

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	141.598	139.495	14.254	(2,103)	10.180	7,87%	10.180	7,87%	138.143	100,98%	1.352
2	Tabungan	2.141.195	2.141.195	2.043.064	2.029.256	57.350	(13,808)	(11,940)	-5,23%	(11.940)	-5,23%	2.141.195	94,77%	(11.940)
3	Deposito	745.402	745.402	823.322	822.373	(19,062)	(950)	76.971	10,33%	76.971	10,33%	757.006	108,63%	65.367
	Total	3.015.912	3.015.912	3.007.984	2.991.123	52.541	(16,861)	(24,789)	-0,82%	(24.789)	-0,82%	3.036.344	98,51%	(45.221)
	CASA	2.270.510	2.270.510	2.184.662	2.168.750	71.604	(15.911)	(101.760)	-4,48%	(101.760)	-4,48%	2.279.338	95,15%	(110.588)
	(%) CASA	75,28%	75,28%	72,63%	72,51%									
	FDR	101,77%	101,77%	104,11%	104,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	107.817	3.585	5.380	1.795	4.516	3.390	3.390	1.989	105.681	102,02%	
	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	77.865	907	2.500	1.593	1.852	511	511	1.989	77.935	99,91%	(70)
	• Local Champion	72.132	72.132	72.688	907	2.500	1.593	(298)	556	556	1.944	72.690	100,00%	(2)
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	(44)	(44)	44	5.246	98,71%	(68)
2	MBG	393.041	393.041	390.100	14.752	10.611	(4.141)	4.198	(2.941)	(2.941)	13.552	394.545	98,87%	(4.445)
	KUR	366.506	366.506	364.397	14.282	10.461	(3.821)	4.207	(2.109)	(2.109)	12.570	368.767	98,82%	(4.370)
	Non KUR	26.535	26.535	25.703	470	150	(320)	(9)	(832)	(832)	982	25.778	99,71%	(75)
3	PWG	382.996	382.996	425.972	71.175	134.965	63.789	26.064	42.976	42.976	91.989	402.049	105,95%	23.923
	Cilem	213.404	213.404	241.075	26.242	43.130	16.888	18.137	27.670	27.670	15.459	226.000	106,67%	15.074
	Gadai	169.592	169.592	184.897	44.933	91.835	46.902	7.926	15.305	15.305	76.530	176.049	105,03%	8.848
4	CFG	2.188.914	2.188.914	2.207.656	63.296	53.017	(10.279)	31.375	18.742	18.742	34.275	2.211.847	99,81%	(4.192)
	CF 1	286.396	286.396	290.004	5.223	6.980	1.757	2.168	3.608	3.608	3.372	290.666	99,77%	(662)
	Total Griya	233.746	233.746	235.089	2.488	3.590	1.102	0	1.343	1.343	2.247	235.289	99,92%	(199)
	• Total Non Program	157.294	157.294	159.334	2.330	3.590	1.260	1.697	2.040	2.040	1.549			
	• Program	76.452	76.452	75.755	158	-	(158)	(527)	(697)	(697)	697			
	Oto	52.650	52.650	54.915	2.735	3.391	655	2.168	2.265	2.265	1.125	55.377	99,16%	(462)
	CF 2	1.902.518	1.902.518	1.917.652	58.073	46.037	(12.037)	29.207	15.133	15.133	30.903	1.921.182	99,82%	(3.530)
	Mitraguna & Others	1.631.111	1.631.111	1.646.727	53.111	44.117	(8.995)	25.473	15.616	15.616	28.501	1.645.014	100,10%	1.712
	Pensiun	271.408	271.408	270.925	4.962	1.920	(3.042)	3.734	(482)	(482)	2.402	276.167	98,10%	(5.242)
	Total Pembiayaan	3.069.378	3.069.378	3.131.545	152.808	203.972	51.164	66.153	62.167	62.167	141.805	3.114.123	99,92%	17.423

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.576	0	0,00%	0,00%	2,39%	2.576	2.576	2.576			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	106	0	0,00%	0,00%	0,14%	106	106	106			
	Value Chain	1.800	1.819	1.800	2.470	0	2,50%	2,50%	3,40%	670	670	651			
2	MBG	4.478	4.478	4.478	24.805	0	1,14%	1,14%	6,36%	20.327	20.327	20.327			
