

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	129.315	129.315	141.377	141.598	(9.476)	221	12.283	9,50%	12.283	9,50%	138.143	102,50%	3.455
2	Tabungan	2.141.195	2.141.195	2.032.102	2.043.064	39.154	10.962	(98.131)	-4,58%	(98.131)	-4,58%	2.141.195	95,42%	(98.131)
3	Deposito	745.402	745.402	816.565	823.322	(20.208)	6.758	77.920	10,45%	77.920	10,45%	757.006	108,76%	66.316
	Total	3.015.912	3.015.912	2.990.044	3.007.984	9.471	17.940	(7.928)	-0,26%	(7.928)	-0,26%	3.036.344	99,07%	(28.360)
	CASA	2.270.510	2.270.510	2.173.479	2.184.662	29.679	11.183	(85.848)	-3,78%	(85.848)	-3,78%	2.279.338	95,85%	(94.676)
	(%) CASA	75,28%	75,28%	72,69%	72,63%									
	FDR	101,77%	101,77%	104,57%	103,95%									

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	86.071	86.071	95.246	94.580		(666)	8.510	9,89%	8.510	9,89%			
2	Giro ISE	18.582	18.582	24.738	24.372		(366)	5.791	31,16%	5.791	31,16%			
3	Tabungan ISE	57.822	57.822	59.341	59.041		(301)	1.219	2,11%	1.219	2,11%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.851	2.851		0	(8)	-0,28%	(8)	-0,28%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	107.935	3.585	5.380	1.795	4.516	3.508	3.508	1.871	105.681	102,13%	
	Linkage	27.073	27.073	29.952	2.678	2.880	202	2.664	2.879	2.879	1	27.746	107,95%	
	Non-Linkage	77.354	77.354	77.983	907	2.500	1.593	1.852	629	629	1.871	77.935	100,06%	
	• Local Champion	72.132	72.132	72.805	907	2.500	1.593	-298	673	673	1.827	72.690	100,16%	
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44	5.246	98,71%	(68)
2	MBG	393.041	393.041	390.158	12.862	9.961	-2.901	4.198	-2.884	-2.884	12.845	394.545	98,89%	(4.387)
	KUR	366.506	366.506	364.481	12.392	9.911	-2.481	4.207	-2.025	-2.025	11.936	368.767	98,84%	(4.286)
	Non KUR	26.535	26.535	25.676	470	50	-420	-9	-859	-859	909	25.778	99,61%	(102)
3	PWG	382.996	382.996	422.601	64.762	127.763	63.001	26.064	39.605	39.605	88.158	402.049	105,11%	20.552
	Cilem	213.404	213.404	239.259	24.346	40.364	16.018	18.137	25.855	25.855	14.509	226.000	105,87%	13.259
	Gadai	169.592	169.592	183.342	40.416	87.399	46.983	7.926	13.750	13.750	73.649	176.049	104,14%	7.293
4	CFG	2.188.914	2.188.914	2.206.117	58.811	50.286	-8.525	31.375	17.203	17.203	33.083	2.211.847	99,74%	(5.730)
	CF 1	286.396	286.396	289.932	4.666	6.838	2.172	2.168	3.536	3.536	3.301	290.666	99,75%	(734)
	Total Griya	233.746	233.746	235.149	2.488	3.590	1.102	0	1.403	1.403	2.186	235.289	99,94%	(595)
	• Total Non Program	157.294	157.294	159.376	2.330	3.590	1.260	1.697	2.083	2.083	1.507			
	• Program	76.452	76.452	75.773	158	-	-158	-527	-679	-679	679			
	Oto	52.650	52.650	54.783	2.178	3.248	1.070	2.168	2.133	2.133	1.115	55.377	98,93%	(595)
	CF 2	1.902.518	1.902.518	1.916.185	54.145	43.449	-10.697	29.207	13.667	13.667	29.782	1.921.182	99,74%	(4.996)
	Mitraguna & Others	1.631.111	1.631.111	1.646.130	49.183	42.427	-6.757	25.473	15.019	15.019	27.407	1.645.014	100,07%	1.116
	Pensiun	271.408	271.408	270.055	4.962	1.022	-3.940	3.734	-1.353	-1.353	2.375	276.167	97,79%	(6.112)
	Total Pembiayaan	3.069.378	3.069.378	3.126.811	140.020	193.390	53.370	66.153	57.433	57.433	135.957			

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	-	-	-	-	6.354	0,00%	0,00%	5,89%	6.354	6.354				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-				
	Local Champion	-	-	-	-	3.884	0,00%	0,00%	4,98%	3.884	3.884				
	Value Chain	1.800	1.819	1.800	2.470		2,50%	2,50%	3,39%	670	670				
2	MBG	4.478	4.478	4.478	31.119		1,14%	1,14%	7,98%	26.641	26.641				
	KUR	3.828	3.828	3.828	27.129		1,04%	1,04%	7,44%	23.301	23.301				
	Non KUR	650	650	650	3.990		0,45%	0,45%	15,54%	3.340	3.340				
3	PWG	593	593	593	15.793		0,15%	0,15%	3,74%	15.199	15.199				
	Cilem	474	474	474	13.613		0,22%	0,22%	5,69%	13.140	13.140				
	Gadai	120	120	120	2.179		0,07%	0,07%	1,19%	2.060	2.060				
4	CFG	18.991	30.393	18.991	67.615		0,87%	0,87%	3,06%	48.624	48.624				
	CF 1	12.478	16.284	12.478	29.597		4,36%	4,36%	10,21%	17.119	17.119				
	Total Griya	11.752	15.217	11.752	26.059		5,03%	5,03%	11,08%	14.307	14.307				
	Oto	726	1.066	726	3.538		1,38%	1,38%	6,46%	2.812	2.812				
	CF 2	6.513	14.110	6.513	38.018		0,34%	0,34%	1,98%	31.505	31.505				
	Mitraguna & Others	5.511	12.494	5.511	35.357		0,34%	0,34%	2,15%	29.846	29.846				
	Pensiun	1.002	1.615	1.002	2.661		0,37%	0,37%	0,99%	1.659	1.659				
	Total Pembiayaan	50.271	49.786	50.271	52.818		1,64%	1,64%	1,69%	2.548	2.548	3.032			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.588.183	2.588.183	3.155.969	567.786	
2	Contribution Margin	103.725	103.725	141.288	37.563	-36,2%

PHR & Payroll

Kinerja	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	23.311	23.311	31.977	32.558	1.713	581	9.247	39,67%	9.247	39,67%	24.071	135,26%	8.488
2	Tabungan	226.222	226.222	213.260	214.643	11.085	1.383	(11.579)	-5,12%	(11.579)	-5,12%	226.222	94,88%	(11.579)
3	Deposito	57.749	57.749	59.175	59.175	(20.477)	1	1.426	2,47%	1.426	2,47%	58.885	100,49%	290
	Total	307.283	307.283	304.412	306.376	(7.679)	1.965	(906)	-0,29%	(906)	-0,29%	309.178	99,09%	(2.802)
	CASA	249.533	249.533	245.237	247.201	12.798	1.964	(2.332)	-0,93%	(2.332)	-0,93%	250.293	98,76%	(3.091)
	(%) CASA	81,21%	81,21%	80,56%	80,69%									
	FDR	140,23%	140,23%	144,40%	143,47%									

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	16.531	16.531	23.997	24.282	285	7.751	46,89%	7.751	46,89%			
2	Giro ISE	9.728	9.728	13.848	13.922	74	4.193	43,10%	4.193	43,10%			
3	Tabungan ISE	6.803	6.803	10.149	10.361	211	3.558	52,31%	3.558	52,31%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	451	451	451	451	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	17.968	17.968	19.467	-	2.000	2.000	-515	1.499	1.499	501	18.156	107,22%	
	Linkage	-	-	-	-	-	-	0	0	0	-	102		(102)
	Non-Linkage	17.968	17.968	19.467	-	2.000	2.000	-515	1.499	1.499	501	18.053	107,83%	
	• Local Champion	17.278	17.278	18.777	-	2.000	2.000	-508	1.499	1.499	501	17.360	108,16%	
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0	693	99,47%	(4)
2	MBG	40.289	40.289	39.165	670	785	115	-283	-1.124	-1.124	1.909	40.151	97,54%	(987)
	KUR	37.544	37.544	36.881	670	785	115	-233	-663	-663	1.448	37.740	97,72%	(859)
	Non KUR	2.745	2.745	2.284	-	-	0	-49	-461	-461	461	2.412	94,70%	(128)
3	PWG	29.909	29.909	32.492	5.003	9.555	4.552	2.262	2.583	2.583	6.972	31.399	103,48%	1.093
	Cilem	14.540	14.540	15.613	1.646	1.971	325	987	1.073	1.073	898	15.535	100,50%	78
	Gadai	15.369	15.369	16.879	3.357	7.584	4.227	1.275	1.510	1.510	6.074	15.864	106,40%	1.015
4	CFG	342.743	342.743	348.444	17.986	11.744	-6.242	9.613	5.701	5.701	6.043	344.956	101,01%	3.487
	CF 1	14.313	14.313	17.133	500	3.000	2.500	229	2.821	2.821	179	14.683	116,68%	2.450
1	• Total Non Program	10.223	10.223	13.132	500	3.000	2.500	410	2.909	2.909	91	10.360	126,76%	2.773
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.089	4.089	4.001	-	-	0	229	-88	-88	88	4.324	92,53%	(323)
	CF 2	328.430	328.430	331.310	17.486	8.744	-8.742	9.383	2.880	2.880	5.864	330.273	100,31%	1.037
	Mitraguna & Others	284.906	284.906	288.076	14.137	8.744	-5.393	5.130	3.170	3.170	5.574	286.379	100,59%	1.697
	Pensiun	43.525	43.525	43.234	3.349	-	-3.349	4.254	-290	-290	290	43.894	98,50%	(660)
	Total Pembiayaan	430.909	430.909	439.567	23.659	24.084	425	11.078	8.658	8.658	15.425			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	690	0,00%	0,00%	3,54%	690	690	690			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	690	0,00%	0,00%	3,67%	690	690	690			
2	MBG	717	2.043	717	4.162	1,78%	1,78%	10,63%	3.445	3.445	2.120			
	KUR	619	1.944	619	3.646	1,65%	1,65%	9,88%	3.027	3.027	1.702			
	Non KUR	98	99	98	517	3,58%	3,58%	22,62%	418	418	418			
3	PWG	2	-	2	852	0,01%	0,01%	2,62%	850	850	852			
	Cilem	2	-	2	809	0,01%	0,01%	5,18%	808	808	809			
	Gadai	-	-	-	42	0,00%	0,00%	0,25%	42	42	42			
4	CFG	650	1.589	650	6.427	0,19%	0,19%	1,84%	5.777	5.777	4.838			
	CF 1	-	144	-	360	0,00%	0,00%	2,10%	360	360	216			
	Total Griya	-	-	-	360	0,00%	0,00%	2,74%	360	360	360			
	Oto	-	144	-	-	0,00%	0,00%	-	-	-	(144)			
	CF 2	650	1.445	650	6.067	0,20%	0,20%	1,83%	5.417	5.417	4.621			
	Mitraguna & Others	356	838	356	5.143	0,12%	0,12%	1,79%	4.787	4.787	4.305			
	Pensiun	294	607	294	924	0,68%	0,68%	2,14%	630	630	317			
	Total Pembiayaan	6.970	6.182	6.970	6.992	1,62%	1,62%	1,59%	22	22	810			

