11.096	735	1.681	946	44	1.049	1.049	632	10.596	104,71%	499
	Cilem	10.047	10.047	11.096	735	1.681	946	44	1.049	1.049	632	10.596	104,71%	499
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0	0
4	CFG	195.436	195.436	197.095	6.869	3.678	-3.191	4.111	1.659	1.659	2.019	196.726	100,19%	369
	CF 1	104.818	104.818	105.211	541	1.542	1.000	572	393	393	1.148	105.073	100,13%	138
	Total Griya	95.568	95.568	95.582	-	900	900	0	13	13	887	95.613	99,97%	(31)
1	• Total Non Program	12.086	12.086	12.519	-	900	900	-353	433	433	467			
	• Program	83.482	83.482	83.063	-	-	0	-493	-420	-420	420			
	Oto	9.249	9.249	9.629	541	642	100	572	380	380	262	9.460	101,79%	169
	CF 2	90.619	90.619	91.884	6.328	2.136	-4.192	3.539	1.266	1.266	871	91.653	100,25%	231
	Mitraguna & Others	78.732	78.732	79.978	6.328	2.054	-4.274	3.605	1.246	1.246	808	79.510	100,59%	468
	Pensiun	11.887	11.887	11.906	-	82	82	-66	19	19	63	12.143	98,05%	(236)
	Total Pembiayaan	242.990	242.990	245.166	8.030	6.159	-1.870	3.400	2.177	2.177	3.982			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	317	1.176	317	3.812	1.07%	1.07%	13,15%	3.495	3.495	2.636			
	KUR	247	740	247	3.137	0,94%	0,94%	12,28%	2.891	2.891	2.398			
	Non KUR	70	436	70	674	2,01%	2,01%	19,62%	604	604	238			
3	PWG	47	-	47	867	0,46%	0,46%	7,82%	821	821	867			
	Cilem	47	-	47	867	0,46%	0,46%	7,82%	821	821	867			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.485	11.055	9.485	18.638	4,85%	4,85%	9,46%	9.154	9.154	7.583			
	CF 1	8.838	10.093	8.838	14.781	8,43%	8,43%	14,05%	5.942	5.942	4.687			
	Total Griya	8.677	9.787	8.677	14.393	9,08%	9,08%	15,06%	5.716	5.716	4.606			
	Oto	162	306	162	387	1,75%	1,75%	4,02%	226	226	81			
	CF 2	646	962	646	3.858	0,71%	0,71%	4,20%	3.211	3.211	2.896			
	Mitraguna & Others	646	657	657	657	0,82%	0,82%	4,82%	3.211	3.211	2.896			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.848	12.231	9.848	23.317	4,05%	4,05%	9,51%	13.469	13.469	11.086			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,28%	2,28%	2,24%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	47,25%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.290	839	1.290	1.393	4,35%	4,35%	4,81%	103	103	555			
	KUR	433	98	433	536	1,66%	1,66%	2,10%	103	103	438			
	Non KUR	857	740	857	857	24,53%	24,53%	24,93%	-	-	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	1.440	1.312	11	(128)	(1.749)	-57,13%	(1.749)	-57,13%	3.308	39,67%	(1.996)
2	Tabungan	105.671	105.671	94.202	94.029	3.980	(173)	(11.642)	-11,02%	(11.642)	-11,02%	105.671	88,98%	(11.642)
3	Deposito	29.734	29.734	31.635	31.635	(1.011)	0	1.902	6,40%	1.902	6,40%	29.966	105,57%	1.669
	Total	138.466	138.466	127.278	126.977	2.980	(301)	(11.489)	-8,30%	(11.489)	-8,30%	138.945	91,39%	(11.968)
	CASA	108.732	108.732	95.642	95.342	3.991	(301)	(13.391)	-12,32%	(13.391)	-12,32%	108.979	87,49%	(13.637)
	(%) CASA	78,53%	78,53%	75,14%	75,09%									
	FDR	128,52%	128,52%	144,33%	144,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.473	1.480	7	236	19,00%	236	19,00%			
2	Giro ISE	237	237	107	110	3	(126)	-53,44%	(126)	-53,44%			