	KUR	3.828	3.828	3.828	21.066	0	1,04%	1,04%	5,78%	17.238	17.238	17.238			
	Non KUR	650	650	650	3.739	0	2,45%	2,45%	14,55%	3.088	3.088	3.088			
3	PWG	593	593	593	9.773	0	0,15%	0,15%	2,29%	9.180	9.180	9.180			
	Cilem	474	474	474	8.696	0	0,22%	0,22%	3,61%	8.223	8.223	8.223			
	Gadai	120	120	120	1.077	0	0,07%	0,07%	0,58%	957	957	957			
4	CFG	18.991	30.393	18.991	56.151	0	0,87%	0,87%	2,54%	37.161	37.161	25.758			
	CF 1	12.478	16.284	12.478	23.462	0	4,36%	4,36%	8,09%	10.984	10.984	7.178			
	Total Griya	11.752	15.217	11.752	22.417	0	5,03%	5,03%	9,54%	10.665	10.665	7.200			
	Oto	726	1.066	726	1.045	0	1,38%	1,38%	1,90%	319	319	(22)			
	CF 2	6.513	14.110	6.513	32.690	0	0,34%	0,34%	1,70%	26.177	26.177	18.580			
	Mitraguna & Others	5.511	12.494	5.511	30.278	0	0,34%	0,34%	1,84%	24.767	24.767	17.784			
	Pensiun	1.002	1.615	1.002	2.411	0	0,37%	0,37%	0,89%	1.409	1.409	796			
	Total Pembiayaan	50.271	49.786	50.271	52.935	0	1,64%	1,64%	1,69%	2.665	2.665	3.149			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif		MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25		M					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	32.558	32.768	273	210	9.457	40,57%	9.457	40,57%	24.071	136,13%	8.697
2	Tabungan	226.222	226.222	214.643	212.395	10.444	(2.248)	(13.827)	-6,11%	(13.827)	-6,11%	226.222	93,89%	(13.827)
3	Deposito	57.749	57.749	59.175	59.165	(20.467)	(10)	1.416	2,45%	1.416	2,45%	58.885	100,48%	280
	Total	307.283	307.283	306.376	304.328	(9.750)	(2.048)	(2.954)	-0,96%	(2.954)	-0,96%	309.178	98,43%	(4.850)
	CASA	249.533	249.533	247.201	245.163	10.717	(2.038)	(4.370)	-1,75%	(4.370)	-1,75%	250.293	97,95%	(5.129)
	(%) CASA	81,21%	81,21%	80,69%	80,56%									
	FDR	140,23%	140,23%	143,97%	144,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	39.379	1.020	1.085	65	-283	-910	-910	1.995	40.151	98,08%	(73)
	KUR	37.544	37.544	37.105	1.020	1.085	65	-233	-438	-438	1.523	37.740	98,32%	(634)
	Non KUR	2.745	2.745	2.273	-	-	0	-49	-472	-472	472	2.412	94,27%	(138)
3	PWG	29.909	29.909	33.118	5.571	10.353	4.782	2.262	3.209	3.209	7.144	31.399	105,48%	1.719
	Cilem	14.540	14.540	15.742	1.681	2.125	444	987	1.202	1.202	923	15.535	101,34%	208
	Gadai	15.369	15.369	17.376	3.889	8.228	4.339	1.275	2.007	2.007	6.221	15.864	109,53%	1.512
4	CFG	342.743	342.743	349.135	18.499	12.642	-5.857	9.613	6.392	6.392	6.250	344.956	101,21%	4.179
	CF 1	14.313	14.313	17.133	853	3.000	2.147	229	2.821	2.821	179	14.683	116,68%	2.450
	Total Griya	10.223	10.223	13.132	500	3.000	2.500	410	2.909	2.909	91	10.360	126,76%	2.773
1	• Total Non Program	10.223	10.223	13.132	500	3.000	2.500	410	2.909	2.909	91			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.089	4.089	4.001	353	-	-353	229	-88	-88	88	4.324	92,53%	(323)
	CF 2	328.430	328.430	332.002	17.646	9.642	-8.004	9.383	3.572	3.572	6.070	330.273	100,52%	1.729
	Mitraguna & Others	284.906	284.906	287.870	14.297	8.744	-5.553	5.130	2.965	2.965	5.779	286.379	100,52%	1.491
	Pensiun	43.525	43.525	44.132	3.349	898	-2.451	4.254	607	607	291	43.894	100,54%	237