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	387.886	387.886	437.639	49.753	17,4%	3,35	3,51	3,46
2	Contribution Margin	22.233	22.233	18.363	(3.870)		3,524	3,474	3,853



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	1.731	1.731	11.504	11.430	(7.490)	(73)	9.699	560,17%	9.699	560,17%	2.309	495,13%	9.122
2	Tabungan	189.435	189.435	167.212	168.886	13.290	1.674	(20.549)	-10,85%	(20.549)	-10,85%	189.435	89,15%	(20.549)
3	Deposito	39.189	39.189	59.322	59.324	(668)	2	20.134	51,38%	20.134	51,38%	40.041	148,16%	19.282
	Total	230.355	230.355	238.037	239.640	5.132	1.603	9.284	4,03%	9.284	4,03%	231.785	103,39%	7.855
	CASA	191.166	191.166	178.715	180.316	5.800	1.601	(10.850)	-5,68%	(10.850)	-5,68%	191.743	94,04%	(11.427)
	(%) CASA	82,99%	82,99%	75,08%	75,24%									
	FDR	139,78%	139,78%	138,10%	137,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.451	2.451	2.272	2.457	185	7	0,27%	7	0,27%			
2	Giro ISE	3	3	2	170	168	166	4912,24%	166	4912,24%			
3	Tabungan ISE	2.447	2.447	2.270	2.288	17	(160)	-6,52%	(160)	-6,52%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	169	169	169	169	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	6.638	6.638	6.562	907	-	-907	2.464	-76	-76	76	6.870	95,53%	(307)
	Linkage	-	-	-	-	-	-	0	0	0	-	102	(102)	
	Non-Linkage	6.638	6.638	6.562	907	-	-907	2.464	-76	-76	76	6.767	96,98%	(205)
	• Local Champion	4.438	4.438	4.362	907	-	-907	264	-76	-76	76	4.562	95,63%	(199)
	• Value Chain	2.200	2.200	-	-	-	2.200	0	0	0	-	2.205	99,76%	(5)
2	MBG	19.714	19.714	19.634	340	430	90	-127	-79	-79	509	18.481	106,24%	1.153
	KUR	16.432	16.432	16.367	240	380	140	-161	-65	-65	445	16.538	98,96%	(171)
	Non KUR	3.281	3.281	3.267	100	50	-50	34	-14	-14	64	1.943	168,18%	
3	PWG	28.717	28.717	31.881	3.933	9.204	5.271	1.194	3.164	3.164	6.040	30.315	105,16%	1.566
	Cilem	17.645	17.645	19.935	1.622	3.183	1.560	1.317	2.290	2.290	892	18.639	106,95%	1.295
	Gadai	11.072	11.072	11.946	2.310	6.022	3.711	-123	874	874	5.147	11.676	102,32%	270
4	CFG	266.916	266.916	270.643	8.247	8.402	155	4.117	3.727	3.727	4.674	269.020	100,60%	1.623
	CF 1	10.373	10.373	10.648	-	388	388	283	275	275	112	10.662	99,87%	(14)
	Total Griya	7.428	7.428	7.375	-	-	0	0	-54	-54	54	7.530	97,93%	(156)
1	• Total Non Program	7.428	7.428	7.375	-	-	0	-64	-54	-54	54			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.945	2.945	3.274	-	388	388	283	329	329	59	3.132	104,53%	142
	CF 2	256.543	256.543	259.995	8.247	8.014	-233	3.834	3.452	3.452	4.562	258.357	100,63%	1.637
	Mitraguna & Others	227.152	227.152	230.895	8.247	8.014	-233	4.463	3.743	3.743	4.271	228.575	101,01%	2.320
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	29.782	97,71%	(682)
	Total Pembiayaan	321.984	321.984	328.721	13.427	18.036	4.609	7.648	6.737	6.737	11.299			

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	-	80	-	1.046	0,00%	0,00%	5,33%	1.046	1.046	967			
	KUR	-	80	-	764	0,00%	0,00%	4,67%	764	764	684			
	Non KUR	-	-	-	282	0,00%	0,00%	8,64%	282	282	282			
3	PWG	-	-	-	801	0,00%	0,00%	2,51%	801	801	801			
	Cilem	-	-	-	612	0,00%	0,00%	3,07%	612	612	612			
	Gadai	-	-	-	189	0,00%	0,00%	1,58%	189	189	189			
4	CFG	684	670	684	4.358	0,26%	0,26%	1,61%	3.674	3.674	3.688			
	CF 1	389	462	389	1.085	3,75%	3,75%	10,19%	696	696	622			
	Total Griya	250	254	250	1.085	3,36%	3,36%	14,71%	835	835	830			
	Oto	139	208	139	-	4,72%	4,72%	0,00%	(139)	(139)	(208)			
	CF 2	296	208	296	3.273	0,12%	0,12%	1,26%	2.978	2.978	3.066			
	Mitraguna & Others	296	208	296	2.984	0,13%	0,13%	1,29%	2.688	2.688	2.776			
	Pensiun	-	-	-	290	0,00%	0,00%	1,00%	290	290	290			
	Total Pembiayaan	1.765	1.761	1.765	1.903	0,55%	0,55%	0,58%	138	138	142			

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	1.765	1.761	1.765	1.903	0,66%	0,66%	0,70%	138	138</				



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	29.337	29.337	32.815	32.494	1.593	(321)	3.156	10,76%	3.156	10,76%	29.825	108,95%	2.668
2	Tabungan	66.311	66.311	61.226	60.810	(3.431)	(416)	(5.502)	-8,30%	(5.502)	-8,30%	66.311	91,70%	(5.502)
3	Deposito	7.125	7.125	6.920	6.920	38	0	(205)	-2,88%	(205)	-2,88%	7.560	91,52%	(641)
	Total	102.773	102.773	100.961	100.223	(1.801)	(737)	(2.550)	-2,48%	(2.550)	-2,48%	103.697	96,65%	(3.474)
	CASA	95.649	95.649	94.041	93.304	(1.839)	(737)	(2.345)	-2,45%	(2.345)	-2,45%	96.137	97,05%	(2.833)
	(%) CASA	93,07%	93,07%	93,15%	93,10%									
	FDR	99,20%	99,20%	101,62%	102,37%									

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	1.229	1.229	944	943	(2)	(287)	-23,32%	(287)	-23,32%				
2	Giro ISE	384	384	354	355	0	(30)	-7,68%	(30)	-7,68%				
3	Tabungan ISE	845	845	590	588	(2)	(257)	-30,43%	(257)	-30,43%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	54	54	54	54	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	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	2.075	97,20%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	2.075	97,20%	(58)
	• Local Champion	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	2.075	97,20%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	17.858	17.858	17.525	890	400	-490	123	-333	-333	733	18.474	94,86%	(949)
	KUR	17.199	17.199	16.878	890	400	-490	139	-321	-321	721	17.287	97,63%	(410)
	Non KUR	659	659	648	-	-	0	-17	-12	-12	12	1.187	54,59%	(539)
3	PWG	8.947	8.947	9.622	1.132	1.099	-33	1.131	675	675	424	9.534	100,93%	89
	Cilem	8.947	8.947	9.622	1.132	1.099	-33	1.131	675	675	424	9.534	100,93%	89
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	73.075	73.075	73.429	3.675	1.330	-2.345	2.607	354	354	975	74.454	98,62%	(1.025)
	CF 1	15.990	15.990	15.964	450	155	-295	-75	-26	-26	180	16.274	98,09%	(310)
	Total Griya	13.666	13.666	13.548	450	-	-450	0	-118	-118	118	13.763	98,44%	(215)
1	• Total Non Program	9.587	9.587	9.501	450	-	-450	338	-86	-86	86			
	• Program	4.079	4.079	4.048	-	-	0	-41	-32	-32	32			
	Oto	2.324	2.324	2.416	-	155	155	-75	92	92	63	2.511	96,22%	(95)
	CF 2	57.085	57.085	57.465	3.225	1.175	-2.050	2.682	380	380	795	58.180	98,77%	(715)
	Mitraguna & Others	52.111	52.111	52.436	3.147	945	-2.202	2.642	325	325	620	52.902	99,12%	(466)
	Pensiun	4.974	4.974	5.029	78	230	-152	41	55	55	175	5.278	95,27%	(250)
	Total Pembiayaan	101.955	101.955	102.594	5.697	2.829	-2.868	3.804	639	639	2.190			

