

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	763.553	763.553	523.122	499.508	195.205	(23.614)	(264.044)	-34,58%	(264.044)	-34,58%	779.838	64,05%	(280.330)
2	Tabungan	2.589.059	2.589.059	2.504.450	2.512.940	105.967	8.489	(76.119)	-2,94%	(76.119)	-2,94%	2.589.059	97,06%	(76.119)
3	Deposito	2.920.634	2.920.634	2.818.250	2.818.791	(92.336)	540	(101.843)	-3,49%	(101.843)	-3,49%	2.936.052	96,01%	(117.261)
	Total	6.273.245	6.273.245	5.845.822	5.831.238	208.836	(14.584)	(442.007)	-7,05%	(442.007)	-7,05%	6.304.948	92,49%	(473.710)
	CASA	3.352.612	3.352.612	3.027.572	3.012.448	301.172	(15.124)	(340.164)	-10,15%	(340.164)	-10,15%	3.368.897	89,42%	(356.449)
	(%) CASA	53,44%	53,44%	51,79%	51,66%									
	FDR	48,57%	48,57%	52,28%	52,41%									

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	106.796	106.796	111.830	109.229		(2.600)	2.434	2,28%	2.434	2,28%			
2	Giro ISE	18.995	18.995	24.645	24.033		(612)	5.038	26,52%	5.038	26,52%			
3	Tabungan ISE	68.468	68.468	64.851	65.562		711	(2.906)	-4,24%	(2.906)	-4,24%			
4	Deposito ISE	19.332	19.332	22.334	19.634		(2.700)	302	1,56%	302	1,56%			
5	CIF ISE	1.573	1.573	1.577	1.577		0	4	0,25%	4	0,25%			

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	209.850	209.850	181.725	4.500	1.760	-2.740	2.468	-28.125	-28.125	29.885	211.995	85,72%	(30.270)
	Linkage	17.889	17.889	17.762	-	-	-	-	-127	-127	127	19.041	93,29%	(1.278)
	Non-Linkage	191.961	191.961	163.963	4.500	1.760	-2.740	2.595	-27.998	-27.998	29.758	192.955	84,97%	(28.992)
	• Local Champion	181.667	181.667	153.907	4.500	1.760	-2.740	1.541	-27.760	-27.760	29.520	182.620	84,28%	(28.713)
	• Value Chain	10.294	10.294	10.056	-	-	-	1.054	-238	-238	238	10.334	97,30%	(279)
2	MBG	198.935	198.935	199.065	6.935	5.208	-1.727	4.200	131	131	5.077	198.118	100,48%	947
	KUR	188.785	188.785	189.324	6.635	5.008	-1.627	3.747	540	540	4.468	189.874	99,71%	(549)
	Non KUR	10.150	10.150	9.741	300	200	-100	453	-409	-409	609	8.244	118,15%	
3	PWG	459.599	459.599	493.278	77.738	127.739	50.000	25.395	33.678	33.678	94.060	480.684	102,62%	12.594
	Cilem	248.801	248.801	271.695	26.244	42.033	15.789	14.413	22.894	22.894	19.138	262.172	103,63%	9.523
	Gadai	210.799	210.799	221.583	51.494	85.706	34.212	10.982	10.784	10.784	74.922	218.511	101,41%	3.071
4	CFG	2.178.496	2.178.496	2.182.081	55.408	44.172	-11.236	24.944	3.585	3.585	40.586	2.206.489	98,89%	(24.408)
	CF 1	387.334	387.334	384.429	9.055	3.420	-5.635	191	-2.906	-2.906	6.325	393.160	97,78%	(8.731)
	Total Griya	317.524	317.524	315.708	7.886	2.800	-5.086	0	-1.816	-1.816	4.616			
	• Total Non Program	313.027	313.027	311.240	7.726	2.800	-4.926	4.811	-1.786	-1.786	4.586			
	• Program	4.498	4.498	4.468	160	-	-160	139	-30	-30	30			
	Oto	69.810	69.810	68.721	1.169	620	-549	191	-1.089	-1.089	1.709	72.528	94,75%	(3.808)
	CF 2	1.791.161	1.791.161	1.797.652	46.353	40.752	-5.601	24.752	6.491	6.491	34.261	1.813.328	99,14%	(15.676)
	Mitraguna & Others	1.591.167	1.591.167	1.596.645	41.670	37.859	-3.811	21.455	5.478	5.478	32.381	1.610.035	99,17%	(13.390)
	Pensiun	199.995	199.995	201.007	4.683	2.893	-1.790	3.297	1.012	1.012	1.881	203.293	98,88%	(2.286)
	Total Pembiayaan	3.046.880	3.046.880	3.056.150	144.581	178.878	34.297	57.006	9.270	9.270	169.609			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% 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	-	3.204	-	11.060	● 0,00%	● 0,00%	● 6,09%	11.060	11.060	7.856				
	Linkage	-	-	-	148	● 0,00%	● 0,00%	● 0,83%	148	148	148				
	Local Champion	-	3.204	-	10.912	● 0,00%	● 0,00%	● 6,65%	10.912	10.912	7.708				
2	MBG	3.329	3.329	3.329	25.411	● 1,67%	● 1,67%	● 12,77%	22.081	22.081	22.081				
	KUR	3.176	3.176	3.176	24.283	● 1,68%	● 1,68%	● 12,83%	21.107	21.107	21.107				
	Non KUR	153	153	153	1.128	● 1,51%	● 1,51%	● 11,58%	975	975	975				
3	PWG	1.006	1.006	1.006	27.654	● 0,22%	● 0,22%	● 5,61%	26.648	26.648	26.648				
	Cilem	1.006	1.006	1.006	20.459	● 0,40%	● 0,40%	● 7,53%	19.454	19.454	19.454				
	Gadai	-	-	-	7.194	● 0,00%	● 0,00%	● 3,25%	7.194	7.194	7.194				
4	CFG	19.246	26.975	19.246	52.947	● 0,88%	● 0,88%	● 2,43%	33.701	33.701	25.971				
	CF 1	11.417	13.772	11.417	21.757	● 2,95%	● 2,95%	● 5,66%	10.339	10.339	7.985				
	Total Griya	10.491	11.815	10.491	19.934	● 3,30%	● 3,30%	● 6,31%	9.443	9.443	8.119				
	Oto	927	1.957	927	1.823	● 1,33%	● 1,33%	● 2,65%	896	896	(134)				
	CF 2	7.828	13.204	7.828	31.190	● 0,44%	● 0,44%	● 1,74%	23.362	23.362	17.986				
	Mitraguna & Others	7.229	11.970	7.229	29.678	● 0,45%	● 0,45%	● 1,86%	22.449	22.449	17.708				
	Pensiun	599	1.234	599	1.512	● 0,30%	● 0,30%	● 0,75%	913	913	278				
	Total Pembiayaan	32.000	33.703	32.000	38.153	● 1,05%	● 1,05%	● 1,25%	6.153	6.153	4.450				

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)	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Dec-24	Nov-25	Dec-25			

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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	82.793	82.793	84.747	81.252	23.929	(3.495)	(1.541)	-1,86%	(1.541)	-1,86%	84.860	95,75%	(3.609)
2	Tabungan	420.104	420.104	401.159	404.691	(12.235)	3.532	(15.412)	-3,67%	(15.412)	-3,67%	420.104	96,33%	(15.412)
3	Deposito	192.311	192.311	192.662	193.141	(7.217)	479	830	0,43%	830	0,43%	194.115	99,50%	(974)
	Total	695.207	695.207	678.568	679.084	4.477	516	(16.124)	-2,32%	(16.124)	-2,32%	699.079	97,14%	(19.995)
	CASA	502.896	502.896	485.906	485.943	11.694	37	(16.953)	-3,37%	(16.953)	-3,37%	504.964	96,23%	(19.021)
	(%) CASA	72,34%	72,34%	71,61%	71,56%									
	FDR	76,04%	76,04%	74,25%	74,20%									

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	25.283	25.283	24.266	23.778	(487)	(1.505)	-5,95%	(1.505)	-5,95%			
2	Giro ISE	4.827	4.827	4.805	4.653	(152)	(174)	-3,60%	(174)	-3,60%			
3	Tabungan ISE	14.956	14.956	13.960	13.625	(336)	(1.331)	-8,90%	(1.331)	-8,90%			
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 (1-28 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	87.141	87.141	61.525	2.300	-	-2.300	-493	-25.616	-25.616	25.616	87.674	70,17%	(26.149)
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126	3.363	88,82%	(376)
	Non-Linkage	84.028	84.028	58.538	2.300	-	-2.300	-369	-25.490	-25.490	25.490	84.311	69,43%	(25.773)
	• Local Champion	83.103	83.103	57.649	2.300	-	-2.300	-333	-25.454	-25.454	25.454	83.352	69,16%	(25.703)
	• Value Chain	925	925	889	-	-	-	-35	-36	-36	36	959	92,70%	(70)
2	MBG	40.857	40.857	39.850	800	670	-130	-145	-1.008	-1.008	1.678	40.235	99,04%	(385)
	KUR	38.399	38.399	37.882	800	670	-130	-77	-517	-517	1.187	38.396	98,66%	(514)
	Non KUR	2.458	2.458	1.967	-	-	0	-68	-491	-491	491	1.839	106,99%	
3	PWG	39.718	39.718	41.073	5.956	9.012	3.056	2.002	1.355	1.355	7.657	41.104	99,92%	(31)
	Cilem	18.601	18.601	19.524	1.862	2.677	814	857	924	924	1.753	19.436	100,46%	89
	Gadai	21.117	21.117	21.549	4.093	6.335	2.242	1.145	431	431	5.904	21.669	99,45%	(120)
4	CFG	360.890	360.890	361.407	5.616	5.108	-508	1.493	517	517	4.591	361.934	99,85%	(527)
	CF 1	52.385	52.385	51.456	1.124	-	-1.124	314	-929	-929	929	52.652	97,73%	(1.196)
	Total Griya	41.765	41.765	41.151	675	-	-675	-210	-614	-614	614	41.860	98,31%	(708)
1	• Total Non Program	41.765	41.765	41.151	675	-	-675	-210	-614	-614	614			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	10.619	10.619	10.305	449	-	-449	314	-314	-314	314	10.792	95,49%	(487)
	CF 2	308.505	308.505	309.951	4.492	5.108	616	1.179	1.446	1.446	3.662	309.282	100,22%	668
	Mitraguna & Others	290.360	290.360	291.968	4.492	5.108	616	923	1.609	1.609	3.499	291.110	100,29%	858
	Pensiun	18.145	18.145	17.982	-	-	0	256	-163	-163	163	18.172	98,95%	(190)
	Total Pembiayaan	528.607	528.607	503.854	14.671	14.790	119	2.857	-24.752	-24.752	39.542			