3	Tabungan ISE	1.007	1.007	1.366	1.369	4	363	36,02%	363	36,02%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	118	118	118	118	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	39.605	39.605	39.562	2.050	1.100	-950	2.453	-43	-43	1.143	40.332	98,09%	(770)
	KUR	38.687	38.687	38.668	2.050	1.100	-950	2.481	-19	-19	1.119	38.823	99,60%	(155)
	Non KUR	918	918	894	-	-	0	-28	-24	-24	24	1.509	59,28%	(614)
3	PWG	29.236	29.236	34.661	6.318	12.088	5.770	2.215	5.426	5.426	6.662	30.400	114,02%	4.262
	Cilem	15.774	15.774	18.578	2.012	3.710	1.698	1.361	2.804	2.804	906	16.470	112,80%	2.108
	Gadai	13.462	13.462	16.083	4.306	8.377	4.072	854	2.622	2.622	5.756	13.929	115,46%	2.154
4	CFG	109.113	109.113	109.482	3.970	2.988	-982	2.808	368	368	2.620	110.176	99,37%	(694)
	CF 1	2.731	2.731	3.137	18	428	409	-36	407	407	21	2.904	108,05%	234
	Total Griya	247	247	238	-	-	0	0	-9	-9	9	247	96,39%	(9)
1	• Total Non Program	247	247	238	-	-	0	-9	-9	-9	9			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.899	18	428	409	-36	416	416	12	2.656	109,14%	243
	CF 2	106.382	106.382	106.344	3.952	2.561	-1.391	2.844	-38	-38	2.599	107.272	99,14%	(928)
	Mitraguna & Others	66.881	66.881	66.449	3.472	1.624	-1.848	2.663	-432	-432	2.055	67.561	98,35%	(1.111)
	Pensiun	39.502	39.502	39.895	480	937	457	181	393	393	544	39.711	100,46%	184
	Total Pembiayaan	177.954	177.954	183.705	12.338	16.176	3.837	7.475	5.751	5.751	10.425			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	35	35	35	1.917	0,09%	0,09%	4,84%	1.881	1.881	1.882			
	KUR	-	-	-	1.651	0,00%	0,00%	4,27%	1.651	1.651	1.651			
	Non KUR	35	35	35	265	3,85%	3,85%	29,69%	230	230	231			
3	PWG	46	-	46	1.107	0,16%	0,16%	3,19%	1.061	1.061	1.107			
	Cilem	46	-	46	442	0,29%	0,29%	2,38%	396	396	442			
	Gadai	-	-	-	665	0,00%	0,00%	4,13%	665	665	665			
4	CFG	439	816	439	1.604	0,40%	0,40%	1,47%	1.165	1.165	788			
	CF 1	136	135	136	134	4,99%	4,99%	4,26%	(3)	(3)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	136	135	136	134	5,49%	5,49%	4,61%	(3)	(3)	(2)			
	CF 2	303	680	303	1.470	0,28%	0,28%	1,38%	1.168	1.168	790			
	Mitraguna & Others	303	579	303	1.470	0,45%	0,45%	2,21%	1.168	1.168	892			
	Pensiun	-	102	-	-	0,00%	0,00%	0,00%	-	-	(102)			
	Total Pembiayaan	521	850	521	4.628	0,29%	0,29%	2,52%	4.107	4.107	3.778			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	144	144	144	144	0,36%	0,36%	0,36%	-	-	(0)			
	KUR	54	54	54	54	0,14%	0,14%	0,14%	-	-	(0)			
	Non KUR	90	90	90	90	9,83%	9,83%	10,09%	-	-	0			
3	PWG	-	-	-	25	0,00%	0,00%	0,07%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,14%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.843	2.744	2.843	2.723	2,61%	2,61%	2,49%	(120)	(120)	(22)			
	CF 1	14	14	14	14	0,50%	0,50%	0,43%	-	-	-			
	Total Griya	-	-	-	-</td									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	299	630	177	331	(53)	-7,72%	(53)	-7,72%	948	66,46%	(318)
2	Tabungan	54.374	54.374	55.818	56.318	332	500	1.943	3,57%	1.943	3,57%	54.374	103,57%	1.943
3	Deposito	6.884	6.884	6.586	6.586	63	0	(298)	-4,32%	(298)	-4,32%	7.149	92,13%	(563)
	Total	61.941	61.941	62.703	63.534	571	831	1.593	2,57%	1.593	2,57%	62.472	101,70%	1.062
	CASA	55.057	55.057	56.116	56.948	509	831	1.891	3,43%	1.891	3,43%	55.323	102,94%	1.625
	(%) CASA	88,89%	88,89%	89,50%	89,63%									