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	594	1.738	594	1.389	3,33%	3,33%	3,33%	7,92%	795	795	(350)		
	KUR	594	1.660	594	1.139	3,45%	3,45%	3,45%	6,75%	545	545	(521)		
	Non KUR	-	79	-	250	0,00%	0,00%	0,00%	38,56%	250	250	171		
3	PWG	-	-	-	-	1.032	0,00%	0,00%	10,73%	1.032	1.032	1.032		
	Cilem	-	-	-	-	1.032	0,00%	0,00%	10,73%	1.032	1.032	1.032		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	271	700	271	3.345	0,37%	0,37%	0,37%	4,55%	3.074	3.074	2.644		
	CF 1	271	700	271	1.832	1,69%	1,69%	1,69%	11,48%	1.562	1.562	1.132		
	Total Griya	271	700	271	1.532	1,98%	1,98%	1,98%	11,31%	1.262	1.262	832		
	Oto	-	-	-	300	0,00%	0,00%	0,00%	12,41%	300	300	300		
	CF 2	-	-	-	1.512	0,00%	0,00%	0,00%	2,63%	1.512	1.512	1.512		
	Mitraguna & Others	-	-	-	1.512	0,00%	0,00%	0,00%	2,88%	1.512	1.512	1.512		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	864	2.439	864	5.766	0,85%	0,85%	0,85%	5,62%	4.901	4.901	3.327		

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	451	225	451	449	2,53%	2,53%	2,53%	2,56%	(2)	(2)	224		
	KUR	334	106	334	331	1,94%	1,94%	1,94%	1,96%	(2)	(2)	225		
	Non KUR	117	119	117	117	17,81%	17,81%	17,81%	18,13%	-	-	(1)		
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	356	356	356	356	0,49%	0,49%	0,49%	0,49%	-	-	-		
	CF 1	90	90	90	90	0,56%	0,56%	0,56%	0,56%	-	-	-		
	Total Griya	90	90	90	90	0,66%	0,66%	0,66%	0,66%	-	-</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	13.852	13.852	11.499	11.513	(1.457)	14	(2.339)	-16,89%	(2.339)	-16,89%	14.434	79,76%	(2.921)
2	Tabungan	143.215	143.215	145.601	146.369	2.028	768	3.153	2,20%	3.153	2,20%	143.215	102,20%	3.153
3	Deposito	50.948	50.948	50.737	50.734	541	(3)	(214)	-0,42%	(214)	-0,42%	51.784	97,97%	(1.050)
	Total	208.016	208.016	207.837	208.616	1.113	779	600	0,29%	600	0,29%	209.434	99,61%	(818)
	CASA	157.068	157.068	157.100	157.882	571	782	814	0,52%	814	0,52%	157.650	100,15%	232
	(%) CASA	75,51%	75,51%	75,59%	75,68%									
	FDR	89,25%	89,25%	91,78%	91,44%									

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	13.521	13.521	16.527	16.707	180	3.187	23,57%	3.187	23,57%			
2	Giro ISE	1.947	1.947	941	948	8	(999)	-51,29%	(999)	-51,29%			
3	Tabungan ISE	11.573	11.573	15.587	15.759	172	4.186	36,17%	4.186	36,17%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	126	126	126	126	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	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	2.836	99,42%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	2.836	99,42%	(16)
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	2.836	99,42%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	40.725	40.725	41.249	630	1.550	920	169	524	524	1.026	39.891	103,41%	1.358
	KUR	38.167	38.167	38.726	630	1.550	920	43	560	560	990	38.368	100,94%	
	Non KUR	2.558	2.558	2.523	-	-	0	126	-35	-35	35	1.523	165,62%	
3	PWG	39.655	39.655	44.049	6.288	14.927	8.639	2.561	4.393	4.393	10.533	41.310	106,63%	2.739
	Cilem	19.321	19.321	21.707	1.929	3.440	1.511	1.327	2.386	2.386	1.054	20.315	106,85%	1.392
	Gadai	20.334	20.334	22.342	4.359	11.486	7.128	1.233	2.007	2.007	9.479	20.994	106,42%	1.347
4	CFG	102.431	102.431	102.637	1.319	1.765	446	1.190	206	206	1.559	103.885	98,80%	(1.248)
	CF 1	20.528	20.528	20.304	489	140	-349	605	-224	-224	364	20.851	97,38%	(547)
	Total Griya	15.116	15.116	14.975	-	-	0	0	-141	-141	141	15.252	98,18%	(277)
1	• Total Non Program	15.116	15.116	14.975	-	-	0	-160	-141	-141	141			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.412	5.412	5.329	489	140	-349	605	-83	-83	223	5.599	95,18%	(270)
	CF 2	81.903	81.903	82.333	830	1.625	795	585	430	430	1.195	83.034	99,16%	(701)
	Mitraguna & Others	78.362	78.362	78.827	830	1.625	795	630	464	464	1.161	79.232	99,49%	(406)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	Total Pembiayaan	185.647	185.647	190.754	8.237	18.242	10.005	3.904	5.107	5.107	13.135			

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	101	189	101	5.612	0,25%	0,25%	13,60%	5.511	5.511	5.423			
	KUR	101	189	101	4.994	0,26%	0,26%	12,90%	4.894	4.894	4.805			
	Non KUR	-	-	-	618	0,00%	0,00%	24,49%	618	618	618			
3	PWG	-	-	-	-	1.283	0,00%	0,00%	2,91%	1.283	1.283	1.283		
	Cilem	-	-	-	-	1.085	0,00%	0,00%	5,00%	1.085	1.085	1.085		
	Gadai	-	-	-	-	198	0,00%	0,00%	0,89%	198	198	198		
4	CFG	316	1.745	316	2.978	0,31%	0,31%	2,90%	2.662	2.662	1.233			
	CF 1	287	659	287	1.310	1,40%	1,40%	6,45%	1.023	1.023	652			
	Total Griya	163	535	163	1.310	1,08%	1,08%	8,75%	1.148	1.148	775			
	Oto	124	123	124	-	2,30%	2,30%	0,00%	(124)	(124)	(123)			
	CF 2	29	1.086	29	1.668	0,04%	0,04%	2,03%	1.639	1.639	581			
	Mitraguna & Others	29	1.086	29	1.668	0,04%	0,04%	2,12%	1.639	1.639	581			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	417	1.934	417	9.873	0,22%	0,22%	5,18%	9.457	9.457	7.940			

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	215	215	215	215	7,58%	7,58%	7,64%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	7,58%	7,58%	7,64%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	64	64	64	64	0,16%	0,16%	0,15%	-	-	(0)			
	KUR	64	64	64	64	0,17%	0,17%	0,16%	-	-	(0)			
	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	637	637	637	648	0,62%	0,62%	0,63%	12	12	12			
	CF 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	196	196	281	281	20	0	85	43,43%	85	43,43%	648	43,36%	(367)
2	Tabungan	57.045	57.045	53.386	53.566	(151)	180	(3.479)	-6,10%	(3.479)	-6,10%	57.045	93,90%	(3.479)
3	Deposito	6.194	6.194	6.570	6.570	198	0	375	6,06%	375	6,06%	6.612	99,36%	(42)
	Total	63.435	63.435	60.236	60.417	67	180	(3.018)	-4,76%	(3.018)	-4,76%	64.305	93,95%	(3.888)
	CASA	57.241	57.241	53.667	53.847	(131)	180	(3.394)	-5,93%	(3.394)	-5,93%	57.693	93,33%	(3.846)
	(%) CASA	90,24%	90,24%	89,09%	89,13%									
	FDR	179,01%	179,01%	191,05%	190,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.655	3.655	1.867	1.872	5	(1.783)	-48,78%	(1.783)	-48,78%				
2	Giro ISE	190	190	273	275	2	85	44,45%	85	44,45%				
3	Tabungan ISE	3.465	3.465	1.595	1.597	2	(1.868)	-53,90%	(1.868)	-53,90%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	152	152	152	152	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	728	728	723	-	-	0	-5	-5	-5	5	728	99,27%	(5)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	728	728	723	-	-	0	-5	-5	-5	5	728	99,27%	(5)
	• Local Champion	728	728	723	-	-	0	-5	-5	-5	5	728	99,27%	(5)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	19.285	19.285	18.714	800	80	-720	52	-571	-571	651	19.111	97,92%	(397)
	KUR	18.403	18.403	17.850	800	80	-720	72	-553	-553	633	18.507	96,45%	(656)
	Non KUR	882	882	863	-	-	0	-20	-19	-19	19	604	142,91%	
3	PWG	10.099	10.099	11.231	2.788	2.678	-110	1.992	1.132	1.132	1.546	11.170	100,55%	61
	Cilem	7.461	7.461	8.080	1.896	953	-943	1.655	619	619	334	8.121	99,50%	(41)
	Gadai	2.637	2.637	3.150	892	1.725	833	337	513	513	1.212	3.048	103,33%	102
4	CFG	83.443	83.443	84.416	1.108	1.782	674	373	973	973	809	84.687	99,68%	(271)
	CF 1	4.385	4.385	4.531	93	218	125	176	146	146	71	4.640	97,66%	(109)
	Total Griya	1.566	1.566	1.544	-	-	0	0	-22	-22	22	1.634	94,51%	(90)
1	• Total Non Program	1.566	1.566	1.544	-	-	0	-23	-22	-22	22			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.987	93	218	125	176	168	168	50	3.006	99,37%	(19)
	CF 2	79.059	79.059	79.885	1.015	1.564	549	198	826	826	738	80.047	99,80%	(162)
	Mitraguna & Others	61.500	61.500	62.537	725	1.534	809	67	1.037	1.037	497	62.227	100,50%	309
	Pensiun	17.559	17.559	17.348	290	30	-260	130	-211	-211	241	17.820	97,35%	(472)
	Total Pembiayaan	113.555	113.555	115.083	4.696	4.540	-156	2.412	1.528	1.528	3.012			