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	-	3.204	-	5.952	0,00%	0,00%	9,67%	5.952	5.952	2.748			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	5.952	0,00%	0,00%	10,17%	5.952	5.952	2.748			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.009	1.799	1.009	5.682	2,47%	2,47%	14,26%	4.672	4.672	3.883			
	KUR	1.009	1.705	1.009	5.522	2,63%	2,63%	14,58%	4.513	4.513	3.818			
	Non KUR	-	94	-	159	0,00%	0,00%	8,10%	159	159	65			
3	PWG	-	-	-	2.126	0,00%	0,00%	5,18%	2.126	2.126	2.126			
	Cilem	-	-	-	1.382	0,00%	0,00%	7,08%	1.382	1.382	1.382			
	Gadai	-	-	-	744	0,00%	0,00%	3,45%	744	744	744			
4	CFG	4.663	5.303	4.663	4.374	1,29%	1,29%	1,21%	(290)	(290)	(929)			
	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	4.663	5.303	4.663	4.374	1,51%	1,51%	1,41%	(290)	(290)	(929)			
	Mitraguna & Others	4.663	5.303	4.663	4.374	1,61%	1,61%	1,50%	(290)	(290)	(929)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.050	6.672	6.050	5.799	1,14%	1,14%	1,15%	(251)	(251)	(873)			

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



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	8.263	8.263	7.917	7.330	2.885	(586)	(933)	-11,29%	(933)	-11,29%	9.352	78,38%	(2.022)
2	Tabungan	283.875	283.875	290.723	291.219	35.779	496	7.344	2,59%	7.344	2,59%	283.875	102,59%	7.344
3	Deposito	160.857	160.857	165.574	165.595	(3.640)	21	4.737	2,95%	4.737	2,95%	162.189	102,10%	3.406
	Total	452.996	452.996	464.213	464.144	35.024	(69)	11.149	2,46%	11.149	2,46%	455.415	101,92%	8.729
	CASA	292.138	292.138	298.640	298.549	38.663	(90)	6.411	2,19%	6.411	2,19%	293.227	101,82%	5.323
	(%) CASA	64,49%	64,49%	64,33%	64,32%									
	FDR	60,44%	60,44%	58,69%	58,70%									

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	12.010	12.010	12.337	12.181	(156)	171	1,42%	171	1,42%			
2	Giro ISE	2.545	2.545	1.901	1.773	(128)	(772)	-30,34%	(772)	-30,34%			
3	Tabungan ISE	1.593	1.593	1.564	1.536	(29)	(57)	-3,58%	(57)	-3,58%			
4	Deposito ISE	7.872	7.872	8.872	8.872	0	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 (1-28 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	18.632	18.632	17.276	-	200	200	332	-1.356	-1.356	1.556	19.007	90,89%	(1.731)
	Linkage	-	-	-	-	-	-	0	0	0	-	175		(175)
	Non-Linkage	18.632	18.632	17.276	-	200	200	332	-1.356	-1.356	1.556	18.832	91,74%	(1.556)
	• Local Champion	18.231	18.231	16.876	-	200	200	332	-1.355	-1.355	1.555	18.431	91,56%	(1.555)
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0	401	99,91%	(0)
2	MBG	39.038	39.038	39.193	1.850	1.148	(702)	881	155	155	993	39.018	100,45%	175
	KUR	38.539	38.539	38.708	1.850	1.148	(702)	894	169	169	979	38.520	100,49%	
	Non KUR	499	499	484	-	-	0	-13	-14	-14	14	497	97,40%	(13)
3	PWG	39.022	39.022	42.034	6.429	10.697	4.268	2.456	3.012	3.012	7.685	40.422	103,99%	1.612
	Cilem	21.522	21.522	23.176	2.574	3.129	556	1.444	1.654	1.654	1.475	22.371	103,60%	805
	Gadai	17.500	17.500	18.858	3.856	7.568	3.712	1.012	1.358	1.358	6.210	18.051	104,47%	807
4	CFG	177.122	177.122	173.934	7.870	1.910	(-5.960)	7.498	-3.187	-3.187	5.097	179.785	96,75%	(5.851)
	CF 1	68.427	68.427	67.097	330	-	(-330)	(95)	(-1.330)	(-1.330)	1.330	68.590	97,82%	(1.493)
	Total Griya	64.824	64.824	63.573	330	-	(-330)	0	0	0	0	64.834	98,06%	(1.261)
1	• Total Non Program	64.824	64.824	63.573	330	-	(-330)	1.042	-1.251	-1.251	1.251			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	3.602	3.602	3.523	-	-	0	-95	-79	-79	79	3.756	93,82%	(232)
	CF 2	108.695	108.695	106.838	7.540	1.910	(-5.630)	7.592	-1.857	-1.857	3.767	111.195	96,08%	(4.358)
	Mitraguna & Others	103.413	103.413	101.388	7.540	1.710	(-5.830)	7.627	-2.025	-2.025	3.735	105.421	96,17%	(4.034)
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33	5.774	94,38%	(324)
	Total Pembiayaan	273.813	273.813	272.437	16.149	13.955	(-2.194)	11.168	-1.376	-1.376	15.331			

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	-	-	-	2.214	0,00%	0,00%	12,82%	2.214	2.214	2.214			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.214	0,00%	0,00%	12,82%	2.214	2.214	2.214			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.642	2.541	1.642	3.465	4,20%	4,20%	8,84%	1.824	1.824	924			
	KUR	1.518	2.418	1.518	3.465	3,94%	3,94%	8,95%	1.947	1.947	1.047			
	Non KUR	123	123	123	-	24,73%	24,73%	0,00%	(123)	(123)	(123)			
3	PWG	10	-	10	2.110	0,02%	0,02%	5,02%	2.101	2.101	2.110			
	Cilem	10	-	10	1.833	0,04%	0,04%	7,91%	1.823	1.823	1.833			
	Gadai	-	-	-	277	0,00%	0,00%	1,47%	277	277	277			
4	CFG	3.588	6.197	3.588	6.975	2,03%	2,03%	4,01%	3.387	3.387	779			
	CF 1	3.501	4.746	3.501	5.638	5,12%	5,12%	8,40%	2.136	2.136	892			
	Total Griya	3.501	4.642	3.501	5.633	5,40%	5,40%	8,86%	2.131	2.131	990			
	Oto	-	103	-	5	0,00%	0,00%	0,14%	5	5	(98)			
	CF 2	87	1.451	87	1.338	0,08%	0,08%	1,25%	1.251	1.251	(113)			
	Mitraguna & Others	87	1.258	87	1.338	0,08%	0,08%	1,32%	1.251	1.251	80			
	Pensiun	-	193	-	-	0,00%	0,00%	0,00%	-	-	(193)			
	Total Pembiayaan	2.094	2.106	2.094	3.783	0,76%	0,76%	1,39%	1.689	1.689	1.678			

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	296	318	296	1.240	0,76%	0,76%	3,16%	944	944	921			
	KUR	226	248	226	1.047	0,59%	0,59%	2,71%	821	821	799			
	Non KUR	70	70	70	193	14,08%	14,08%	39,76%	122	122	122			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.798	1.787	1.798	2.54									



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	3.932	3.932	2.827	2.837	1.921	10	(1.095)	-27,85%	(1.095)	-27,85%	4.689	60,51%	(1.852)
2	Tabungan	141.973	141.973	137.142	137.539	(883)	397	(4.434)	-3,12%	(4.434)	-3,12%	141.973	96,88%	(4.434)
3	Deposito	76.711	76.711	76.136	76.138	(538)	2	(573)	-0,75%	(573)	-0,75%	77.429	98,33%	(1.291)
	Total	222.616	222.616	216.105	216.514	499	409	(6.102)	-2,74%	(6.102)	-2,74%	224.091	96,62%	(7.576)
	CASA	145.905	145.905	139.970	140.376	1.038	407	(5.529)	-3,79%	(5.529)	-3,79%	146.662	95,71%	(6.286)
	(%) CASA	65,54%	65,54%	64,77%	64,83%									
	FDR	66,16%	66,16%	69,61%	69,47%									

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	4.164	4.164	6.647	6.965	318	2.801	67,28%	2.801	67,28%			
2	Giro ISE	103	103	103	103	0	(0)	-0,03%	(0)	-0,03%			
3	Tabungan ISE	4.060	4.060	6.544	6.862	318	2.801	69,00%	2.801	69,00%			
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 (1-28 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	280	280	148	-	-	0	-13	-132	-132	132	280	52,87%	(132)
	Linkage	148	148	148	-	-	-	-4	0	0	(0)	148	100,02%	
	Non-Linkage	132	132	-	-	-	0	-9	-132	-132	132	132		(132)
	• Local Champion	132	132	-	-	-	0	-9	-132	-132	132	132		(132)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	6.531	6.531	6.788	800	370	-430	1.124	257	257	113	5.571	121,86%	1.217
	KUR	5.293	5.293	5.563	500	370	-130	418	270	270	100	5.548	100,27%	
	Non KUR	1.237	1.237	1.225	300	-	-300	706	-12	-12	12	23	5405,90%	
3	PWG	23.459	23.459	25.839	3.860	6.325	2.464	1.690	2.380	2.380	3.945	24.839	104,03%	1.000
	Cilem	14.441	14.441	15.795	1.840	2.282	442	1.399	1.355	1.355	927	15.270	103,44%	526
	Gadai	9.018	9.018	10.043	2.021	4.043	2.022	290	1.026	1.026	3.017	9.569	104,96%	474
4	CFG	117.010	117.010	117.648	1.476	2.560	1.084	169	637	637	1.923	118.621	99,18%	(974)
	CF 1	21.080	21.080	20.814	400	-	-400	-117	-266	-266	266	21.279	97,81%	(466)
	Total Griya	16.583	16.583	16.401	400	-	-400	0	-182	-182	182	16.609	98,75%	(207)
1	• Total Non Program	16.093	16.093	15.912	400	-	-400	-67	-181	-181	181			
	• Program	491	491	489	-	-	0	-2	-1	-1	1			
	Oto	4.496	4.496	4.412	-	-	0	-117	-84	-84	84	4.671	94,47%	(258)
	CF 2	95.930	95.930	96.834	1.076	2.560	1.484	286	903	903	1.657	97.342	99,48%	(508)
	Mitraguna & Others	65.497	65.497	66.704	920	2.560	1.640	439	1.207	1.207	1.353	66.777	99,89%	(73)
	Pensiun	30.434	30.434	30.130	156	-	-156	-153	-304	-304	304	30.565	98,58%	(435)
	Total Pembiayaan	147.280	147.280	150.422	6.136	9.255	3.118	2.970	3.143	3.143	6.112			