	Total Pembiayaan	430.909	430.909	441.098	25.090	26.080	990	11.078	10.190	10.190	15.890			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	MtD (1-29 Jan'26)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26			MtD	YtD	MtM		%	Penc.	Gap	
1	SME	-	-	-	-	690	3.54%	0,00%	0,00%	3.54%	690	690	690		
	Linkage	-	-	-	-	690	3.54%	0,00%	0,00%	3.54%	-	-	-		
	Local Champion	-	-	-	-	690	3.54%	0,00%	0,00%	3.54%	-	-	-		
	Value Chain	-	-	-	-	690	3.54%	0,00%	0,00%	3.54%	690	690	690		
2	MBG	717	2.043	717	3.633	1.78%	1.78%	1.78%	9.23%	2.916	2.916	1.590			
	KUR	619	1.944	619	3.367	1.65%	1.65%	1.65%	9.07%	2.748	2.748	1.423			
	Non KUR	98	99	98	266	3.58%	3.58%	3.58%	11.70%	168	168	167			
3	PWG	2	-	2	370	0,01%	0,01%	0,01%	1,12%	369	369	370			
	Cilem	2	-	2	370	0,01%	0,01%	0,01%	2,35%	369	369	370			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.589	650	5.852	0,19%	0,19%	0,19%	1,68%	5.202	5.202	4.263			
	CF 1	-	144	-	360	0,00%	0,00%	0,00%	2,10%	360	360	216			
	Total Griya	-	-	-	360	0,00%	0,00%	0,00%	2,74%	360	360	360			
	Oto	-	144	-	-	0,00%	0,00%	0,00%	-	-	-	(144)			
	CF 2	650	1.445	650	5.492	0,20%	0,20%	0,20%	1,65%	4.842	4.842	4.047			
	Mitraguna & Others	356	838	356	4.618	0,12%	0,12%	0,12%	1,60%	4.262	4.262	3.780			
	Pensiun	294	607	294	874	0,68%	0,68%	0,68%	1,98%	580	580	267			
	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)	17,4%	3,524	3,474	3,853



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	11.430	12.358	(7.481)	928	10.627	613,75%	10.627	613,75%	2.309	535,32%	10.050
2	Tabungan	189.435	189.435	168.886	168.377	20.287	(508)	(21.057)	-11,12%	(21.057)	-11,12%	189.435	88,88%	(21.057)
3	Deposito	39.189	39.189	59.324	59.329	(8)	5	20.139	51,39%	20.139	51,39%	40.041	148,17%	19.287
	Total	230.355	230.355	239.640	240.064	12.798	424	9.709	4,21%	9.709	4,21%	231.785	103,57%	8.279
	CASA	191.166	191.166	180.316	180.735	12.806	419	(10.431)	-5,46%	(10.431)	-5,46%	191.743	94,26%	(11.008)
	(%) CASA	82,99%	82,99%	75,24%	75,29%									
	FDR	139,78%	139,78%	137,62%	137,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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	2.451	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	-	-	-	2.200	0	0	-	2.205	99,76%	(5)
2	MBG	19.714	19.714	19.612	440	430	-10	-127	-101	-101	531	18.481	106,12%	1.131
	KUR	16.432	16.432	16.350	340	380	40	-161	-82	-82	462	16.538	98,86%	(189)
	Non KUR	3.281	3.281	3.262	100	50	-50	34	-19	-19	69	1.943	167,94%	
3	PWG	28.717	28.717	32.742	4.416	10.263	5.847	1.194	4.025	4.025	6.238	30.315	108,00%	2.426
	Cilem	17.645	17.645	20.392	1.945	3.644	1.699	1.317	2.747	2.747	897	18.639	109,40%	1.753
	Gadai	11.072	11.072	12.350	2.471	6.618	4.147	-123	1.278	1.278	5.340	11.676	105,77%	674
4	CFG	266.916	266.916	270.881	8.325	8.654	329	4.117	3.966	3.966	4.688	269.020	100,69%	1.862
	CF 1	10.373	10.373	10.786	-	530	530	283	413	413	117	10.662	101,16%	124
	Total Griya	7.428	7.428	7.374	-	-	0	0	-54	-54	54	7.530	97,92%	(156)
1	• Total Non Program	7.428	7.428	7.374	-	-	0	-64	-54	-54	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.945	2.945	3.412	-	530	530	283	467	467	63	3.132	108,95%	280