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	69	347	69	2.725	0,36	0,36	0,36	14,56%	2.657	2.657	2.379		
	KUR	44	321	44	2.645	0,24	0,24	0,24	14,82%	2.601	2.601	2.324		
	Non KUR	24	26	24	81	2,77	2,77	2,77	9,34%	56	56	54		
3	PWG	52	-	52	760	0,52	0,52	0,52	6,77%	708	708	760		
	Cilem	52	-	52	760	0,70	0,70	0,70	9,41%	708	708	760		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.496	1.642	1.496	1.336	1,79	1,79	1,79	1,58%	(159)	(159)	(306)		
	CF 1	-	-	-	69	0,00%	0,00%	0,00%	1,51%	69	69	69		
	Total Griya	-	-	-	49	0,00%	0,00%	0,00%	3,14%	49	49	49		
	Oto	-	-	-	20	0,00%	0,00%	0,00%	0,67%	20	20	20		
	CF 2	1.496	1.642	1.496	1.268	1,89	1,89	1,89	1,59%	(228)	(228)	(374)		
	Mitraguna & Others	1.321	1.370	1.321	1.094	2,15	2,15	2,15	1,75%	(228)	(228)	(277)		
	Pensiun	145	272	145	174	0,99	0,99	0,99	1,00%	-	-	(98)		
	Total Pembiayaan	683	488	683	889	0,60%	0,60%	0,60%	0,77%	206	206	401		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	96.931	96.931	115.678	18.747	
2	Contribution Margin	4.400	4.400	5.331	931	-21,2%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,75	2,98	3,01	0,02	0,26
CIF Payroll	439	511	577	66	138

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	15.625	15.625	25.281	22.861	757	(2.419)	7.236	46,31%	7.236	46,31%	16.211	141,03%	6.651
2	Tabungan	200.131	200.131	186.197	185.839	5.684	(358)	(14.292)	-7,14%	(14.292)	-7,14%	200.131	92,86%	(14.292)
3	Deposito	66.863	66.863	69.281	69.461	64	180	2.597	3,88%	2.597	3,88%	67.678	102,63%	1.782
	Total	282.619	282.619	280.759	278.161	6.505	(2.598)	(4.459)	-1,58%	(4.459)	-1,58%	284.020	97,94%	(5.859)
	CASA	215.756	215.756	211.478	208.700	6.440	(2.778)	(7.056)	-3,27%	(7.056)	-3,27%	216.341	96,47%	(7.641)
	(%) CASA	76,34%	76,34%	75,32%	75,03%									
	FDR	73,15%	73,15%	74,78%	75,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.581	3.581	3.753	4.092	340	511	14,27%	511	14,27%				
2	Giro ISE	206	206	199	201	2	(5)	-2,63%	(5)	-2,63%				
3	Tabungan ISE	3.376	3.376	3.554	3.892	338	516	15,30%	516	15,30%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	172	172	172	172	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	24.855	24.855	24.735	-	-	0	-130	-120	-120	120	25.125	98,45%	(390)
	Linkage	-	-	-	-	-	-	0	0	0	-	202	(202)	
	Non-Linkage	24.855	24.855	24.735	-	-	0	-130	-120	-120	120	24.923	99,25%	(188)
	• Local Champion	24.513	24.513	24.397	-	-	0	-126	-116	-116	116	24.577	99,27%	(180)
	• Value Chain	342	342	338	-	-	-	-4	-4	-4	4	346	97,87%	(7)
2	MBG	26.147	26.147	25.914	1.930	550	-1.380	1.107	-233	-233	783	26.540	97,64%	(626)
	KUR	24.830	24.830	24.620	1.930	550	-1.380	1.138	-210	-210	760	24.981	98,56%	(361)
	Non KUR	1.318	1.318	1.294	-	-	0	-32	-24	-24	24	1.559	83,00%	(265)
3	PWG	41.084	41.084	44.373	7.394	15.527	8.132	2.985	3.289	3.289	12.238	42.738	103,82%	1.634
	Cilem	19.471	19.471	21.800	2.817	3.577	759	2.540	2.328	2.328	1.248	20.466	106,52%	1.334
	Gadai	21.612	21.612	22.573	4.577	11.950	7.373	444	960	960	10.989	22.272	101,35%	300
4	CFG	114.643	114.643	114.921	3.785	1.891	-1.893	2.976	278	278	1.614	116.348	98,77%	(1.427)
	CF 1	21.321	21.321	21.687	815	542	-273	229	365	365	176	21.610	100,35%	76
	Total Griya	14.731	14.731	14.638	630	-	-630	545	93	93	93	14.833	98,68%	(195)
1	• Total Non Program	14.731	14.731	14.638	630	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	6.590	6.590	7.049	185	542	357	229	458	458	83	6.777	104,00%	271
	CF 2	93.322	93.322	93.234	2.970	1.350	-1.621	2.747	-88	-88	1.437	94.738	98,41%	(1.504)
	Mitraguna & Others	58.953	58.953	59.104	2.790	1.250	-1.541	2.806	151	151	1.098	59.981	98,54%	(877)
	Pensiun	34.369	34.369	34.130	180	100	-80	-60	-239	-239	339	34.757	98,20%	(627)
	Total Pembiayaan	206.730	206.730	209.942	13.109	17.968	4.859	6.937	3.213	3.213	14.755			

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	-	-	-	-	3.778	0,00%	0,00%	15,27%	3.778	3.778	3.778			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	3.778	0,00%	0,00%	15,27%	3.778	3.778	3.778			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	435	70	1.726	0,27%	0,27%	0,66%	1.656	1.656	1.291				
	KUR	70	213	70	1.578	0,28%	0,28%	6,41%	1.508	1.508	1.366				
	Non KUR	-	222	-	148	0,00%	0,00%	11,41%	148	148	(75)				
3	PWG	-	-	-	-	456	0,00%	0,00%	1,03%	456	456	456			
	Cilem	-	-	-	-	456	0,00%	0,00%	2,09%	456	456	456			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9	488	9	1.279	0,01%	0,01%	1,11%	1.270	1.270	791				
	CF 1	-	348	-	373	0,00%	0,00%	1,72%	373	373	24				
	Total Griya	-	348	-	373	0,00%	0,00%	2,55%	373	373	24				
	CF 2	9	140	9	907	0,01%	0,01%	0,97%	897	897	767				
	Mitraguna & Others	9	13	9	867	0,02%	0,02%	1,47%	858	858	854				
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)				
	Total Pembiayaan	79	923	79	7.239	0,04%	0,04%	3,45%	7.159	7.159	6.316				

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	2.888	2.988	2.888	2.888	11,62%	11,62%	11,62%	11,67%	(0)	(0)	(100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	2.888	2.988	2.888	2.888	11,62%	11,62%	11,62%	11,67%	(0)	(0)	(100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	-	57	68	0,22%	0,22%	0,22%	0,26%	11	11	68			
	KUR	-	-	-	11	0,00%	0,00%	0,04%	11	11	11	11			
	Non KUR	57	-	57	57	4,33%	4,33%	4,33%	4,41%	-	-	57			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.791	1.665												



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	2.204	2.204	805	805	145	0	(1.398)	-63,45%	(1.398)	-63,45%	2.742	29,37%	(1.936)
2	Tabungan	58.573	58.573	53.220	52.800	578	(420)	(5.774)	-9,86%	(5.774)	-9,86%	58.573	90,14%	(5.774)
3	Deposito	8.232	8.232	8.811	8.761	83	(50)	529	6,43%	529	6,43%	8.817	99,36%	(56)
	Total	69.009	69.009	62.837	62.366	805	(470)	(6.643)	-9,63%	(6.643)	-9,63%	70.132	88,93%	(7.766)
	CASA	60.777	60.777	54.026	53.605	722	(420)	(7.172)	-11,80%	(7.172)	-11,80%	61.315	87,43%	(7.710)
	(%) CASA	88,07%	88,07%	85,98%	85,95%									
	FDR	233,01%	233,01%	261,15%	263,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.452	1.452	1.469	1.469	(0)	17	1,18%	17	1,18%				
2	Giro ISE	154	154	131	131	(0)	(24)	-15,45%	(24)	-15,45%				
3	Tabungan ISE	1.297	1.297	1.338	1.338	(0)	41	3,16%	41	3,16%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	139	139	139	139	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	41.308	41.308	40.652	700	490	-210	642	-656	-656	1.146	42.544	95,55%	(1.892)
	KUR	38.638	38.638	38.017	700	490	-210	698	-621	-621	1.111	38.815	97,94%	(798)
	Non KUR	2.670	2.670	2.635	-	-	0	-56	-35	-35	35	3.729	70,66%	(1.094)
3	PWG	27.097	27.097	29.955	5.230	9.567	4.337	197	2.858	2.858	6.709	28.473	105,21%	1.482
	Cilem	9.503	9.503	10.954	495	2.251	1.756	299	1.450	1.450	801	10.274	106,62%	680
	Gadai	17.594	17.594	19.001	4.735	7.316	2.581	-102	1.407	1.407	5.909	18.199	104,41%	802
4	CFG	92.393	92.393	93.493	817	2.183	1.366	3	1.100	1.100	1.083	93.592	99,89%	(100)
	CF 1	7.299	7.299	7.245	158	-	-158	-8	-54	-54	54	7.526	96,27%	(281)
	Total Griya	6.440	6.440	6.393	158	-	-158	163	-47	-47	47	6.542	97,72%	(149)
1	• Total Non Program	5.628	5.628	5.583	-	-	0	-46	-44	-44	44			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	851	-	-	0	-8	-7	-7	7	983	86,59%	(132)
	CF 2	85.094	85.094	86.248	659	2.183	1.524	11	1.154	1.154	1.029	86.067	100,21%	181
	Mitraguna & Others	66.461	66.461	67.561	659	2.010	1.351	136	1.100	1.100	910	67.172	100,58%	388
	Pensiun	18.633	18.633	18.687	-	173	173	-125	54	54	119	18.894	98,90%	(207)
	Total Pembiayaan	160.798	160.798	164.100	6.747	12.240	5.493	842	3.302	3.302	8.938			