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	-	-	-	148	0,00%	0,00%	100,00%	148	148	148			
	Linkage	-	-	-	148	0,00%	0,00%	100,00%	148	148	148			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	286	0,00%	0,00%	4,21%	286	286	286			
	KUR	-	-	-	286	0,00%	0,00%	5,13%	286	286	286			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	165	-	165	1.071	0,70%	0,70%	4,15%	906	906	1.071			
	Cilem	165	-	165	1.063	1,14%	1,14%	6,73%	898	898	1.063			
	Gadai	-	-	-	8	0,00%	0,00%	0,08%	8	8	8			
4	CFG	2.328	4.367	2.328	3.932	1,99%	1,99%	3,34%	1.604	1.604	(436)			
	CF 1	880	1.654	880	2.040	4,17%	4,17%	9,80%	1.160	1.160	386			
	Total Griya	880	1.654	880	1.884	5,31%	5,31%	11,49%	1.004	1.004	230			
	Oto	-	-	-	157	0,00%	0,00%	3,55%	157	157	157			
	CF 2	1.448	2.713	1.448	1.891	1,51%	1,51%	1,95%	443	443	(822)			
	Mitraguna & Others	1.055	2.452	1.055	1.498	1,61%	1,61%	2,25%	443	443	(954)			
	Pensiun	393	262	393	393	1,29%	1,29%	1,31%	-	-	132			
	Total Pembiayaan	2.493	4.367	2.493	5.436	1,69%	1,69%	3,61%	2.943	2.943	1.069			

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	-	-	-	-	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	0,88%	0,88%	0,88%	3	3	365			
	CF 1	786	424	786	424	3,73%								



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	487.579	487.579	253.752	254.362	154.911	610	(233.216)	-47,83%	(233.216)	-47,83%	491.380	51,76%	(237.018)
2	Tabungan	244.607	244.607	199.771	197.846	43.821	(1.925)	(46.761)	-19,12%	(46.761)	-19,12%	244.607	80,88%	(46.761)
3	Deposito	1.393.419	1.393.419	1.299.297	1.298.830	(85.231)	(467)	(94.589)	-6,79%	(94.589)	-6,79%	1.396.810	92,99%	(97.980)
	Total	2.125.604	2.125.604	1.752.820	1.751.038	113.501	(1.782)	(374.566)	-17,82%	(374.566)	-17,82%	2.132.797	82,10%	(381.759)
	CASA	732.186	732.186	453.523	452.208	198.731	(1.315)	(279.977)	-38,24%	(279.977)	-38,24%	735.987	61,44%	(283.779)
	(%) CASA	34,45%	34,45%	25,87%	25,83%									
	FDR	12,89%	12,89%	15,98%	16,00%									

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	11.719	11.719	12.036	11.073	(963)	(646)	-5,51%	(646)	-5,51%			
2	Giro ISE	1.318	1.318	1.843	3.548	1.705	2.229	169,07%	2.229	169,07%			
3	Tabungan ISE	6.100	6.100	3.891	3.923	33	(2.177)	-35,69%	(2.177)	-35,69%			
4	Deposito ISE	4.300	4.300	6.302	3.602	(2.700)	(698)	-16,23%	(698)	-16,23%			
5	CIF ISE	70	70	70	70	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	21.148	21.148	21.350	2.000	460	-1.540	1.494	202	202	258	21.789	97,98%	(439)
	Linkage	-	-	-	-	-	-	0	0	0	-	375		(375)
	Non-Linkage	21.148	21.148	21.350	2.000	460	-1.540	1.494	202	202	258	21.414	99,70%	(64)
	• Local Champion	18.944	18.944	19.203	2.000	460	-1.540	531	259	259	201	19.204		(0)
	• Value Chain	2.204	2.204	2.147	-	-	-	963	-57	-57	57	2.211	97,11%	(64)
2	MBG	55.355	55.355	54.816	960	570	-390	-559	-539	-539	1.109	56.281	97,40%	(1.465)
	KUR	53.969	53.969	53.453	960	570	-390	-513	-517	-517	1.087	54.017	98,95%	(565)
	Non KUR	1.386	1.386	1.363	-	-	0	-46	-23	-23	23	2.264	60,22%	(901)
3	PWG	29.528	29.528	31.063	4.696	7.907	3.211	2.160	1.535	1.535	6.372	30.936	100,41%	127
	Cilem	16.389	16.389	17.263	1.581	2.157	575	603	874	874	1.283	17.246	100,10%	17
	Gadai	13.139	13.139	13.800	3.115	5.750	2.635	1.556	661	661	5.089	13.690	100,80%	110
4	CFG	168.051	168.051	172.933	6.870	7.814	944	3.092	4.882	4.882	2.932	170.683	101,32%	2.250
	CF 1	19.642	19.642	20.167	1.990	800	-1.190	-156	525	525	275	20.077	100,45%	90
	Total Griya	15.288	15.288	15.910	1.990	800	-1.190	0	623	623	177	15.540	102,38%	371
1	• Total Non Program	12.467	12.467	13.113	1.990	800	-1.190	1.825	646	646	154			
	• Program	2.821	2.821	2.798	-	-	0	-28	-23	-23	23			
	Oto	4.355	4.355	4.257	-	-	0	-156	-98	-98	98	4.537	93,82%	(280)
	CF 2	148.408	148.408	152.766	4.880	7.014	2.134	3.248	4.358	4.358	2.656	150.606	101,43%	2.160
	Mitraguna & Others	129.674	129.674	133.737	4.450	6.606	2.156	2.938	4.063	4.063	2.543	131.845	101,43%	1.892
	Pensiun	18.734	18.734	19.029	430	408	-22	311	295	295	113	18.761	101,43%	268
	Total Pembiayaan	274.081	274.081	280.162	14.526	16.751	2.225	6.187	6.081	6.081	10.670			

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	-	-	-	1.131	0,00%	0,00%	5,30%	1.131	1.131	1.131			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.131	0,00%	0,00%	5,30%	1.131	1.131	1.131			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	526	1.465	526	11.105	0,95%	0,95%	20,26%	10.579	10.579	9.640			
	KUR	496	1.363	496	10.867	0,92%	0,92%	20,33%	10.372	10.372	9.504			
	Non KUR	30	102	30	237	2,16%	2,16%	17,41%	207	207	136			
3	PWG	-	-	-	541	0,00%	0,00%	1,74%	541	541	541			
	Cilem	-	-	-	537	0,00%	0,00%	3,11%	537	537	537			
	Gadai	-	-	-	3	0,00%	0,00%	0,02%	3	3	3			
4	CFG	465	695	465	2.128	0,28%	0,28%	1,23%	1.664	1.664	1.433			
	CF 1	465	695	465	1.316	2,37%	2,37%	6,53%	851	851	621			
	Total Griya	346	572	346	1.201	2,26%	2,26%	7,55%	855	855	628			
	Oto	119	123	119	116	2,74%	2,74%	2,71%	(4)	(4)	(7)			
	CF 2	-	-	-	812	0,00%	0,00%	0,53%	812	812	812			
	Mitraguna & Others	-	-	-	812	0,00%	0,00%	0,61%	812	812	812			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.494	1.462	1.494	1.704	0,54%	0,54%	0,61%	210	210	242			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	377.865	377.865	2.125.681	1.747.816		3,13	3,37	3,36
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%	1.790	1.868	2.136



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	8.095	8.095	6.193	7.762	(780)	1.569	(333)	-4,11%	(333)	-4,11%	8.704	89,18%	(941)
2	Tabungan	118.643	118.643	116.101	115.512	(5.289)	(589)	(3.131)	-2,64%	(3.131)	-2,64%	118.643	97,36%	(3.131)
3	Deposito	42.564	42.564	40.127	40.125	(182)	(1)	(2.438)	-5,73%	(2.438)	-5,73%	43.136	93,02%	(3.011)
	Total	169.302	169.302	162.421	163.400	(6.251)	979	(5.902)	-3,49%	(5.902)	-3,49%	170.483	95,85%	(7.083)
	CASA	126.738	126.738	122.294	123.275	(6.069)	981	(3.464)	-2,73%	(3.464)	-2,73%	127.347	96,80%	(4.072)
	(%) CASA	74,86%	74,86%	75,29%	75,44%									
	FDR	70,07%	70,07%	73,63%	73,18%									

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	11.109	11.109	12.744	10.992	(1.752)	(117)	-1,05%	(117)	-1,05%			
2	Giro ISE	3.721	3.721	5.563	3.565	(1.998)	(156)	-4,20%	(156)	-4,20%			
3	Tabungan ISE	6.587	6.587	6.381	6.627	246	40	0,60%	40	0,60%			
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 (1-28 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	5.579	5.579	5.447	-	-	0	-132	-132	-132	132	5.579	97,64%	(132)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	5.579	5.579	5.447	-	-	0	-132	-132	-132	132	5.579	97,64%	(132)
	• Local Champion	1.781	1.781	1.678	-	-	0	-103	-103	-103	103	1.781	94,24%	(103)
	• Value Chain	3.798	3.798	3.769	-	-	-	-29	-29	-29	29	3.798	99,24%	(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	37.234	6.044	8.827	2.783	618	1.595	1.595	7.233	36.952	100,76%	283
	Cilem	15.532	15.532	16.149	1.068	2.309	1.241	-503	618	618	1.691	16.292	99,12%	(143)
	Gadai	20.108	20.108	21.085	4.976	6.518	1.542	1.121	977	977	5.541	20.659	102,06%	426
4	CFG	77.413	77.413	76.901	2.673	420	-2.253	735	-513	-513	933	78.558	97,89%	(1.658)
	CF 1	17.116	17.116	16.831	1.258	-	-1.258	282	-285	-285	285	17.311	97,23%	(480)
1	• Total Non Program	14.820	14.820	14.595	1.258	-	-1.258	1.049	-224	-224	224	14.853	98,26%	(258)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.236	-	-	0	282	-60	-60	60	2.458	90,97%	(222)
	CF 2	60.298	60.298	60.069	1.415	420	-995	453	-228	-228	648	61.247	98,08%	(1.178)
	Mitraguna & Others	53.287	53.287	53.113	1.365	420	-945	465	-174	-174	594	53.857	98,62%	(744)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-54	-54	54	7.390	94,13%	(434)
	Total Pembiayaan	118.632	118.632	119.582	8.717	9.247	530	1.221	950	950	8.297			

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	2.326	0,00%	0,00%	6,25%	2.326	2.326	2.326			
	Cilem	-	-	-	-	1.461	0,00%	0,00%	9,04%	1.461	1.461	1.461			
	Gadai	-	-	-	-	866	0,00%	0,00%	4,11%	866	866	866			
4	CFG	27	283	27	1.295	0,03%	0,03%	0,03%	1,68%	1.268	1.268	1.013			
	CF 1	-	238	-	381	0,00%	0,00%	0,00%	2,27%	381	381	144			
	Total Griya	-	238	-	235	0,00%	0,00%	0,00%	1,61%	235	235	(3)			
	Oto	-	-	-	146	0,00%	0,00%	6,54%	146	146	146				
	CF 2	27	45	27	914	0,04%	0,04%	0,04%	1,52%	887	887	869			
	Mitraguna & Others	27	45	27	798	0,05%	0,05%	0,05%	1,50%	770	770	752			
	Pensiun	-	-	-	116	0,00%	0,00%	0,00%	1,67%	116	116	116			
	Total Pembiayaan	484	497	484	484	0,41%	0,41%	0,40%	-	-	-	(13)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	173.097	173.097	169.302	(3.795)	
2	Contribution Margin	5.207	5.207	8.410	3.203	-61,5%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,03	3,11	3,14	0,02	0,11
CIF Payroll	837	704	762	58	(75)