	FDR	212,62%	212,62%	211,04%	208,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.216	1.217	1	(15)	-1,25%	(15)	-1,25%			
2	Giro ISE	72	72	8	8	0	(64)	-89,50%	(64)	-89,50%			
3	Tabungan ISE	1.161	1.161	1.209	1.210	1	49	4,19%	49	4,19%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	91	91	91	91	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	31.466	31.466	32.139	1.050	1.690	640	188	673	673	1.017	31.497	102,04%	641
	KUR	30.638	30.638	31.325	950	1.690	740	104	687	687	1.003	30.818	101,65%	
	Non KUR	828	828	813	100	-	(100)	84	(15)	(15)	15	680	119,62%	
3	PWG	6.118	6.118	6.759	277	941	664	101	641	641	299	6.521	103,65%	238
	Cilem	6.118	6.118	6.759	277	941	664	101	641	641	299	6.521	103,65%	238
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	94.116	94.116	93.427	1.892	957	(935)	1.425	(689)	(689)	1.646	94.719	98,64%	(1.292)
	CF 1	3.501	3.501	3.464	-	-	0	(16)	(37)	(37)	37	3.599	96,24%	(135)
	Total Griya	2.495	2.495	2.465	-	-	0	0	(30)	(30)	30	2.495	98,81%	(30)
1	• Total Non Program	2.495	2.495	2.465	-	-	0	(30)	(30)	(30)	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.007	1.007	1.000	-	-	0	(16)	(7)	(7)	7	1.105	90,46%	(105)
	CF 2	90.614	90.614	89.962	1.892	957	(935)	1.440	(652)	(652)	1.609	91.119	98,73%	(1.157)
	Mitraguna & Others	78.267	78.267	77.710	1.609	957	(652)	1.185	(557)	(557)	1.514	78.653	98,80%	(943)
	Pensiun	12.347	12.347	12.252	283	-	(283)	255	(95)	(95)	95	12.467	98,28%	(214)
	Total Pembiayaan	131.699	131.699	132.325	3.219	3.588	369	1.714	625	625	2.962			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	11	86	11	1.018	0,03%	0,03%	3,17%	1.007	1.007	932			
	KUR	-	72	-	995	0,00%	0,00%	3,18%	995	995	924			
	Non KUR	11	15	11	23	1,32%	1,32%	2,80%	12	12	8			
3	PWG	6	-	6	378	0,10%	0,10%	5,60%	373	373	378			
	Cilem	6	-	6	378	0,10%	0,10%	5,60%	373	373	378			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.125	1.795	1.125	2.978	1,19%	1,19%	3,19%	1.853	1.853	1.182			
	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	1.125	1.795	1.125	2.978	1,24%	1,24%	3,31%	1.853	1.853	1.182			
	Mitraguna & Others	1.125	1.795	1.125	2.978	1,44%	1,44%	3,83%	1.853	1.853	1.182			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.141	1.882	1.141	4.374	0,87%	0,87%	3,31%	3.233	3.233	2.493			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	60	169	60	70	0,19%	0,19%	0,22%	11	11	(99)			
	KUR	-	110	-	-	0,00%	0,00%	0,00%	-	-	(110)			
	Non KUR	60	60	60	70	7,19%	7,19%	8,66%	11	11	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.148	952	1.148	1.354	1,22%	1,22%	1,45%	206	206	402			
	CF 1	320	320	320	320	9,15%	9,15%	9,25%	-	-	-			
	Total Griya	320	320	320	320	12,84%	12,84%	12,99%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	828	632	828	1.034	0,91%	0,91%	1,15%	206	206	402			
	Mitraguna & Others	694	498	694	900	0,89%	0,89%	1,16%	206	206	402			
	Pensiun	134	134	134	134	0,10%	0,10%	0,10%	-	-	(0)			
	Total Pembiayaan	1.208	1.121	1.208	1.425									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.252	1.811	367	560	154	9,28%	154	9,28%	2.064	87,75%	(253)
2	Tabungan	126.686	126.686	120.397	120.525	2.699	128	(6.161)	-4,86%	(6.161)	-4,86%	126.686	95,14%	(6.161)
3	Deposito	26.269	26.269	26.447	26.446	(1.028)	(1)	178	0,68%	178	0,68%	26.670	99,16%	(223)