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	975	661	975	3.634	2,36%	2,36%	8,94%	8,94%	2.659	2.659	2.973		
	KUR	848	528	848	3.049	2,19%	2,19%	8,02%	8,02%	2.201	2.201	2.521		
	Non KUR	127	133	127	585	4,76%	4,76%	22,19%	22,19%	458	458	452		
3	PWG	41	-	41	1.084	0,15%	0,15%	3,62%	3,62%	1.043	1.043	1.084		
	Cilem	41	-	41	717	0,43%	0,43%	6,55%	6,55%	676	676	717		
	Gadai	-	-	-	367	0,00%	0,00%	1,93%	1,93%	367	367	367		
4	CFG	814	814	814	2.671	0,88%	0,88%	2,86%	2,86%	1.857	1.857	1.857		
	CF 1	374	371	374	813	5,13%	5,13%	11,22%	11,22%	439	439	442		
	Total Griya	-	-	-	439	0,00%	0,00%	6,86%	6,86%	439	439	439		
	Oto	374	371	374	374	43,61%	43,61%	43,98%	43,98%	-	-	3		
	CF 2	440	443	440	1.858	0,52%	0,52%	2,15%	2,15%	1.418	1.418	1.415		
	Mitraguna & Others	440	443	440	1.858	0,66%	0,66%	2,75%	2,75%	1.418	1.418	1.415		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	1.830	1.475	1.830	7.389	1,14%	1,14%	4,50%	4,50%	5.559	5.559	5.914		

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	231	232	231	352	0,56%	0,56%	0,87%	0,87%	122	122	120		
	KUR	158	159	158	279	0,41%	0,41%	0,73%	0,73%	122	122	120		
	Non KUR	73	73	73	73	2,73%	2,73%	2,77%	2,77%	-	-	-		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	281	282	281	281	0,30%	0,30%	0,30%	0,30%	-	-	(1)		
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-											



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	4.020	4.020	4.665	6.901	(47)	2.236	2.881	71,66%	2.881	71,66%	4.580	150,69%	2.321
2	Tabungan	136.487	136.487	132.237	132.619	(6.104)	382	(3.867)	-2,83%	(3.867)	-2,83%	136.487	97,17%	(3.867)
3	Deposito	21.428	21.428	21.166	21.085	301	(81)	(344)	-1,60%	(344)	-1,60%	22.260	94,72%	(1.176)
	Total	161.935	161.935	158.068	160.605	(5.850)	2.537	(1.330)	-0,82%	(1.330)	-0,82%	163.327	98,33%	(2.722)
	CASA	140.507	140.507	136.902	139.520	(6.151)	2.618	(987)	-0,70%	(987)	-0,70%	141.066	98,90%	(1.546)
	(%) CASA	86,77%	86,77%	86,61%	86,87%									
	FDR	79,98%	79,98%	81,84%	80,55%									

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	2.803	2.803	4.290	3.875	(415)	1.072	38,24%	1.072	38,24%			
2	Giro ISE	1.049	1.049	2.255	2.001	(254)	952	90,73%	952	90,73%			
3	Tabungan ISE	1.754	1.754	2.035	1.874	(161)	120	6,84%	120	6,84%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 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	14.580	14.580	14.556	-	-	0	-21	-24	-24	24	14.580	99,83%	(24)
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0	10.703	100,00%	(0)
	Non-Linkage	3.877	3.877	3.853	-	-	0	-21	-24	-24	24	3.877	99,38%	(24)
	• Local Champion	2.077	2.077	2.073	-	-	0	-3	-4	-4	4	2.077	99,80%	(4)
	• Value Chain	1.800	1.800	1.780	-	-	-	-19	-20	-20	20	1.800	98,91%	(20)
2	MBG	29.528	29.528	29.090	850	335	-515	340	-439	-439	774	30.870	94,23%	(1.780)
	KUR	26.884	26.884	26.477	850	335	-515	398	-407	-407	742	27.065	97,83%	(588)
	Non KUR	2.644	2.644	2.613	-	-	0	-58	-31	-31	31	3.805	68,67%	(1.192)
3	PWG	5.323	5.323	6.200	373	1.166	793	25	877	877	289	6.056	102,38%	144
	Cilem	5.323	5.323	6.200	373	1.166	793	25	877	877	289	6.056	102,38%	144
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.080	80.080	79.523	2.005	1.205	-800	905	-557	-557	1.762	81.444	97,64%	(1.921)
	CF 1	23.950	23.950	23.571	-	-	0	-84	-379	-379	379	24.218	97,32%	(648)
	Total Griya	20.978	20.978	20.673	-	-	0	0	-305	-305	305	21.060	98,16%	(387)
1	• Total Non Program	18.147	18.147	17.881	-	-	0	-382	-265	-265	265			
	• Program	2.831	2.831	2.791	-	-	0	-42	-40	-40	40			
	Oto	2.972	2.972	2.898	-	-	0	-84	-74	-74	74	3.159	91,73%	(261)
	CF 2	56.130	56.130	55.953	2.005	1.205	-800	990	-178	-178	1.383	57.225	97,78%	(1.273)
	Mitraguna & Others	47.582	47.582	47.458	1.945	1.205	-740	985	-124	-124	1.329	48.373	98,11%	(914)
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54	8.853	95,95%	(359)
	Total Pembiayaan	129.511	129.511	129.368	3.228	2.706	-522	1.249	-143	-143	2.849			

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	-	-	-	1.780	0,00%	0,00%	12,23%	1.780	1.780	1.780			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	1.800	1.819	1.800	1.780	86,66%	86,66%	85,89%	(20)	(20)	(38)			
2	MBG	762	1.083	762	2.804	2,58%	2,58%	9,64%	2.042	2.042	1.721			
	KUR	658	731	658	2.371	2,45%	2,45%	8,95%	1.713	1.713	1.639			
	Non KUR	104	352	104	433	3,93%	3,93%	16,59%	330	330	82			
3	PWG	161	-	161	669	3,03%	3,03%	10,79%	508	508	669			
	Cilem	161	-	161	669	3,03%	3,03%	10,79%	508	508	669			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.524	3.335	3.524	9.178	4,40%	4,40%	11,54%	5.655	5.655	5.843			
	CF 1	2.203	2.687	2.203	5.555	9,20%	9,20%	23,57%	3.351	3.351	2.868			
	Total Griya	2.203	2.687	2.203	3.082	10,50%	10,50%	14,91%	878	878	394			
	Oto	-	-	-	2.473	0,00%	0,00%	85,36%	2.473	2.473	2.473			
	CF 2	1.320	648	1.320	3.624	2,35%	2,35%	6,48%	2.303	2.303	2.976			
	Mitraguna & Others	1.135	648	1.135	3.624	2,38%	2,38%	7,64%	2.489	2.489	2.976			
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-			
	Total Pembiayaan	4.447	4.418	4.447	14.432	3,43%	3,43%	11,16%	9.985	9.985	10.014			

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	12.559	12.559	12.559	12.558	86,14%	86,14%	86,27%	(1)	(1)	(1)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	(0)	(0)	(0)			
	Non-Linkage	1.856	1.856	1.856	1.855	47,87%	47,87%	48,14%	(1)	(1)	(1)			
2	MBG	1.117	1.094	1.117	1.317	3,78%	3,78%	4,53%	200	200	223			
	KUR	192	256	192	395	0,71%	0,71%	1,49%	203	203	139			
	Non KUR	925	839	925	922	34,97%	34,97%	35,30%	(2)	(2)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG</													



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	21.474	21.474	2.949	2.994	(1.303)	45	(18.480)	-86,06%	(18.480)	-86,06%	22.037	13,59%	(19.043)
2	Tabungan	65.587	65.587	53.485	52.546	2.700	(939)	(13.041)	-19,88%	(13.041)	-19,88%	65.587	80,12%	(13.041)
3	Deposito	52.952	52.952	82.074	82.074	2.870	0	29.122	55,00%	29.122	55,00%	53.528	153,33%	28.546
	Total	140.014	140.014	138.509	137.615	4.267	(894)	(2.399)	-1,71%	(2.399)	-1,71%	141.152	97,49%	(3.538)
	CASA	87.061	87.061	56.434	55.540	1.397	(894)	(31.521)	-36,21%	(31.521)	-36,21%	87.624	63,38%	(32.084)
	(%) CASA	62,18%	62,18%	40,74%	40,36%									
	FDR	100,99%	100,99%	102,48%	103,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.342	1.342	1.484	1.484	0	143	10,63%	143	10,63%			
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.191	1.191	1.333	1.333	0	143	11,98%	143	11,98%			
4	Deposito ISE	150	150	150	150	0	0	0,00%	0	0,00%			
5	CIF ISE	31	31	31	31	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	5.160	5.160	5.634	521	888	367	249	474	474	414	5.747	98,05%	(112)
	Cilem	5.160	5.160	5.634	521	888	367	249	474	474	414	5.747	98,05%	(112)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	136.237	136.237	136.309	2.507	2.528	21	3.631	72	72	2.456	137.548	99,10%	(1.239)
	CF 1	6.435	6.435	6.364	-	-	0	348	-71	-71	71	6.672	95,38%	(308)
	Total Griya	4.866	4.866	4.823	-	-	0	0	-43	-43	43	4.948	97,47%	(125)
1	• Total Non Program	4.866	4.866	4.823	-	-	0	146	-43	-43	43			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.541	-	-	0	348	-27	-27	27	1.724	89,38%	(183)
	CF 2	129.802	129.802	129.944	2.507	2.528	21	3.283	143	143	2.385	130.875	99,29%	(931)
	Mitraguna & Others	122.258	122.258	122.472	2.507	2.528	21	3.354	213	213	2.315	123.049	99,53%	(578)
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	Total Pembiayaan	141.397	141.397	141.943	3.028	3.416	388	3.880	546	546	2.870			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	28-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	520	0,00%	0,00%	9,23%	520	520	520					
	Cilem	-	-	-	-	520	0,00%	0,00%	9,23%	520	520	520					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	470	3.445	470	1.147	0,34%	0,34%	0,84%	678	678	(2.297)						
	CF 1	-	130	-	543	0,00%	0,00%	8,53%	543	543	413						
	Total Griya	-	-	-	419	0,00%	0,00%	8,68%	419	419	419						
	Oto	-	130	-	124	0,00%	0,00%	8,06%	124	124	(6)						
	CF 2	470	3.315	470	605	0,36%	0,36%	0,47%	135	135	(2.710)						
	Mitraguna & Others	470	3.315	470	605	0,38%	0,38%	0,49%	135	135	(2.710)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	68	68	68	78	0,05%	0,05%	0,05%	9	9	9						