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	2.031	2.031	4.197	4.292	(520)	95	2.260	111,27%	2.260	111,27%	2.606	164,68%	1.686
2	Tabungan	91.862	91.862	83.760	82.929	7.502	(831)	(8.932)	-9,72%	(8.932)	-9,72%	91.862	90,28%	(8.932)
3	Deposito	22.462	22.462	21.355	21.341	(323)	(15)	(1.122)	-4,99%	(1.122)	-4,99%	23.000	92,79%	(1.659)
	Total	116.355	116.355	109.312	108.561	6.658	(750)	(7.794)	-6,70%	(7.794)	-6,70%	117.467	92,42%	(8.906)
	CASA	93.893	93.893	87.956	87.221	6.981	(736)	(6.672)	-7,11%	(6.672)	-7,11%	94.468	92,33%	(7.247)
	(%) CASA	80,70%	80,70%	80,46%	80,34%									
	FDR	76,70%	76,70%	82,42%	82,99%									

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	1.346	1.346	4.172	4.186	13	2.840	210,93%	2.840	210,93%				
2	Giro ISE	751	751	3.199	3.205	6	2.454	326,71%	2.454	326,71%				
3	Tabungan ISE	595	595	973	981	7	385	64,78%	385	64,78%				
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 (1-28 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	4.466	4.466	4.325	-	-	0	-101	-141	-141	141	4.229	102,28%	96
	KUR	4.384	4.384	4.243	-	-	0	-98	-141	-141	141	4.229	100,32%	
	Non KUR	83	83	83	-	-	0	-2	0	0	-	-	-0	
3	PWG	6.953	6.953	8.354	831	1.815	984	553	1.402	1.402	414	7.531	110,93%	823
	Cilem	6.953	6.953	8.354	831	1.815	984	553	1.402	1.402	414	7.531	110,93%	823
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	77.827	77.827	77.414	3.695	972	-2.723	2.720	-413	-413	1.384	79.213	97,73%	(1.799)
	CF 1	27.829	27.829	27.957	1.170	440	-730	375	128	128	312	27.885	100,26%	72
	Total Griya	23.781	23.781	23.578	865	-	-865	0	-202	-202	202	23.807	99,04%	(228)
1	• Total Non Program	23.781	23.781	23.578	865	-	-865	-403	-202	-202	202			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.378	305	440	135	375	330	330	110	4.078	107,36%	300
	CF 2	49.997	49.997	49.457	2.525	532	-1.993	2.344	-540	-540	1.072	51.328	96,36%	(1.871)
	Mitraguna & Others	49.551	49.551	49.016	2.275	532	-1.743	2.099	-535	-535	1.067	50.799	96,49%	(1.783)
	Pensiun	447	447	441	250	-	-250	245	-5	-5	5	529	83,37%	(88)
	Total Pembiayaan	89.246	89.246	90.093	4.526	2.787	-1.739	3.172	848	848	1.939			

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	-	-	-	-	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	-	-	-	-	470	0,00%	0,00%	10,86%	470	470	470			
	KUR	-	-	-	-	470	0,00%	0,00%	11,07%	470	470	470			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	44	-	44	543	0,64%	0,64%	6,50%	499	499	543				
	Cilem	44	-	44	543	0,64%	0,64%	6,50%	499	499	543				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	215	-	1.340	0,00%	0,00%	1,73%	1.340	1.340	1.125				
	CF 1	-	145	-	1.096	0,00%	0,00%	3,92%	1.096	1.096	952				
	Total Griya	-	-	-	1.077	0,00%	0,00%	4,57%	1.077	1.077	1.077				
	Oto	-	145	-	19	0,00%	0,00%	0,00%	19	19	(126)				
	CF 2	-	70	-	244	0,00%	0,00%	0,49%	244	244	174				
	Mitraguna & Others	-	70	-	244	0,00%	0,00%	0,50%	244	244	174				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	44	215	44	2.353	0,05%	0,05%	2,61%	2.309	2.309	2.138				

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	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	792	2.144	792	792	1.02%	1.02%	1.02%	-	-	-	(1.352)			
	CF 1	773	1.828	773	773	2,78%	2,78%	2,77%	-	-	-	(1.			



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	4.776	4.776	4.312	4.790	893	478	14	0,30%	14	0,30%	5.325	89,96%	(535)
2	Tabungan	179.061	179.061	184.620	187.995	11.208	3.375	8.934	4,99%	8.934	4,99%	179.061	104,99%	8.934
3	Deposito	108.457	108.457	112.605	112.675	(245)	70	4.218	3,89%	4.218	3,89%	109.045	103,33%	3.630
	Total	292.294	292.294	301.538	305.461	11.855	3.923	13.167	4,50%	13.167	4,50%	293.431	104,10%	12.030
	CASA	183.837	183.837	188.933	192.785	12.100	3.853	8.949	4,87%	8.949	4,87%	184.386	104,56%	8.400
	(%) CASA	62,89%	62,89%	62,66%	63,11%									
	FDR	31,01%	31,01%	30,41%	30,02%									

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	2.931	2.931	2.866	2.824	(42)	(107)	-3,65%	(107)	-3,65%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.841	2.799	(42)	(107)	-3,68%	(107)	-3,68%				
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 (1-28 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	586	586	586	-	-	0	-4	-0	-0	0	586	99,97%	(0)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	586	586	586	-	-	0	-4	-0	-0	0	586	99,97%	(0)
	• Local Champion	586	586	586	-	-	0	-4	-0	-0	0	586	99,97%	(0)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	9.960	9.960	10.340	200	480	280	408	380	380	100	8.731	118,43%	1.609
	KUR	9.015	9.015	9.402	200	480	280	426	387	387	93	8.664	108,52%	
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7	68	1388,62%	
3	PWG	5.460	5.460	6.274	219	1.301	1.082	91	814	814	487	6.032	104,00%	241
	Cilem	5.460	5.460	6.274	219	1.301	1.082	91	814	814	487	6.032	104,00%	241
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	74.621	74.621	74.506	1.854	1.472	-382	269	-116	-116	1.588	75.055	99,27%	(549)
	CF 1	20.278	20.278	19.811	500	-	-500	381	-467	-467	467	20.632	96,02%	(821)
	Total Griya	17.506	17.506	17.084	500	-	-500	0	-422	-422	422	17.688	96,59%	(604)
1	• Total Non Program	17.506	17.506	17.084	500	-	-500	546	-422	-422	422			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.773	2.773	2.727	-	-	0	381	-45	-45	45	2.945	92,63%	(217)
	CF 2	54.343	54.343	54.694	1.354	1.472	118	-112	351	351	1.121	54.423	100,50%	272
	Mitraguna & Others	48.214	48.214	48.218	1.100	1.100	0	-161	4	4	1.096	48.260	99,91%	(42)
	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	91.705	2.273	3.253	980	764	1.077	1.077	2.175			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% 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		%	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	-	-	-	-	269	0,00%	0,00%	2,60%	269	269	269		
	KUR	-	-	-	-	269	0,00%	0,00%	2,86%	269	269	269		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-				
3	PWG	-	-	-	-	205	0,00%	0,00%	3,26%	205	205	205		
	Cilem	-	-	-	-	205	0,00%	0,00%	3,26%	205	205	205		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-				
4	CFG	4.017	4.175	4.017	1.230	5.38	5.38	5.38	1,65%	(2.787)	(2.787)	(2.944)		
	CF 1	4.017	3.837	4.017	531	19,81	19,81	19,81	2,68%	(3.487)	(3.487)	(3.306)		
	Total Griya	4.017	3.837	4.017	531	22,95	22,95	25,86	3,11%	(3.487)	(3.487)	(3.306)		
	CF 2	-	338	-	700	0,00%	0,00%	1,28%	700	700	362			
	Mitraguna & Others	-	23	-	396	0,00%	0,00%	0,82%	396	396	373			
	Pensiun	-	315	-	304	0,00%	0,00%	4,69%	304	304	(11)			
	Total Pembiayaan	4.017	4.175	4.017	6.457	4,43%	4,43%	1,86%	(2.313)	(2.313)	(2.471)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% 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		%	Penc.	Gap	
1	SME	586	590	586	586	100,00%	100,00%	100,00%	100,00%	(0)	(0)	(4)		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-				
	Non-Linkage	586	590	586	586	100,00%	100,00%	100,00%	100,00%	(0)	(0)	(4)		
	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	2.466	2.173	2.466	5.871	3,30%	3,30%	7,88%	3,405	3,405	3,698			
	CF 1	842	855	842	4.553	4,15%	4,15%	22,98%	3.710	3.710	3,698			
	Total Griya	707	719	707	4.418	4,04%	4,04%	25,86%	3.710	3.710	3,698			
	CF 2	1.624	1.318	1.624	1.318	2,99%	2,99%	2,41%	(306)	(306)	(0)			
	Mitraguna & Others	1.318	1.318	1.318	1.318	2,73%	2,73%	2,73%	-	-	(0)			
	Pensiun</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	14.470	14.470	14.906	15.315	1.284	409	845	5,84%	845	5,84%	15.212	100,68%	103
2	Tabungan	120.049	120.049	118.448	116.839	2.326	(1.609)	(3.210)	-2,67%	(3.210)	-2,67%	120.049	97,33%	(3.210)
3	Deposito	46.117	46.117	46.035	45.894	(248)	(142)	(223)	-0,48%	(223)	-0,48%	46.849	97,96%	(956)
	Total	180.636	180.636	179.389	178.048	3.362	(1.342)	(2.588)	-1,43%	(2.588)	-1,43%	182.110	97,77%	(4.062)
	CASA	134.519	134.519	133.354	132.154	3.611	(1.200)	(2.365)	-1,76%	(2.365)	-1,76%	135.261	97,70%	(3.107)
	(%) CASA	74,47%	74,47%	74,34%	74,22%									
	FDR	79,01%	79,01%	80,31%	80,92%									