	Total	154.612	154.612	148.095	148.783	2.038	688	(5.830)	-3,77%	(5.830)	-3,77%	155.420	95,73%	(6.637)
	CASA	128.344	128.344	121.648	122.336	3.066	688	(6.007)	-4,68%	(6.007)	-4,68%	128.750	95,02%	(6.414)
	(%) CASA	83,01%	83,01%	82,14%	82,22%									
	FDR	119,46%	119,46%	128,77%	128,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	848	848	822	820	(2)	(28)	-3,29%	(28)	-3,29%			
2	Giro ISE	1	1	1	1	0	(0)	-1,10%	(0)	-1,10%			
3	Tabungan ISE	847	847	821	819	(2)	(28)	-3,30%	(28)	-3,30%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	187	187	187	187	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	• Local Champion	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	17.903	17.903	17.318	450	150	-300	-276	-584	-584	734	18.394	94,15%	(1.076)
	KUR	17.410	17.410	16.846	450	150	-300	-253	-564	-564	714	17.550	95,99%	(704)
	Non KUR	493	493	472	-	-	0	-23	-21	-21	21	844	55,96%	(372)
3	PWG	48.758	48.758	55.568	9.398	16.792	7.394	3.377	6.810	6.810	9.982	50.206	110,68%	5.362
	Cilem	24.693	24.693	28.612	2.031	5.270	3.239	977	3.919	3.919	1.351	25.536	112,05%	3.076
	Gadai	24.065	24.065	26.956	7.367	11.522	4.155	2.400	2.891	2.891	8.631	24.670	109,27%	2.286
4	CFG	117.967	117.967	117.740	1.538	1.268	-270	897	-227	-227	1.495	118.699	99,19%	(959)
	CF 1	4.176	4.176	4.092	-	-	0	59	-84	-84	84	4.310	94,94%	(218)
1	• Total Non Program	707	707	695	-	-	0	-15	-12	-12	12	722	96,27%	(27)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.469	3.469	3.397	-	-	0	59	-72	-72	72	3.589	94,67%	(191)
	CF 2	113.791	113.791	113.648	1.538	1.268	-270	838	-144	-144	1.412	114.389	99,35%	(741)
	Mitraguna & Others	58.744	58.744	59.127	1.188	1.268	81	815	383	383	885	59.196	99,88%	(69)
	Pensiun	55.048	55.048	54.521	350	-	-350	23	-527	-527	527	55.193	98,78%	(672)
	Total Pembiayaan	184.703	184.703	190.702	11.386	18.210	6.824	3.998	5.999	5.999	12.212			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	391	218	1.595	1.22%	1.22%	9,21%	1.377	1.377	1.205			
	KUR	197	368	197	1.489	1.13%	1.13%	8,84%	1.292	1.292	1.121			
	Non KUR	21	23	21	106	4,31%	4,31%	22,52%	85	85	84			
3	PWG	191	78	191	3.452	0,39%	0,39%	6,21%	3.261	3.261	3.374			
	Cilem	191	-	191	2.684	0,77%	0,77%	9,38%	2.494	2.494	2.684			
	Gadai	-	78	-	767	0,00%	0,00%	2,85%	767	767	689			
4	CFG	1.227	1.914	1.227	2.150	1,04%	1,04%	1,83%	923	923	236			
	CF 1	86	90	86	176	2,06%	2,06%	4,31%	90	90	87			
	Total Griya	86	90	86	137	12,17%	12,17%	19,71%	51	51	47			
	Oto	-	-	-	39	0,00%	0,00%	1,16%	39	39	39			
	CF 2	1.141	1.825	1.141	1.974	1,00%	1,00%	1,74%	832	832	149			
	Mitraguna & Others	1.044	1.337	1.044	1.380	1,78%	1,78%	2,33%	336	336	43			
	Pensiun	98	488	98	594	0,18%	0,18%	1,09%	497	497	107			
	Total Pembiayaan	3.712	2.458	1.712	7.197	0,93%	0,93%	3,77%	5.486	5.486	4.739			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	75	0,00%	0,00%	100,00%	75	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	75	0,00%	0,00%	100,00%	75	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	693	561	693	558	3,87%	3,87%	3,22%	(135)	(135)	(3)			
	KUR	592	459	592	457	3,40%	3,40%	2,71%	(135)	(135)	(2)			
	Non KUR	101	102	101	101	20,41%	20,41%	21,30%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.595	2.303	2.595	2.622	2,20%	2,20%	2,23%	27	27	318			