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25	Dec-25		
1	Asset (Retail) T	127.118	127.118	145.425	18.307		
2	Contribution Margin	3.873	3.873	5.815	1.942	-50,1%	

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,36	3,57	3,50	(0,07)	0,14
CIF Payroll	721	787	890	103	169



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	2.831	2.831	1.293	1.861	(1.225)	569	(969)	-34,25%	(969)	-34,25%	3.407	54,63%	(1.546)
2	Tabungan	139.951	139.951	124.588	126.259	9.907	1.671	(13.693)	-9,78%	(13.693)	-9,78%	139.951	90,22%	(13.693)
3	Deposito	41.810	41.810	50.284	50.284	(2.390)	0	8.474	20,27%	8.474	20,27%	42.630	117,95%	7.653
	Total	184.592	184.592	176.164	178.404	6.292	2.240	(6.188)	-3,35%	(6.188)	-3,35%	185.989	95,92%	(7.595)
	CASA	142.782	142.782	125.880	128.120	8.682	2.240	(14.662)	-10,27%	(14.662)	-10,27%	143.358	89,37%	(15.238)
	(%) CASA	77,35%	77,35%	71,46%	71,81%									
	FDR	84,22%	84,22%	89,67%	88,55%									

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	6.612	6.612	3.969	3.444	(526)	(3.169)	-47,92%	(3.169)	-47,92%				
2	Giro ISE	1.330	1.330	1.276	792	(484)	(538)	-40,43%	(538)	-40,43%				
3	Tabungan ISE	5.282	5.282	2.694	2.651	(42)	(2.631)	-49,81%	(2.631)	-49,81%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	122	122	122	122	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	26.881	26.881	26.412	730	420	-310	265	-470	-470	890	27.362	96,53%	(951)	
	KUR	26.138	26.138	25.679	530	420	-110	79	-459	-459	879	26.325	97,54%	(647)	
	Non KUR	743	743	733	200	-	-200	186	-10	-10	10	1.037	70,70%	(304)	
3	PWG	34.437	34.437	37.426	6.019	10.065	4.045	2.707	2.989	2.989	7.076	36.036	103,86%	1.390	
	Cilem	23.083	23.083	25.228	2.838	3.992	1.153	1.780	2.145	2.145	1.847	24.078	104,78%	1.150	
	Gadai	11.354	11.354	12.198	3.181	6.073	2.892	927	844	844	5.229	11.958	102,01%	240	
4	CFG	94.137	94.137	94.132	1.126	1.773	647	-1.865	-4	-4	1.777	95.419	98,65%	(1.287)	
	CF 1	15.780	15.780	15.978	697	361	-336	635	198	198	163	16.025	99,71%	(47)	
	Total Griya	12.624	12.624	12.523	-	-	0	0	-101	-101	101	12.713	98,51%	(190)	
1	• Total Non Program	12.624	12.624	12.523	-	-	0	0	775	-101	-101				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	3.156	3.156	3.455	697	361	-336	635	299	299	61	3.312	104,33%	143	
	CF 2	78.356	78.356	78.154	429	1.412	983	-2.500	-202	-202	1.614	79.394	98,44%	(1.240)	
	Mitraguna & Others	70.397	70.397	70.260	429	1.412	983	-2.429	-137	-137	1.549	71.109	98,81%	(849)	
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)	
	Total Pembiayaan	155.456	155.456	157.970	7.875	12.257	4.382	1.107	2.515	2.515	9.742				

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	-	679	-	1.231	0	0,00%	0,00%	4,66%	1.231	1.231	551		
	KUR	-	679	-	1.154	0	0,00%	0,00%	4,50%	1.154	1.154	475		
	Non KUR	-	-	-	76	0	0,00%	0,00%	10,43%	76	76	76		
3	PWG	-	-	-	1.273	0	0,00%	0,00%	3,40%	1.273	1.273	1.273		
	Cilem	-	-	-	1.039	0	0,00%	0,00%	4,12%	1.039	1.039	1.039		
	Gadai	-	-	-	234	0	0,00%	0,00%	1,92%	234	234	234		
4	CFG	432	883	432	6.615	0	0,46%	0,46%	7,03%	6.183	6.183	5.732		
	CF 1	76	227	76	489	0	0,48%	0,48%	3,06%	412	412	262		
	Total Griya	66	216	66	489	0	0,53%	0,53%	3,90%	422	422	273		
	CF 2	356	657	356	6.127	0	0,45%	0,45%	7,84%	5.770	5.770	5.470		
	Mitraguna & Others	356	657	356	6.127	0	0,51%	0,51%	8,72%	5.770	5.770	5.470		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	432	1.563	432	9.119	0	0,28%	0,28%	5,77%	8.687	8.687	7.556		

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	-	-	-	-	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	177	177	177	177	0	0,19%	0,19%	0,19%	-	-	0		
	CF 1	151	151	151	151	0	0,96%	0,96%	0,94%	-	-	-		
	Total Griya	-												



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	2.486	2.486	3.912	3.105	(2.191)	(808)	618	24,88%	618	24,88%	3.028	102,55%	77
2	Tabungan	130.312	130.312	131.338	131.591	(6.022)	253	1.279	0,98%	1.279	0,98%	130.312	100,98%	1.279
3	Deposito	40.698	40.698	37.605	37.080	2.552	(525)	(3.618)	-8,89%	(3.618)	-8,89%	41.272	89,84%	(4.192)
	Total	173.495	173.495	172.856	171.776	(5.660)	(1.080)	(1.720)	-0,99%	(1.720)	-0,99%	174.611	98,39%	(2.836)
	CASA	132.798	132.798	135.251	134.696	(8.212)	(555)	1.898	1,43%	1.898	1,43%	133.339	101,02%	1.356
	(%) CASA	76,54%	76,54%	78,24%	78,41%									
	FDR	89,59%	89,59%	94,11%	94,70%									

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	2.673	2.673	2.585	2.519	(66)	(154)	-5,75%	(154)	-5,75%			
2	Giro ISE	4	4	20	20	0	16	413,38%	16	413,38%			
3	Tabungan ISE	2.669	2.669	2.566	2.499	(66)	(170)	-6,36%	(170)	-6,36%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	474	474	474	474	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	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	1.433	98,28%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	1.433	98,28%	(25)
	• Local Champion	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	1.433	98,28%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	8.858	8.858	8.648	-	-	0	-452	-209	-209	209	9.039	95,67%	(391)
	KUR	8.688	8.688	8.483	-	-	0	-447	-204	-204	204	8.798	96,43%	(314)
	Non KUR	170	170	165	-	-	0	-5	-5	-5	5	242	68,17%	(77)
3	PWG	35.127	35.127	37.325	5.480	11.206	5.726	1.604	2.198	2.198	9.007	36.445	102,41%	880
	Cilem	18.115	18.115	19.628	1.713	2.872	1.159	1.134	1.513	1.513	1.359	18.884	103,94%	743
	Gadai	17.012	17.012	17.698	3.767	8.333	4.566	470	685	685	7.648	17.561	100,78%	136
4	CFG	110.016	110.016	115.295	3.435	6.352	2.917	3.307	5.279	5.279	1.073	111.571	103,34%	3.724
	CF 1	36.865	36.865	37.549	-	1.063	1.063	-103	684	684	380	37.188	100,97%	360
1	• Total Non Program	30.879	30.879	30.576	-	-	0	-215	-303	-303	303	33.338	98,65%	(449)
	• Program	2.322	2.322	2.313	-	-	0	-12	-9	-9	9			
	Oto	3.664	3.664	4.660	-	1.063	1.063	-103	996	996	67	3.851	121,01%	809
	CF 2	73.151	73.151	77.746	3.435	5.289	1.854	3.410	4.595	4.595	694	74.383	104,52%	3.364
	Mitraguna & Others	59.495	59.495	64.173	3.235	5.289	2.054	3.297	4.677	4.677	612	60.444	106,17%	3.728
	Pensiun	13.656	13.656	13.574	200	-	-200	113	-82	-82	82	13.938	97,39%	(364)
	Total Pembiayaan	155.434	155.434	162.677	8.915	17.558	8.643	4.436	7.243	7.243	10.315			

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	78	244	78	1.187	0,88%	0,88%	13,72%	1.109	1.109	943				
	KUR	78	244	78	1.187	0,90%	0,90%	13,99%	1.109	1.109	943				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	1.320	0,00%	0,00%	3,54%	1.320	1.320	1.320			
	Cilem	-	-	-	-	781	0,00%	0,00%	3,98%	781	781	781			
	Gadai	-	-	-	-	539	0,00%	0,00%	3,05%	539	539	539			
4	CFG	402	288	402	4.043	0,37%	0,37%	3,51%	3.641	3.641	3.755				
	CF 1	51	95	51	1.937	0,14%	0,14%	5,16%	1.886	1.886	1.842				
	Total Griya	51	95	51	1.937	0,15%	0,15%	5,89%	1.886	1.886	1.842				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	351	194	351	2.106	0,48%	0,48%	2,71%	1.755	1.755	1.913				
	Mitraguna & Others	351	194	351	2.106	0,59%	0,59%	3,28%	1.755	1.755	1.913				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	480	532	480	6.550	0,31%	0,31%	4,03%	6.070	6.070	6.018				

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	373	373	373	373	26,03%	26,03%	26,51%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,51%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	93	-	-	0,00%	0,00%	0,00%	-	-	-	(93)		
	KUR	-	93	-	-	0,00%	0,00%	0,00%	-	-	-	(93)		
	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	693	851	693	748	0,63%	0,63%	0,65%	55	55	(103)			
	CF 1	160	160	160	60	0,43%	0,43%	0,16%	(100)	(100)	(100)			
	Total Griya	160	160</											