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	820	820	872	844	(28)	24	2,99%	24	2,99%			
2	Giro ISE	57	57	58	4	(54)	(53)	-93,51%	(53)	-93,51%			
3	Tabungan ISE	763	763	815	841	26	78	10,19%	78	10,19%			
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 (1-28 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	-	-	-	-	-	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	26.858	3.753	7.399	3.646	837	2.683	2.683	4.716	25.544	105,14%	1.314
	Cilem	12.833	12.833	14.439	1.348	2.809	1.461	712	1.607	1.607	1.203	13.651	105,77%	788
	Gadai	11.342	11.342	12.418	2.405	4.590	2.185	125	1.077	1.077	3.513	11.893	104,42%	526
4	CFG	118.544	118.544	117.210	3.048	1.124	-1.924	2.624	-1.334	-1.334	2.458	119.925	97,74%	(2.714)
	CF 1	17.768	17.768	17.602	225	-	-225	161	-166	-166	166	18.100	97,25%	(498)
	Total Griya	15.545	15.545	15.439	-	-	0	0	-106	-106	106	15.701	98,33%	(262)
1	• Total Non Program	15.545	15.545	15.439	-	-	0	0	-110	-106	106			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.223	2.223	2.163	225	-	-225	161	-60	-60	60	2.399	90,15%	(236)
	CF 2	100.776	100.776	99.608	2.823	1.124	-1.699	2.463	-1.168	-1.168	2.292	101.824	97,82%	(2.216)
	Mitraguna & Others	90.285	90.285	89.233	2.305	1.049	-1.256	2.040	-1.052	-1.052	2.101	91.330	97,70%	(2.096)
	Pensiun	10.491	10.491	10.375	518	75	-443	422	-116	-116	191	10.495	98,86%	(120)
	Total Pembiayaan	142.719	142.719	144.068	6.801	8.523	1.722	3.460	1.349	1.349	7.174			

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	-	-	-	-	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	1.306	0,03%	0,03%	4,86%	1.298	1.298	1.306			
	Cilem	8	-	8	657	0,06%	0,06%	4,55%	649	649	657			
	Gadai	-	-	-	649	0,00%	0,00%	5,23%	649	649	649			
4	CFG	399	410	399	3.159	0,34%	0,34%	2,70%	2.760	2.760	2.749			
	CF 1	-	-	-	1.472	0,00%	0,00%	8,36%	1.472	1.472	1.472			
	Total Griya	-	-	-	1.305	0,00%	0,00%	8,46%	1.305	1.305	1.305			
	Oto	-	-	-	167	0,00%	0,00%	7,71%	167	167	167			
	CF 2	399	410	399	1.687	0,40%	0,40%	1,69%	1.288	1.288	1.277			
	Mitraguna & Others	399	410	399	1.687	0,44%	0,44%	1,89%	1.288	1.288	1.277			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	616	616	616	853	0,43%	0,43%	0,59%	237	237	237			

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	170.746	170.746	180.636	9.890		3,04	3,35	3,35	0,00	0,31
2	Contribution Margin	7.910	7.910	9.644	1.734	-21,9%	673	545	584	39	(89)



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	3.820	3.820	6.864	5.517	1.666	(1.347)	1.697	44,43%	1.697	44,43%	4.592	120,15%	925
2	Tabungan	153.202	153.202	153.884	153.554	(2.118)	(330)	352	0,23%	352	0,23%	153.202	100,23%	352
3	Deposito	132.943	132.943	117.204	117.207	(10.879)	3	(15.736)	-11,84%	(15.736)	-11,84%	133.618	87,72%	(16.411)
	Total	289.964	289.964	277.952	276.278	(11.331)	(1.674)	(13.686)	-4,72%	(13.686)	-4,72%	291.412	94,81%	(15.134)
	CASA	157.022	157.022	160.748	159.071	(452)	(1.677)	2.050	1,31%	2.050	1,31%	157.794	100,81%	1.277
	(%) CASA	54,15%	54,15%	57,83%	57,58%									
	FDR	65,00%	65,00%	67,46%	67,87%									

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	4.753	4.753	5.595	5.621	26	868	18,27%	868	18,27%			
2	Giro ISE	1	1	1	1	0	(0)	-2,21%	(0)	-2,21%			
3	Tabungan ISE	4.752	4.752	5.594	5.620	26	868	18,27%	868	18,27%			
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 (1-28 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	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	8.322	99,38%	(51)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	8.322	99,38%	(51)
	• Local Champion	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	8.322	99,38%	(51)
	• Value Chain	-	-	-	-	-	-	0	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	27.857	3.541	6.442	2.901	1.132	-1.016	-1.016	7.458	30.261	92,06%	(2.404)
	Cilem	13.207	13.207	14.399	1.106	1.919	813	466	1.192	1.192	727	14.044	102,53%	355
	Gadai	15.666	15.666	13.458	2.435	4.523	2.088	666	-2.208	-2.208	6.730	16.217	82,99%	(2.759)
4	CFG	151.231	151.231	151.330	2.440	2.787	347	563	100	100	2.687	152.140	99,47%	(809)
	CF 1	16.198	16.198	15.871	18	-	-18	-122	-328	-328	328	16.634	95,41%	(764)
1	• Total Non Program	13.509	13.509	13.398	-	-	0	0	-111	-111	111	13.826	96,91%	(427)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.689	2.689	2.472	18	-	-18	-122	-217	-217	217	2.809	88,02%	(337)
	CF 2	135.033	135.033	135.460	2.422	2.787	365	685	427	427	2.360	135.506	99,97%	(46)
	Mitraguna & Others	123.373	123.373	123.148	1.482	2.032	550	69	-224	-224	2.256	123.799	99,47%	(650)
	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	187.501	5.981	9.229	3.248	1.645	-968	-968	10.196			

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	43	43	43	43	100,00%	100,00%	100,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.202	1.276	1.202	1.392	0,79%	0,79%	0,92%	190	190	117			
	CF 1	-	73	-	74	0,00%	0,00%	0,47%	74	74	0			
	Total Griya	-	73	-	74	0,00%	0,00%	0,55%	74	74	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.202	1.202	1.202	1.318	0,89%	0,89%	0,97%	116	116	116			
	Mitraguna & Others	1.202	1.202	1.202	1.318	0,97%	0,97%	1,07%	116	116	116			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.245	1.319	1.245	1.435	0,66%	0,66%	0,77%	190	190	117			

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	258.971	258.971	290.549	31.578		3,33	3,47	3,48
2	Contribution Margin	10.698	10.698	11.741	1.043	-9,7%	CIF Payroll	2.006	2.489



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	14.825	14.825	18.943	13.363	1.989	(5.579)	(1.461)	-9,86%	(1.461)	-9,86%	15.579	85,78%	(2.216)
2	Tabungan	143.357	143.357	141.149	140.162	(6.557)	(987)	(3.195)	-2,23%	(3.195)	-2,23%	143.357	97,77%	(3.195)
3	Deposito	163.005	163.005	161.169	161.186	(4.433)	17	(1.819)	-1,12%	(1.819)	-1,12%	163.698	98,47%	(2.513)
	Total	321.186	321.186	321.260	314.711	(9.000)	(6.550)	(6.476)	-2,02%	(6.476)	-2,02%	322.634	97,54%	(7.923)
	CASA	158.182	158.182	160.091	153.525	(4.567)	(6.566)	(4.656)	-2,94%	(4.656)	-2,94%	158.936	96,60%	(5.411)
	(%) CASA	49,25%	49,25%	49,83%	48,78%									
	FDR	80,11%	80,11%	80,55%	82,23%									

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	4.168	4.168	3.935	3.942	7	(226)	-5,43%	(226)	-5,43%			
2	Giro ISE	119	119	969	970	1	851	713,04%	851	713,04%			
3	Tabungan ISE	3.799	3.799	2.715	2.722	7	(1.077)	-28,35%	(1.077)	-28,35%			
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 (1-28 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	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	5.436	72,16%	(1.514)
	Linkage	-	-	-	-	-	-	0	0	0	-	250	(250)	
	Non-Linkage	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	5.186	75,63%	(1.264)
	• Local Champion	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	5.186	75,63%	(1.264)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	12.939	12.939	12.899	300	370	70	588	-40	-40	410	12.835	100,50%	64
	KUR	11.745	11.745	11.535	300	170	-130	636	-209	-209	379	11.863	97,24%	(327)
	Non KUR	1.194	1.194	1.363	-	200	200	-49	170	170	30	972	140,22%	
3	PWG	25.223	25.223	27.371	4.614	7.035	2.420	884	2.148	2.148	4.886	26.545	103,11%	827
	Cilem	15.400	15.400	15.938	1.595	1.856	260	709	538	538	1.318	16.171	98,56%	(233)
	Gadai	9.823	9.823	11.433	3.019	5.179	2.160	175	1.611	1.611	3.568	10.373	110,22%	1.060
4	CFG	214.066	214.066	214.581	6.100	5.719	-380	1.447	515	515	5.204	215.593	99,53%	(1.012)
	CF 1	28.251	28.251	27.957	908	39	-868	-107	-294	-294	334	28.838	96,94%	(882)
	Total Griya	24.668	24.668	24.435	908	-	-908	0	-233	-233	233	25.036	97,60%	(601)
1	• Total Non Program	24.668	24.668	24.435	908	-	-908	708	-233	-233	233			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	3.583	3.583	3.521	-	39	39	-107	-62	-62	101	3.802	92,61%	(281)
	CF 2	185.814	185.814	186.624	5.192	5.680	488	1.554	810	810	4.870	186.755	99,93%	(130)
	Mitraguna & Others	166.713	166.713	167.573	4.842	5.566	724	1.551	860	860	4.706	167.650	99,95%	(77)
	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	258.774	11.214	13.124	1.910	3.994	1.479	1.479	11.644			

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	56	99	56	1.503	0,43%	0,43%	11,65%	1.447	1.447	1.404			
	KUR	56	99	56	1.503	0,48%	0,48%	13,03%	1.447	1.447	1.404			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	85	-	85	2.284	0,34%	0,34%	8,35%	2.199	2.199	2.284			
	Cilem	85	-	85	1.750	0,55%	0,55%	10,98%	1.664	1.664	1.750			
	Gadai	-	-	-	535	0,00%	0,00%	4,68%	535	535	535			
4	CFG	412	65	412	7.740	0,19%	0,19%	3,61%	7.327	7.327	7.675			
	CF 1	46	65	46	935	0,16%	0,16%	3,34%	889	889	870			
	Total Griya	46	47	46	935	0,19%	0,19%	3,83%	889	889	888			
	Oto	-	-	18	-	0,00%	0,00%	0,00%	-	-	(18)			
	CF 2	366	-	366	6.805	0,20%	0,20%	3,65%	6.438	6.438	6.805			
	Mitraguna & Others	366	-	366	6.712	0,22%	0,22%	4,01%	6.345	6.345	6.712			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	553	164	553	11.527	0,22%	0,22%	4,45%	10.974	10.974	11.363			

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	-	-	-	56	0,00%	0,00%	0,43%	56	56	56			
	KUR	-	-	-	56	0,00%	0,00%	0,48%	56	56	56			
	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	512	512	512	512	0,24%	0,24%	0,24%</						