	CF 1	149	149	149	149	3,56%	3,56%	3,63%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	27.036	27.036	25.429	25.478	2.792	49	(1.559)	-5,77%	(1.559)	-5,77%	27.036	94,23%	(1.559)
3	Deposito	2.015	2.015	1.985	1.969	(202)	(16)	(46)	-2,28%	(46)	-2,28%	2.150	91,61%	(180)
	Total	29.052	29.052	27.414	27.447	2.590	33	(1.605)	-5,52%	(1.605)	-5,52%	29.186	94,04%	(1.739)
	CASA	27.036	27.036	25.429	25.478	2.792	49	(1.559)	-5,77%	(1.559)	-5,77%	27.036	94,23%	(1.559)
	(%) CASA	93,06%	93,06%	92,76%	92,83%									
	FDR	67,94%	67,94%	71,69%	71,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.728	2.728	2.635	2.644	10	(84)	-3,06%	(84)	-3,06%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	2.728	2.728	2.635	2.644	10	(84)	-3,06%	(84)	-3,06%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	23	23	23	23	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	19.738	19.738	19.653	-	-	0	-281	-85	-85	85	20.447	96,11%	(794)
	KUR	18.662	18.662	18.580	-	-	0	-281	-82	-82	82	18.756	99,07%	(175)
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4	1.692	63,40%	(619)
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	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0		
	• Program	-	-	-	-	-	0	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		
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	19.738	19.738	19.653	-	-	0	-281	-85	-85	85			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	28-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	1.155	4.357	1.155	951	5,85%	5,85%	4,84%	(204)	(204)	(3.405)						
	KUR	1.097	4.171	1.097	892	5,88%	5,88%	4,80%	(204)	(204)	(3.279)						
	Non KUR	59	185	59	59	5,46%	5,46%	5,47%	-	-	(127)						
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	1.155	4.357	1.155	951	5,85%	5,85%	4,84%	(204)	(204)	(3.405)						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	28-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-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	1.000	900	1.000	1.298	5,07%	5,07%	6,61%	298	298	398						
	KUR	570	467	570	872	3,06%	3,06%	4,69%	302	302	405						
	Non KUR	430	433	430	426	39,96%	39,96%	39,76%	(4)	(4)	(7)						
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%	-	-	-</						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	396	396	219	202	(385)	(17)	(194)	-49,00%	(194)	-49,00%	396	51,00%	(194)
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
	Total	396	396	219	202	(385)	(17)	(194)	-49,00%	(194)	-49,00%	396	51,00%	(194)
	CASA	396	396	219	202	(385)	(17)	(194)	-49,00%	(194)	-49,00%	396	51,00%	(194)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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		
	• 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	-	-	-	-	-	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		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	-		
	• Program	-	-	-	-	-	0	0	0	0	-	-		
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	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	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
Dec-24	Dec-24	Dec-25				

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