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	4.732	4.732	7.001	7.163	1.385	162	2.431	51,37%	2.431	51,37%	5.496	130,32%	1.667
2	Tabungan	250.342	250.342	250.272	251.279	6.525	1.006	937	0,37%	937	0,37%	250.342	100,37%	937
3	Deposito	173.973	173.973	185.794	193.388	(2.108)	7.595	19.415	11,16%	19.415	11,16%	175.140	110,42%	18.248
	Total	429.047	429.047	443.067	451.830	5.802	8.763	22.783	5,31%	22.783	5,31%	430.978	104,84%	20.852
	CASA	255.074	255.074	257.273	258.442	7.910	1.168	3.368	1,32%	3.368	1,32%	255.838	101,02%	2.604
	(%) CASA	59,45%	59,45%	58,07%	57,20%									
	FDR	65,61%	65,61%	65,47%	64,20%									

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	24.432	24.432	25.948	25.130	(818)	698	2,86%	698	2,86%			
2	Giro ISE	2.665	2.665	4.264	4.369	105	1.704	63,94%	1.704	63,94%			
3	Tabungan ISE	12.249	12.249	10.666	9.743	(923)	(2.506)	-20,46%	(2.506)	-20,46%			
4	Deposito ISE	9.517	9.517	11.017	11.017	0	1.500	15,76%	1.500	15,76%			
5	CIF ISE	180	180	180	180	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	15.402	15.402	18.016	2.678	3.380	702	3.238	2.614	2.614	766	15.765	114,27%	
	Linkage	12.232	12.232	15.112	2.678	2.880	202	2.664	2.880	2.880	(0)	12.423	121,65%	
	Non-Linkage	3.170	3.170	2.904	-	500	500	574	-266	-266	766	3.343	86,87%	(439)
	• Local Champion	2.980	2.980	2.735	-	500	500	594	-245	-245	745	3.145	86,96%	(410)
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21	198	85,54%	(29)
2	MBG	13.622	13.622	13.242	200	-	-200	677	-380	-380	380	13.808	95,90%	(566)
	KUR	13.226	13.226	12.845	200	-	-200	682	-380	-380	380	13.412	95,78%	(566)
	Non KUR	397	397	397	-	-	0	-5	0	0	0	396	100,12%	
3	PWG	39.582	39.582	44.854	7.381	13.486	6.105	3.126	5.272	5.272	8.214	41.268	108,69%	3.586
	Cilem	20.374	20.374	23.975	2.901	5.138	2.237	1.657	3.600	3.600	1.538	21.400	112,03%	2.574
	Gadai	19.208	19.208	20.879	4.480	8.348	3.868	1.469	1.671	1.671	6.676	19.868	105,09%	1.011
4	CFG	212.887	212.887	213.946	6.019	3.899	-2.120	2.159	1.059	1.059	2.840	215.022	99,50%	(1.077)
	CF 1	14.387	14.387	14.363	1.298	181	-1.117	422	-24	-24	205	14.772	97,23%	(410)
1	• Total Non Program	9.071	9.071	8.974	750	-	-750	562	-98	-98	98	9.208	97,46%	(234)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.315	5.315	5.389	548	181	-367	422	74	74	107	5.565	96,84%	(176)
	CF 2	198.500	198.500	199.583	4.721	3.718	-1.003	1.737	1.083	1.083	2.635	200.250	99,67%	(667)
	Mitraguna & Others	192.605	192.605	193.724	4.445	3.718	-727	1.504	1.119	1.119	2.599	194.029	99,84%	(305)
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36	6.221	94,18%	(362)
	Total Pembiayaan	281.493	281.493	290.057	16.277	20.764	4.487	9.201	8.564	8.564	12.200			

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	-	-	-	106	0,00%	0,00%	0,59%	106	106	106			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	106	0,00%	0,00%	3,65%	106	106	106			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	66	67	818	0,49%	0,49%	6,18%	751	751	752			
	KUR	-	-	-	651	0,00%	0,00%	5,07%	651	651	651			
	Non KUR	67	66	67	167	16,95%	16,95%	42,04%	99	99	100			
3	PWG	-	-	-	1.665	0,00%	0,00%	3,71%	1.665	1.665	1.665			
	Cilem	-	-	-	1.665	0,00%	0,00%	6,94%	1.665	1.665	1.665			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	78	-	78	2.710	0,04%	0,04%	1,27%	2.632	2.632	2.710			
	CF 1	78	-	78	872	0,54%	0,54%	6,07%	794	794	872			
	Total Griya	-	-	-	626	0,00%	0,00%	6,98%	626	626	626			
	Oto	78	-	78	246	1,47%	1,47%	4,57%	168	168	246			
	CF 2	-	-	-	1.837	0,00%	0,00%	0,92%	1.837	1.837	1.837			
	Mitraguna & Others	-	-	-	1.754	0,00%	0,00%	0,91%	1.754	1.754	1.754			
	Pensiun	-	-	-	83	0,00%	0,00%	1,42%	83	83	83			
	Total Pembiayaan	145	66	145	5.299	0,05%	0,05%	1,83%	5.154	5.154	5.232			

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	-	-	-	67	0,00%	0,00%	0,51%	67	67	67			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	67	0,00%	0,00%	16,95%	67	67	67			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	146	146	146	146	0,07%	0,07%	0,07%	-	-	-	0		
	CF													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.323	5.323	4.837	4.994	(73)	157	(329)	-6,18%	(329)	-6,18%	5.838	85,54%	(844)
2	Tabungan	172.282	172.282	166.588	170.139	2.342	3.551	(2.143)	-1,24%	(2.143)	-1,24%	172.282	98,76%	(2.143)
3	Deposito	122.585	122.585	122.908	122.548	166	(360)	(37)	-0,03%	(37)	-0,03%	123.178	99,49%	(630)
	Total	300.190	300.190	294.333	297.681	2.436	3.348	(2.509)	-0,84%	(2.509)	-0,84%	301.298	98,80%	(3.617)
	CASA	177.605	177.605	171.424	175.132	2.270	3.708	(2.472)	-1,39%	(2.472)	-1,39%	178.119	98,32%	(2.987)
	(%) CASA	59,16%	59,16%	58,24%	58,83%									
	FDR	47,32%	47,32%	48,86%	48,31%									

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	1.661	1.661	1.643	1.643	0	(18)	-1,09%	(18)	-1,09%			
2	Giro ISE	61	61	65	65	(0)	4	7,29%	4	7,29%			
3	Tabungan ISE	1.600	1.600	1.577	1.578	0	(23)	-1,41%	(23)	-1,41%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	84	84	84	84	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	35.541	35.541	35.318	1.305	1.080	-225	62	-223	-223	1.303	35.434	99,67%	(116)
	KUR	33.739	33.739	33.594	1.305	1.080	-225	139	-145	-145	1.225	33.929	99,01%	(335)
	Non KUR	1.802	1.802	1.724	-	-	0	-77	-78	-78	78	1.505	114,56%	
3	PWG	11.324	11.324	12.603	627	2.196	1.568	1.250	1.278	1.278	918	11.984	105,16%	619
	Cilem	11.324	11.324	12.603	627	2.196	1.568	1.250	1.278	1.278	918	11.984	105,16%	619
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	95.173	95.173	95.892	4.077	1.847	-2.230	2.141	719	719	1.128	96.478	99,39%	(586)
	CF 1	8.738	8.738	8.843	168	176	8	71	105	105	71	9.027	97,96%	(184)
1	• Total Non Program	3.732	3.732	3.723	-	-	0	-10	-10	-10	10	3.835	97,08%	(112)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	5.121	168	176	8	71	115	115	61	5.193	98,62%	(72)
	CF 2	86.435	86.435	87.048	3.909	1.671	-2.238	2.070	614	614	1.057	87.451	99,54%	(402)
	Mitraguna & Others	67.546	67.546	68.015	3.709	1.395	-2.314	2.037	469	469	926	68.258	99,64%	(243)
	Pensiun	18.888	18.888	19.033	200	276	76	34	145	145	131	19.193	99,17%	(160)
	Total Pembiayaan	142.038	142.038	143.812	6.009	5.123	-887	3.453	1.774	1.774	3.348			

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	411	1.169	411	811	1.16%	1.16%	2,30%	400	400	(358)			
	KUR	349	935	349	639	1,03%	1,03%	1,90%	290	290	(297)			
	Non KUR	62	234	62	172	3,44%	3,44%	10,01%	111	111	(62)			
3	PWG	86	-	86	549	0,76%	0,76%	4,36%	464	464	549			
	Cilem	86	-	86	549	0,76%	0,76%	4,36%	464	464	549			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	519	1.692	519	1.889	0,55%	0,55%	1,97%	1.370	1.370	197			
	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	519	1.692	519	1.889	0,60%	0,60%	2,17%	1.370	1.370	197			
	Mitraguna & Others	409	1.527	409	1.889	0,61%	0,61%	2,78%	1.481	1.481	362			
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)			
	Total Pembiayaan	1.016	2.861	1.016	3.250	0,71%	0,71%	2,26%	2.234	2.234	388			

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	117	117	117	340	0,33%	0,33%	0,96%	223	223	223			
	KUR	7	7	7	340	0,02%	0,02%	1,01%	334	334	334			
	Non KUR	111	111	111	-	6,13%	6,13%	0,00%	(111)	(111)	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.886	2.888	2.886	2.865	3,03%	3,03%	2,99%	(20)	(20)	(22)			
	CF 1	197	197	197	196	2,25%	2,25%	2,22%	(0)	(0)	(1)			
	Total Griya	23	23	23	23	0,63%	0,63%	0,63%	-	-	-			
	Oto	173	174	173	173	3,46%	3,46%	3,37%	(0)	(0)	(1)			
	CF 2	2.689	2.691	2.689	2.669	3,1								