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	7.263	7.263	5.648	5.716	2.133	68	(1.548)	-21,31%	(1.548)	-21,31%	8.007	71,39%	(2.291)
2	Tabungan	108.476	108.476	101.978	102.648	4.414	670	(5.828)	-5,37%	(5.828)	-5,37%	108.476	94,63%	(5.828)
3	Deposito	135.229	135.229	135.057	135.058	24.558	0	(171)	-0,13%	(171)	-0,13%	135.930	99,36%	(872)
	Total	250.968	250.968	242.683	243.421	31.104	738	(7.547)	-3,01%	(7.547)	-3,01%	252.413	96,44%	(8.991)
	CASA	115.739	115.739	107.626	108.364	6.547	738	(7.376)	-6,37%	(7.376)	-6,37%	116.483	93,03%	(8.119)
	(%) CASA	46,12%	46,12%	44,35%	44,52%									
	FDR	60,99%	60,99%	63,23%	63,03%									

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	4.303	4.303	3.899	3.948	48	(355)	-8,26%	(355)	-8,26%				
2	Giro ISE	1.640	1.640	1.584	1.584	0	(56)	-3,43%	(56)	-3,43%				
3	Tabungan ISE	2.563	2.563	2.216	2.264	48	(299)	-11,67%	(299)	-11,67%				
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 (1-28 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	1.643	1.643	1.602	-	-	0	-40	-41	-41	41	1.643	97,48%	(41)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.643	1.643	1.602	-	-	0	-40	-41	-41	41	1.643	97,48%	(41)
	• Local Champion	1.643	1.643	1.602	-	-	0	-40	-41	-41	41	1.643	97,48%	(41)
	• Value Chain	-	-	-	-	-	-	0	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	29.265	4.672	7.552	2.880	1.753	873	873	6.679	29.727	98,45%	(462)
	Cilem	16.041	16.041	17.092	1.658	2.214	557	759	1.051	1.051	1.163	16.826	101,58%	266
	Gadai	12.350	12.350	12.173	3.015	5.338	2.323	994	-178	-178	5.516	12.901	94,35%	(728)
4	CFG	122.987	122.987	122.517	2.205	1.575	-630	-34	-471	-471	2.046	124.474	98,43%	(1.957)
	CF 1	13.510	13.510	13.262	160	-	-160	-95	-248	-248	248	14.053	94,37%	(791)
1	• Total Non Program	10.106	10.106	9.954	-	-	0	-123	-152	-152	152	10.597	95,56%	(471)
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	3.231	3.231	3.135	-	-	0	-95	-96	-96	96	3.455	90,74%	(320)
	CF 2	109.477	109.477	109.255	2.045	1.575	-470	61	-222	-222	1.797	110.421	98,94%	(1.166)
	Mitraguna & Others	77.257	77.257	77.297	2.045	1.575	-470	343	40	40	1.535	77.881	99,25%	(584)
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262	32.540	98,21%	(582)
	Total Pembiayaan	153.077	153.077	153.438	6.878	9.127	2.249	1.677	362	362	8.766			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% 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	%
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%	100,00%	55	55	55	55	
	KUR	-	-	-	-	0	0,00%	0,00%	100,00%	55	55	55	55	
	Non KUR	-	-	-	-	55	0,00%	0,00%	100,00%	55	55	55	55	
3	PWG	137	-	137	1.357	0,48%	0,48%	0,48%	4,64%	1.219	1.219	1.357		
	Cilem	137	-	137	860	0,86%	0,86%	0,86%	5,03%	722	722	860		
	Gadai	-	-	-	497	0,00%	0,00%	0,00%	4,08%	497	497	497		
4	CFG	1.785	1.411	1.785	2.506	1,45%	1,45%	1,45%	2,05%	721	721	1.095		
	CF 1	1.285	832	1.285	1.422	9,51%	9,51%	9,51%	10,72%	137	137	590		
	Total Griya	813	742	813	952	7,91%	7,91%	7,91%	9,40%	139	139	211		
	Oto	472	90	472	469	14,60%	14,60%	14,60%	14,97%	(2)	(2)	379		
	CF 2	500	579	500	1.084	0,46%	0,46%	0,46%	0,99%	585	585	505		
	Mitraguna & Others	389	210	389	974	0,50%	0,50%	1,26%	1,26%	585	585	764		
	Pensiun	110	369	110	110	0,34%	0,34%	0,34%	0,35%	-	-	(259)		
	Total Pembiayaan	1.922	1.411	1.922	3.918	1,26%	1,26%	1,26%	2,55%	1.995	1.995	2.506		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% 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	%
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	755	0,62%	0,62%	0,62%	(2)	(2)	91			
	CF 1	143	145	143	141	1,06%	1,06%	1,06%	(2)	(2)	(5)			
	Total Griya	143												



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	2.834	2.834	3.337	3.337	(17)	(0)	502	17,72%	502	17,72%	3.392	98,38%	(55)
2	Tabungan	115.394	115.394	109.100	109.051	7.073	(49)	(6.343)	-5,50%	(6.343)	-5,50%	115.394	94,50%	(6.343)
3	Deposito	44.546	44.546	44.426	44.426	221	0	(120)	-0,27%	(120)	-0,27%	45.101	98,50%	(675)
	Total	162.774	162.774	156.862	156.813	7.277	(49)	(5.961)	-3,66%	(5.961)	-3,66%	163.887	95,68%	(7.073)
	CASA	118.228	118.228	112.437	112.387	7.056	(49)	(5.841)	-4,94%	(5.841)	-4,94%	118.785	94,61%	(6.398)
	(%) CASA	72,63%	72,63%	71,68%	71,67%									
	FDR	103,47%	103,47%	109,85%	109,88%									

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	3.829	3.829	2.746	2.796	50	(1.032)	-26,97%	(1.032)	-26,97%			
2	Giro ISE	160	160	161	161	0	1	0,60%	1	0,60%			
3	Tabungan ISE	3.659	3.659	2.575	2.625	50	(1.033)	-28,24%	(1.033)	-28,24%			
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 (1-28 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	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	20.116	99,99%	(2)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	20.116	99,99%	(2)
	• Local Champion	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	20.116	99,99%	(2)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	8.071	8.071	7.960	850	50	-800	719	-111	-111	161	7.982	99,73%	(22)
	KUR	7.488	7.488	7.389	850	50	-800	733	-99	-99	149	7.726	95,63%	(338)
	Non KUR	583	583	572	-	-	0	-14	-11	-11	11	256	223,47%	
3	PWG	36.403	36.403	38.879	9.110	13.057	3.947	3.746	2.476	2.476	10.582	37.728	103,05%	1.151
	Cilem	16.437	16.437	17.366	3.366	2.157	-1.208	2.814	928	928	1.229	17.211	100,90%	154
	Gadai	19.966	19.966	21.513	5.745	10.900	5.155	932	1.547	1.547	9.353	20.516	104,86%	997
4	CFG	103.832	103.832	105.358	1.823	2.688	865	-9	1.525	1.525	1.163	105.316	100,04%	42
	CF 1	14.229	14.229	15.068	945	1.000	55	66	839	839	161	14.548	103,57%	520
1	• Total Non Program	10.507	10.507	11.401	800	1.000	200	689	894	894	106	10.832	106,83%	739
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.496	145	-	-145	66	-54	-54	54	3.716	94,09%	(220)
	CF 2	89.604	89.604	90.290	878	1.688	810	-74	686	686	1.002	90.768	99,47%	(478)
	Mitraguna & Others	82.912	82.912	83.582	628	1.478	850	-313	671	671	807	83.868	99,66%	(286)
	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	172.311	11.783	15.795	4.012	4.454	3.888	3.888	11.907			

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	-	-	-	-	0,00%	0,00%	15,08%	1.201	1.201	1.201				
	KUR	-	-	-	-	1.070	0,00%	0,00%	14,48%	1.070	1.070	1.070			
	Non KUR	-	-	-	-	131	0,00%	0,00%	22,94%	131	131	131			
3	PWG	-	-	-	-	3.130	0,00%	0,00%	8,05%	3.130	3.130	3.130			
	Cilem	-	-	-	-	2.415	0,00%	0,00%	13,90%	2.415	2.415	2.415			
	Gadai	-	-	-	-	716	0,00%	0,00%	3,33%	716	716	716			
4	CFG	3.193	2.116	3.193	4.160	3,08%	3,08%	3,08%	3,95%	967	967	2.044			
	CF 1	161	111	161	797	1,13%	1,13%	5,29%	636	636	686				
	Total Griya	161	-	161	797	1,50%	1,50%	6,89%	636	636	797				
	Oto	-	111	-	-	0,00%	0,00%	0,00%	-	-	-	(111)			
	CF 2	3.033	2.005	3.033	3.364	3,38%	3,38%	3,73%	331	331	1.359				
	Mitraguna & Others	3.033	2.005	3.033	3.049	3,66%	3,66%	3,65%	17	17	1.044				
	Pensiun	-	-	-	-	314	0,00%	0,00%	4,69%	314	314	314			
	Total Pembiayaan	2.489	2.284	2.489	2.952	1,48%	1,48%	4,93%	5.298	5.298	6.376				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	141.438	141.438	171.988	30.550		3.04	3.16
2	Contribution Margin	6.401	6.401	8.606	2.205	-34,4%	776	794



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	596	596	521	510	70	(11)	(86)	-14,41%	(86)	-14,41%	596	85,59%	(86)
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%	368	81,49%	(68)
	Total	896	896	821	810	(180)	(11)	(86)	-9,58%	(86)	-9,58%	964	84,02%	(154)
	CASA	596	596	521	510	70	(11)	(86)	-14,41%	(86)	-14,41%	596	85,59%	(86)
	(%) CASA	66,51%	66,51%	63,46%	62,96%									
	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	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	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 (1-28 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	-	-	-	-	-	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	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	-	-	-	-	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%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	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	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%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi		
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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	30.299	30.299	31.027	31.257	3.183	230	958	3,16%	958	3,16%	31.027	100,74%	230
2	Tabungan	123.931	123.931	131.724	132.740	4.981	1.016	8.809	7,11%	8.809	7,11%	123.931	107,11%	8.809
3	Deposito	106.411	106.411	105.531	105.531	(2.384)	0	(880)	-0,83%	(880)	-0,83%	107.128	98,51%	(1.597)
	Total	260.642	260.642	268.282	269.529	5.780	1.246	8.887	3,41%	8.887	3,41%	262.087	102,84%	7.442
	CASA	154.231	154.231	162.751	163.998	8.164	1.246	9.767	6,33%	9.767	6,33%	154.958	105,83%	9.039
	(%) CASA	59,17%	59,17%	60,66%	60,85%									
	FDR	85,30%	85,30%	84,92%	84,53%									

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	5.768	5.768	7.170	7.756	586	1.988	34,46%	1.988	34,46%				
2	Giro ISE	3.250	3.250	2.965	2.969	5	(280)	-8,63%	(280)	-8,63%				
3	Tabungan ISE	2.518	2.518	4.205	4.786	581	2.268	90,07%	2.268	90,07%				
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 (1-28 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	39.488	39.488	39.797	-	1.100	1.100	463	309	309	791	39.715	100,21%	
	Linkage	14.626	14.626	14.625	-	-	-	1	-1	-1	1	14.728	99,31%	(102)
	Non-Linkage	24.862	24.862	25.172	-	1.100	1.100	461	310	310	790	24.987	100,74%	
	• Local Champion	21.896	21.896	22.321	-	1.100	1.100	307	425	425	675	22.021	101,36%	
	• Value Chain	2.966	2.966	2.851	-	-	-	154	-115	-115	115	2.966	96,11%	(115)
2	MBG	2.621	2.621	2.567	-	-	0	-126	-55	-55	55	2.573	99,77%	(6)
	KUR	2.621	2.621	2.567	-	-	0	-126	-55	-55	55	2.534	101,28%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	38		(38)
3	PWG	45.441	45.441	49.985	8.970	12.958	3.988	2.971	4.544	4.544	8.414	46.804	106,80%	3.181
	Cilem	20.824	20.824	24.209	2.479	4.803	2.324	1.952	3.384	3.384	1.418	21.636	111,89%	2.572
	Gadai	24.616	24.616	25.776	6.491	8.156	1.664	1.019	1.160	1.160	6.996	25.167	102,42%	609
4	CFG	134.777	134.777	135.481	3.905	3.070	-835	2.722	703	703	2.367	137.220	98,73%	(1.740)
	CF 1	26.797	26.797	26.514	-	-	0	-136	-283	-283	283	27.124	97,75%	(610)
	Total Griya	21.030	21.030	20.838	-	-	0	0	-193	-193	193	21.235	98,13%	(397)
1	• Total Non Program	21.030	21.030	20.838	-	-	0	-200	-193	-193	193			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.767	5.767	5.677	-	-	0	-136	-90	-90	90	5.889	96,39%	(213)
	CF 2	107.980	107.980	108.967	3.905	3.070	-835	2.858	986	986	2.084	110.096	98,97%	(1.130)
	Mitraguna & Others	82.573	82.573	83.322	3.370	2.630	-740	2.244	749	749	1.881	84.351	98,78%	(1.030)
	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	227.830	12.875	17.128	4.253	6.030	5.503	5.503	11.626			

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	-	-	-	-	1.615	0,00%	0,00%	4,06%	1.615	1.615	1.615			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	1.615	0,00%	0,00%	6,42%	1.615	1.615	1.615			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	73	26	99	99	0,98%	0,98%	3,85%	73	73	26			
	KUR	26	73	26	99	99	0,98%	0,98%	3,85%	73	73	26			
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	87	-	87	2.057	2.057	0,19%	0,19%	4,12%	1.970	1.970	2.057			
	Cilem	87	-	87	1.078	1.078	0,42%	0,42%	4,45%	991	991	1.078			
	Gadai	-	-	-	-	979	0,00%	0,00%	3,80%	979	979	979			
4	CFG	482	979	482	2.624	2.624	0,36%	0,36%	1,94%	2.142	2.142	1.646			
	CF 1	261	22	261	152	152	0,00%	0,00%	0,57%	152	152	130			
	Total Griya	-	-	-	-	152	0,00%	0,00%	0,73%	152	152	152			
	Oto	-	-	22	-	-	0,00%	0,00%	-	-	-	(22)			
	CF 2	482	956	482	2.472	2.472	0,45%	0,45%	2,27%	1.990	1.990	1.516			
	Mitraguna & Others	386	862	386	2.339	2.339	0,47%	0,47%	2,81%	1.953	1.953	1.477			
	Pensiun	95	95	95	133	133	0,38%	0,38%	0,52%	38	38	38			
	Total Pembiayaan	7.633	8.017	7.633	7.637	7.637	3,43%	3,43%	3,35%	5	5	(380)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Posisi	Dec-24	Nov-25
1	Asset (Retail) T	257.235	257.235	260.642	3.407	19,9%		2,92	3,02
2	Contribution Margin	11.577	11.577	9.271	(2.306)			659	723



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	42.284	42.284	26.055	14.257	560	(11.799)	(28.028)	-66,28%	(28.028)	-66,28%	43.006	33,15%	(28.750)
2	Tabungan	91.959	91.959	89.069	89.954	9.145	884	(2.005)	-2,18%	(2.005)	-2,18%	91.959	97,82%	(2.005)
3	Deposito	185.504	185.504	185.068	185.068	(954)	0	(436)	-0,23%	(436)	-0,23%	186.221	99,38%	(1.153)
	Total	319.746	319.746	300.193	289.278	8.752	(10.914)	(30.468)	-9,53%	(30.468)	-9,53%	321.185	90,07%	(31.907)
	CASA	134.243	134.243	115.125	104.210	9.705	(10.915)	(30.033)	-22,37%	(30.033)	-22,37%	134.965	77,21%	(30.755)
	(%) CASA	41,98%	41,98%	38,35%	36,02%									
	FDR	66,63%	66,63%	72,17%	74,89%									

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	4.601	4.601	4.465	4.516		51	(84)	-1,84%	(84)	-1,84%			
2	Giro ISE	299	299	564	582		18	283	94,83%	283	94,83%			
3	Tabungan ISE	4.302	4.302	3.902	3.935		33	(368)	-8,55%	(368)	-8,55%			
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 (1-28 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	11.846	11.846	12.601	300	1.000	700	488	755	755	245	12.339	102,13%	262
	KUR	10.383	10.383	11.158	300	1.000	700	532	775	775	225	10.557	105,69%	
	Non KUR	1.463	1.463	1.443	-	-	0	-44	-20	-20	20	1.782	80,98%	(339)
3	PWG	41.008	41.008	44.689	8.250	12.806	4.557	1.504	3.681	3.681	9.125	42.392	105,42%	2.297
	Cilem	17.652	17.652	19.513	1.432	2.826	1.394	657	1.861	1.861	965	18.484	105,56%	1.028
	Gadai	23.356	23.356	25.176	6.817	9.980	3.163	847	1.820	1.820	8.160	23.907	105,31%	1.269
4	CFG	160.189	160.189	159.363	2.455	2.250	-205	410	-827	-827	3.077	162.630	97,99%	(3.267)
	CF 1	20.927	20.927	20.331	-	-	0	-257	-595	-595	595	21.542	94,38%	(1.211)
	Total Griya	15.660	15.660	15.153	-	-	0	0	-507	-507	507	16.168	93,72%	(1.016)
1	• Total Non Program	15.660	15.660	15.153	-	-	0	0	-507	-507	507			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.179	-	-	0	-257	-88	-88	88	5.374	96,37%	(195)
	CF 2	139.263	139.263	139.032	2.455	2.250	-205	667	-231	-231	2.481	141.088	98,54%	(2.056)
	Mitraguna & Others	134.778	134.778	134.581	1.755	2.250	495	-2	-197	-197	2.447	136.194	98,82%	(1.613)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	Total Pembiayaan	213.043	213.043	216.653	11.005	16.056	5.052	2.401	3.609	3.609	12.447			

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	71	380	71	1.176		0,60%	0,60%	9,33%		1.104	1.104	796			
	KUR	71	229	71	630		0,69%	0,69%	5,65%		559	559	401			
	Non KUR	-	151	-	545		0,00%	0,00%	37,78%		545	545	394			
3	PWG	68	-	68	3.080		0,17%	0,17%	6,89%		3.012	3.012	3.080			
	Cilem	68	-	68	2.281		0,38%	0,38%	11,69%		2.213	2.213	2.281			
	Gadai	-	-	-	799		0,00%	0,00%	3,17%		799	799	799			
4	CFG	635	2.440	635	3.165		0,40%	0,40%	1,99%		2.530	2.530	725			
	CF 1	574	823	574	1.726		2,74%	2,74%	8,49%		1.151	1.151	903			
	Total Griya	574	-	574	1.719		3,67%	3,67%	11,35%		1.145	1.145	1.719			
	Oto	-	823	-	6		0,00%	0,00%	0,00%		6	6	(817)			
	CF 2	61	1.617	61	1.439		0,04%	0,04%	1,04%		1.379	1.379	(178)			
	Mitraguna & Others	61	1.617	61	1.400		0,05%	0,05%	1,04%		1.339	1.339	(217)			
	Pensiun	-	-	-	39		0,00%	0,00%	0,88%		39	39	39			
	Total Pembiayaan	774	2.820	774	7.421		0,36%	0,36%	3,43%		6.647	6.647	4.601			

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	263	265	263	263		2,22%	2,22%	2,08%		(0)	(0)	(3)			
	KUR	198	198	198	198		1,90%	1,90%	1,77%		(0)	(0)	(0)			
	Non KUR	65	67	65	65		4,43%	4,43%	4,49%		-	-	(3)			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	C															



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	14.871	14.871	14.938	15.165	580	227	294	1,97%	294	1,97%	15.386	98,56%	(221)
2	Tabungan	86.362	86.362	81.894	83.380	1.185	1.487	(2.982)	-3,45%	(2.982)	-3,45%	86.362	96,55%	(2.982)
3	Deposito	20.333	20.333	21.366	21.515	329	150	1.183	5,82%	1.183	5,82%	20.876	103,06%	639
	Total	121.566	121.566	118.197	120.061	2.095	1.863	(1.506)	-1,24%	(1.506)	-1,24%	122.624	97,91%	(2.563)
	CASA	101.233	101.233	96.831	98.545	1.766	1.714	(2.688)	-2,66%	(2.688)	-2,66%	101.748	96,85%	(3.203)
	(%) CASA	83,27%	83,27%	81,92%	82,08%									
	FDR	62,07%	62,07%	64,47%	63,47%									

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	1.324	1.324	1.132	1.097	(34)	(227)	-17,11%	(227)	-17,11%			
2	Giro ISE	78	78	76	42	(34)	(36)	-46,12%	(36)	-46,12%			
3	Tabungan ISE	1.246	1.246	1.056	1.055	(1)	(190)	-15,29%	(190)	-15,29%			
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 (1-28 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	2	2	2	-	-	0	0	-0	-0	0	2	90,02%	(0)
	Linkage	2	2	2	-	-	-	0	-0	-0	0	2	90,02%	(0)
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	6.355	6.355	6.486	600	200	-400	647	131	131	69	6.418	101,06%	68
	KUR	6.150	6.150	6.281	600	200	-400	644	131	131	69	6.395	98,23%	(113)
	Non KUR	204	204	204	-	-	0	3	0	0	-	23	88,97%	
3	PWG	20.840	20.840	22.146	3.526	6.262	2.735	1.362	1.306	1.306	4.955	22.179	99,85%	(33)
	Cilem	11.801	11.801	12.161	1.166	1.392	227	759	360	360	1.033	12.590	96,59%	(429)
	Gadai	9.039	9.039	9.985	2.361	4.869	2.509	603	946	946	3.923	9.589	104,13%	396
4	CFG	48.265	48.265	47.569	1.706	772	-934	1.042	-696	-696	1.468	50.543	94,12%	(2.974)
	CF 1	10.968	10.968	10.773	-	-	0	-160	-194	-194	194	11.322	95,15%	(549)
1	• Total Non Program	5.785	5.785	5.707	-	-	0	-82	-78	-78	78	6.802	96,22%	(257)
	• Program	842	842	838	-	-	0	-4	-4	-4	4			
	CF 2	37.297	37.297	36.796	1.706	772	-934	1.201	-501	-501	1.273	39.221	93,82%	(2.425)
	Mitraguna & Others	34.697	34.697	33.900	1.456	453	-1.003	975	-797	-797	1.250	36.119	93,86%	(2.218)
	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	76.203	5.832	7.234	1.401	3.050	741	741	6.492			