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	1.706	1.706	1.744	1.838	(838)	95	132	7,76%	132	7,76%	2.290	80,26%	(452)
2	Tabungan	163.328	163.328	157.778	158.517	1.435	739	(4.811)	-2,95%	(4.811)	-2,95%	163.328	97,05%	(4.811)
3	Deposito	13.205	13.205	13.287	13.287	(418)	0	82	0,62%	82	0,62%	14.021	94,76%	(735)
	Total	178.239	178.239	172.809	173.642	179	833	(4.597)	-2,58%	(4.597)	-2,58%	179.640	96,66%	(5.998)
	CASA	165.034	165.034	159.522	160.355	597	833	(4.679)	-2,84%	(4.679)	-2,84%	165.619	96,82%	(5.264)
	(%) CASA	92,59%	92,59%	92,31%	92,35%									
	FDR	121,86%	121,86%	128,58%	127,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.657	2.657	2.742	2.863	121	206	7,76%	206	7,76%			
2	Giro ISE	708	708	784	803	19	96	13,52%	96	13,52%			
3	Tabungan ISE	1.950	1.950	1.958	2.060	102	110	5,66%	110	5,66%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	299	299	299	299	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.206	-	-	0	-16	-1	-1	1	4.207	99,98%	(1)
	Linkage	4.138	4.138	4.138	-	-	-	-0	-0	-0	0	4.138	99,99%	(0)
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0	69	99,28%	(0)
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0	69	99,28%	(0)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	38.276	38.276	38.971	1.982	1.991	9	362	695	695	1.296	37.994	102,57%	978
	KUR	34.882	34.882	35.637	1.812	1.991	179	318	755	755	1.236	35.142	101,41%	
	Non KUR	3.393	3.393	3.334	170	-	-170	44	-59	-59	59	2.852	116,90%	
3	PWG	28.186	28.186	32.062	5.289	10.758	5.469	2.026	3.876	3.876	6.882	29.541	108,53%	2.521
	Cilem	15.195	15.195	17.535	1.513	3.402	1.889	940	2.341	2.341	1.061	16.001	109,59%	1.534
	Gadai	12.991	12.991	14.527	3.776	7.356	3.580	1.086	1.536	1.536	5.821	13.540	107,29%	987
4	CFG	146.534	146.534	146.951	720	2.693	1.973	-170	417	417	2.276	147.765	99,45%	(814)
	CF 1	25.788	25.788	25.790	-	265	265	-144	2	2	263	25.981	99,26%	(191)
1	• Total Non Program	23.213	23.213	23.310	-	265	265	-43	230	230	35	23.281	100,12%	29
	• Program	20.857	20.857	20.724	-	0	0	-210	-133	-133	133			
	Oto	2.576	2.576	2.480	-	0	0	-144	-95	-95	95	2.700	91,85%	(220)
	CF 2	120.746	120.746	121.161	720	2.428	1.708	-26	415	415	2.013	121.784	99,49%	(623)
	Mitraguna & Others	97.104	97.104	97.497	720	2.228	1.508	-329	393	393	1.835	97.816	99,67%	(319)
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178	23.968	98,73%	(304)
	Total Pembiayaan	217.203	217.203	222.191	7.991	15.442	7.451	2.201	4.988	4.988	10.454			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	92	422	92	1.229	0,24%	0,24%	0,24%	3,15%	1.137	1.137	806				
	KUR	92	417	92	1.134	0,26%	0,26%	0,26%	3,18%	1.042	1.042	717				
	Non KUR	-	5	-	95	0,00%	0,00%	0,00%	2,84%	95	95	90				
3	PWG	-	-	-	-	1.207	0,00%	0,00%	0,00%	3,76%	1.207	1.207	1.207			
	Cilem	-	-	-	-	1.167	0,00%	0,00%	0,00%	6,65%	1.167	1.167	1.167			
	Gadai	-	-	-	-	40	0,00%	0,00%	0,00%	0,28%	40	40	40			
4	CFG	3.422	3.411	3.422	4.818	2,34%	2,34%	2,34%	3,28%	1.396	1.396	1.407				
	CF 1	3.369	3.216	3.369	4.021	13,06%	13,06%	13,06%	15,59%	652	652	805				
	Total Griya	3.369	3.216	3.369	4.021	14,51%	14,51%	14,51%	17,25%	652	652	805				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	CF 2	53	194	53	797	0,04%	0,04%	0,04%	0,66%	744	744	603				
	Mitraguna & Others	53	194	53	797	0,05%	0,05%	0,05%	0,82%	744	744	603				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	3.514	3.833	3.514	7.254	1,62%	1,62%	1,62%	3,26%	3.740	3.740	3.421				

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	4.138	4.138	4.138	4.138	98,36%	98,36%	98,37%	(0)	(0)	(1)				
	Linkage	4.138	4.138	4.138	4.138	100,00%	100,00%	100,00%	(0)	(0)	(1)				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	33	194	33	49	0,09%	0,09%	0,09%	0,13%	16	16	(146)			
	KUR	14	143	14	30	0,04%	0,04%	0,04%	0,08%	16	16	(113)			
	Non KUR	19	51	19	19	0,56%	0,56%	0,57%	-	-	-	(32)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-</						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	815	799	(464)	(17)	313	64,40%	313	64,40%	1.228	65,03%	(430)
2	Tabungan	141.974	141.974	135.713	137.202	(711)	1.489	(4.771)	-3,36%	(4.771)	-3,36%	141.974	96,64%	(4.771)
3	Deposito	42.450	42.450	42.632	42.632	(961)	0	182	0,43%	182	0,43%	43.596	97,79%	(964)
	Total	184.909	184.909	179.161	180.633	(2.136)	1.473	(4.276)	-2,31%	(4.276)	-2,31%	186.798	96,70%	(6.165)
	CASA	142.460	142.460	136.528	138.001	(1.175)	1.473	(4.459)	-3,13%	(4.459)	-3,13%	143.202	96,37%	(5.201)
	(%) CASA	77,04%	77,04%	76,20%	76,40%									
	FDR	175,91%	175,91%	183,09%	181,60%									

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	1.754	1.800	45	475	35,90%	475	35,90%			
2	Giro ISE	150	150	325	320	(6)	169	112,76%	169	112,76%			
3	Tabungan ISE	1.174	1.174	1.429	1.480	51	306	26,06%	306	26,06%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225	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	13.705	13.705	13.426	-	-	0	-403	-279	-279	279	13.907	96,54%	(480)
	Linkage	-	-	-	-	-	-	0	0	0	-	75		(75)
	Non-Linkage	13.705	13.705	13.426	-	-	0	-403	-279	-279	279	13.832	97,07%	(405)
	• Local Champion	13.705	13.705	13.426	-	-	0	-403	-279	-279	279	13.828	97,09%	(402)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3		(3)
2	MBG	35.009	35.009	35.623	1.835	1.850	15	1.261	614	614	1.236	34.845	102,23%	778
	KUR	31.737	31.737	32.426	1.835	1.850	15	1.341	689	689	1.161	31.860	101,78%	
	Non KUR	3.272	3.272	3.197	-	-	0	-80	-75	-75	75	2.985	107,11%	
3	PWG	38.348	38.348	42.895	7.304	15.442	8.138	2.754	4.547	4.547	10.895	40.034	107,15%	2.861
	Cilem	17.940	17.940	20.745	2.321	4.236	1.915	1.844	2.804	2.804	1.432	18.967	109,38%	1.778
	Gadai	20.408	20.408	22.150	4.982	11.205	6.223	909	1.742	1.742	9.463	21.068	105,14%	1.082
4	CFG	238.208	238.208	236.088	1.987	894	-1.093	389	-2.120	-2.120	3.014	239.658	98,51%	(3.570)
	CF 1	60.245	60.245	59.962	-	351	351	-414	-282	-282	633	60.534	99,06%	(572)
	Total Griya	56.890	56.890	56.630	-	325	325	-137	203	203	585	56.992	99,36%	(362)
1	• Total Non Program	11.339	11.339	11.542	-	325	325	-137	203	203	122			
	• Program	45.551	45.551	45.087	-	-	0	-384	-463	-463	463			
	Oto	3.355	3.355	3.333	-	26	26	-414	-22	-22	48	3.542	94,09%	(209)
	CF 2	177.963	177.963	176.125	1.987	543	-1.444	804	-1.837	-1.837	2.380	179.123	98,33%	(2.998)
	Mitraguna & Others	144.677	144.677	143.096	1.658	530	-1.128	1.181	-1.582	-1.582	2.112	145.468	98,37%	(2.372)
	Pensiun	33.285	33.285	33.030	329	13	-316	-378	-256	-256	269	33.655	98,14%	(625)
	Total Pembiayaan	325.270	325.270	328.032	11.126	18.186	7.060	4.001	2.762	2.762	15.424			

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	543	559	543	2.745	1,55%	1,55%	7,71%	2.203	2.203	2.187			
	KUR	376	371	376	2.179	1,18%	1,18%	6,72%	1.803	1.803	1.807			
	Non KUR	167	187	167	567	5,11%	5,11%	17,73%	400	400	380			
3	PWG	252	-	252	2.321	0,66%	0,66%	5,41%	2.069	2.069	2.321			
	Cilem	132	-	132	1.750	0,74%	0,74%	8,44%	1.618	1.618	1.750			
	Gadai	120	-	120	571	0,59%	0,59%	2,58%	451	451	571			
4	CFG	5.904	9.690	5.904	14.820	2,48%	2,48%	6,28%	8.916	8.916	5.129			
	CF 1	5.379	7.244	5.379	10.339	8,93%	8,93%	17,24%	4.960	4.960	3.095			
	Total Griya	5.379	7.165	5.379	10.339	9,46%	9,46%	18,26%	4.960	4.960	3.174			
	Oto	-	79	-	-	0,00%	0,00%	0,00%	-	-	(79)			
	CF 2	524	2.446	524	4.480	0,29%	0,29%	2,54%	3.956	3.956	2.034			
	Mitraguna & Others	287	2.002	287	3.330	0,20%	0,20%	2,33%	3.043	3.043	1.328			
	Pensiun	238	445	238	1.150	0,71%	0,71%	3,48%	913	913	706			
	Total Pembiayaan	6.698	10.249	6.698	19.886	2,06%	2,06%	6,06%	13.188	13.188	9.637			

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	263	263	263	263	1,92%	1,92%	1,96%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,92%	1,92%	1,96%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	402	333	402	525	1,15%	1,15%	1,47%	123	123	192			
	KUR	302	326	302	438	0,95%	0,95%	1,35%	135	135	111			
	Non KUR	99	7	99	87	3,04%	3,04%	2,73%	(12)	(12)	80			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-</td					