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	-	408	-	102	0,00%	0,00%	1,58%	102	102	(306)			
	KUR	-	408	-	102	0,00%	0,00%	1,63%	102	102	(306)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.608	0,00%	0,00%	7,26%	1.608	1.608	1.608		
	Cilem	-	-	-	-	1.185	0,00%	0,00%	9,75%	1.185	1.185	1.185		
	Gadai	-	-	-	-	423	0,00%	0,00%	4,24%	423	423	423		
4	CFG	90	273	90	2.224	0,19%	0,19%	4,68%	2.135	2.135	1.951			
	CF 1	1	185	1	994	0,01%	0,01%	9,22%	992	992	809			
	Total Griya	-	-	-	-	888	0,00%	0,00%	13,56%	888	888	888		
	Oto	1	185	1	106	0,03%	0,03%	2,51%	105	105	(79)			
	CF 2	88	89	88	1.230	0,24%	0,24%	3,34%	1.142	1.142	1.142			
	Mitraguna & Others	88	89	88	1.230	0,25%	0,25%	3,63%	1.142	1.142	1.142			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	90	682	90	3.935	0,12%	0,12%	5,16%	3.845	3.845	3.253			

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	2	2	2	2	100,00%	100,00%	100,00%	(0)	(0)	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	(0)	(0)	-			
	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	817	683	817	904	1,69%	1,69%	1,90%	88	88	221			
	CF 1	250	115	250	250	2,28%	2,28%	2,32%	-	-	135			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	250	115	250	250	5,76%	5,76%	5,92%	-	-	135			
	CF 2	566	568	566	654	1,52%	1,52%	1,78%	88	88	86			
	Mitraguna & Others	566	568	566	654	1,63%	1,63%	1,93%	88	88	86			</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	3.557	3.557	9.259	3.980	3.725	(5.279)	423	11,89%	423	11,89%	4.033	98,70%	(53)
2	Tabungan	93.044	93.044	89.238	92.969	(750)	3.731	(75)	-0,08%	(75)	-0,08%	93.044	99,92%	(75)
3	Deposito	44.242	44.242	49.035	49.033	(379)	(2)	4.791	10,83%	4.791	10,83%	44.799	109,45%	4.234
	Total	140.843	140.843	147.531	145.982	2.595	(1.549)	5.139	3,65%	5.139	3,65%	141.876	102,89%	4.106
	CASA	96.601	96.601	98.496	96.949	2.975	(1.547)	348	0,36%	348	0,36%	97.077	99,87%	(128)
	(%) CASA	68,59%	68,59%	66,76%	66,41%									
	FDR	18,73%	18,73%	19,02%	19,22%									

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	6.348	6.348	4.254	4.223	(31)	(2.125)	-33,47%	(2.125)	-33,47%			
2	Giro ISE	45	45	775	793	19	748	1645,69%	748	1645,69%			
3	Tabungan ISE	5.803	5.803	2.980	2.930	(50)	(2.873)	-49,51%	(2.873)	-49,51%			
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 (1-28 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	-	-	-	-	-	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	6.640	660	1.308	648	272	993	993	315	6.151	107,95%	489
	Cilem	5.647	5.647	6.640	660	1.308	648	272	993	993	315	6.151	107,95%	489
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	20.733	20.733	21.419	1.245	1.000	-245	479	685	685	315	21.253	100,78%	166
	CF 1	1.803	1.803	2.777	-	1.000	1.000	-30	974	974	26	1.935	143,55%	843
1	• Total Non Program	860	860	1.856	-	1.000	1.000	-3	997	997	3	939	197,66%	917
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	921	-	-	0	-30	-23	-23	23	995	92,50%	(75)
	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	28.058	1.905	2.308	403	751	1.678	1.678	630			

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	-	-	-	-	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	369	4,05%	4,05%	5,55%	140	140	369			
	Cilem	229	-	229	369	4,05%	4,05%	5,55%	140	140	369			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	182	428	182	182	0,88%	0,88%	0,85%	-	-	(246)			
	CF 1	182	185	182	182	10,07%	10,07%	6,54%	-	-	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	182	185	182	182	19,25%	19,25%	19,73%	-	-	(4)			
	CF 2	-	242	-	-	0,00%	0,00%	0,00%	-	-	(242)			
	Mitraguna & Others	-	242	-	-	0,00%	0,00%	0,00%	-	-	(242)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			

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	-	-	-	-	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%	-	-	(230)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	Mitraguna & Others	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			

Asset & Contribution Margin

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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	31.858	31.858	28.199	28.975	(3.136)	776	(2.883)	-9,05%	(2.883)	-9,05%	32.433	89,34%	(3.457)
2	Tabungan	58.972	58.972	56.128	55.497	5.453	(631)	(3.474)	-5,89%	(3.474)	-5,89%	58.972	94,11%	(3.474)
3	Deposito	44.472	44.472	44.268	44.693	(492)	425	221	0,50%	221	0,50%	44.738	99,90%	(45)
	Total	135.302	135.302	128.595	129.166	1.825	570	(6.136)	-4,54%	(6.136)	-4,54%	136.142	94,88%	(6.977)
	CASA	90.830	90.830	84.327	84.473	2.317	145	(6.357)	-7,00%	(6.357)	-7,00%	91.404	92,42%	(6.932)
	(%) CASA	67,13%	67,13%	65,58%	65,40%									
	FDR	43,02%	43,02%	47,69%	47,48%									

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	2.321	2.321	2.110	1.902	(208)	(419)	-18,04%	(419)	-18,04%			
2	Giro ISE	55	55	55	55	0	0	0,52%	0	0,52%			
3	Tabungan ISE	2.266	2.266	2.054	1.847	(208)	(419)	-18,49%	(419)	-18,49%			
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 (1-28 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	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	1.846	91,26%	(161)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	1.846	91,26%	(161)
	• Local Champion	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	1.846	91,26%	(161)
	• 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	10.712	10.712	12.335	662	2.635	1.973	379	1.623	1.623	1.011	11.054	111,59%	1.281
	Cilem	10.712	10.712	12.335	662	2.635	1.973	379	1.623	1.623	1.011	11.054	111,59%	1.281
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	45.650	45.650	47.305	400	2.931	2.531	-242	1.655	1.655	1.275	47.015	100,62%	290
	CF 1	7.628	7.628	7.675	-	141	141	-109	47	47	94	7.903	97,12%	(227)
	Total Griya	3.090	3.090	3.051	-	-	0	0	-39	-39	39	3.222	94,70%	(171)
1	• Total Non Program	3.090	3.090	3.051	-	-	0	-39	-39	-39	39			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.625	-	141	141	-109	86	86	55	4.681	98,79%	(57)
	CF 2	38.021	38.021	39.629	400	2.790	2.390	-133	1.608	1.608	1.182	39.113	101,32%	517
	Mitraguna & Others	37.225	37.225	38.838	400	2.790	2.390	-127	1.613	1.613	1.177	38.148	101,81%	690
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5	965	82,04%	(173)
	Total Pembiayaan	58.208	58.208	61.325	1.062	5.565	4.504	-24	3.117	3.117	2.448			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	59	0,00%	0,00%	0,48%	59	59	59			
	Cilem	-	-	-	-	59	0,00%	0,00%	0,48%	59	59	59			
	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	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	-	-	-	-	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	-	-	-	-	<b								



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	1	0	0	1	0,00%	1	0,00%	257	0,39%	(256)
2	Tabungan	13.594	13.594	18.041	17.904	843	(138)	4.309	31,70%	4.309	31,70%	13.594	131,70%	4.309
3	Deposito	753	753	1.035	1.035	(50)	0	282	37,50%	282	37,50%	1.000	103,47%	35
	Total	14.347	14.347	19.077	18.939	793	(138)	4.593	32,01%	4.593	32,01%	14.851	127,53%	4.088
	CASA	13.594	13.594	18.042	17.905	843	(138)	4.310	31,71%	4.310	31,71%	13.851	129,27%	4.054
	(%) CASA	94,75%	94,75%	94,58%	94,54%									
	FDR	133,77%	133,77%	113,92%	114,74%									

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	37	37	584	585	1	548	1473,12%	548	1473,12%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	584	585	1	548	1473,12%	548	1473,12%			
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 (1-28 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	797	797	1.143	275	350	75	278	346	346	4	1.176	97,21%	(33)
	KUR	797	797	1.143	275	350	75	278	346	346	4	1.135	100,77%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	41		(41)
3	PWG	13.108	13.108	15.381	1.944	4.401	2.457	985	2.274	2.274	2.128	14.483	106,21%	899
	Cilem	9.349	9.349	11.067	797	2.443	1.646	488	1.718	1.718	725	10.174	108,78%	894
	Gadai	3.758	3.758	4.314	1.147	1.958	811	497	556	556	1.402	4.309	100,12%	5
4	CFG	5.287	5.287	5.207	28	-	-28	-34	-80	-80	80	6.531	79,73%	(1.324)
	CF 1	2.498	2.498	2.465	28	-	-28	-4	-33	-33	33	2.735	90,15%	(269)
	Total Griya	1.011	1.011	1.001	-	-	0	0	-10	-10	10	1.085	92,31%	(83)
1	• Total Non Program	1.011	1.011	1.001	-	-	0	0	-10	-10	10			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.464	28	-	-28	-4	-23	-23	23	1.650	88,73%	(186)
	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	21.732	2.247	4.751	2.504	1.228	2.539	2.539	2.212			

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	-	-	-	-	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	-	-	-	-	690	0,00%	0,00%	4,48%	690	690	690			
	Cilem	-	-	-	-	671	0,00%	0,00%	6,06%	671	671	671			
	Gadai	-	-	-	-	19	0,00%	0,00%	0,44%	19	19	19			
4	CFG	43	-	43	43	0,81%	0,81%	0,81%	(0)	(0)	43				
	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	43	-	43	43	1,54%	1,54%	1,57%	(0)	(0)	43				
	Mitraguna & Others	43	-	43	43	1,70%	1,70%	1,74%	(0)	(0)	43				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	43	-	43	733	0,22%	0,22%	3,37%	690	690	733				

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	-	-	-	-	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