	CF 2	256.543	256.543	260.095	8.325	8.124	-201	3.834	3.553	3.553	4.571	258.357	100,67%	1.738
	Mitraguna & Others	227.152	227.152	230.996	8.325	8.124	-201	4.463	3.844	3.844	4.280	228.575	101,06%	2.420
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	29.782	97,71%	(682)
	Total Pembiayaan	321.984	321.984	329.798	14.088	19.347	5.259	7.648	7.814	7.814	11.533			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	80	707	707	0,00%	0,00%	3,61%	707	707	628			
	KUR	-	80	-	630	0,00%	0,00%	3,85%	630	630	550			
	Non KUR	-	-	-	77	0,00%	0,00%	2,37%	77	77	77			
3	PWG	-	-	-	521	0,00%	0,00%	1,59%	521	521	521			
	Cilem	-	-	-	460	0,00%	0,00%	2,26%	460	460	460			
	Gadai	-	-	-	61	0,00%	0,00%	0,49%	61	61	61			
4	CFG	1.765	1.761	1.765	1.902	0,66%	0,66%	0,70%	137	137	141			
	CF 1	-	-	-	139	0,00%	0,00%	1,29%	139	139	139			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	139	0,00%	0,00%	4,07%	139	139	139			
	CF 2	1.765	1.761	1.765	1.763	0,69%	0,69%	0,68%	(2)	(2)	2			
	Mitraguna & Others	1.765	1.761	1.765	1.763	0,78%	0,78%	0,76%	(2)	(2)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.765	1.761	1.765	1.902	0,55%	0,55%	0,58%	137	137	141			

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	283.958	283.958	327.126	43.168		2,76	3,05	3,07
2	Contribution Margin	16.708	16.708	18.583	1.875	-11,2%	CIF Payroll	3.816	3.895



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.337	29.337	32.494	33.246	535	752	3.909	13,32%	3.909	13,32%	29.825	111,47%	3.421
2	Tabungan	66.311	66.311	60.810	60.933	(1.685)	123	(5.378)	-8,11%	(5.378)	-8,11%	66.311	91,89%	(5.378)
3	Deposito	7.125	7.125	6.920	6.220	738	(700)	(905)	-12,70%	(905)	-12,70%	7.560	82,27%	(1.341)
	Total	102.773	102.773	100.223	100.399	(412)	175	(2.375)	-2,31%	(2.375)	-2,31%	103.697	96,82%	(3.299)
	CASA	95.649	95.649	93.304	94.179	(1.150)	875	(1.470)	-1,54%	(1.470)	-1,54%	96.137	97,96%	(1.958)
	(%) CASA	93,07%	93,07%	93,10%	93,81%									
	FDR	99,20%	99,20%	102,32%	102,15%									

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	1.229	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	17.492	890	400	-490	123	-366	-366	766	18.474	94,68%	(983)
	KUR	17.199	17.199	16.860	890	400	-490	139	-338	-338	738	17.287	97,53%	(427)
	Non KUR	659	659	631	-	-	0	-17	-28	-28	28	1.187	53,19%	(556)
3	PWG	8.947	8.947	9.638	1.137	1.146	8	1.131	691	691	455	9.534	101,10%	105
	Cilem	8.947	8.947	9.638	1.137	1.146	8	1.131	691	691	455	9.534	101,10%	105
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	73.075	73.075	73.406	3.675	1.330	-2.345	2.607	331	331	998	74.454	98,59%	(1.048)
	CF 1	15.990	15.990	15.950	450	155	-295	-75	-40	-40	195	16.274	98,01%	(325)
	Total Griya	13.666	13.666	13.534	450	-	-450	0	-132	-132	132	13.763	98,33%	(229)
1	• Total Non Program	9.587	9.587	9.488	450	-	-450	338	-99	-99	99			
	• Program	4.079	4.079	4.046	-	-	0	-41	-33	-33	33			
	Oto	2.324	2.324	2.416	-	155	155	-75	92	92	63	2.511	96,22%	(95)
	CF 2	57.085	57.085	57.456	3.225	1.175	-2.050	2.682	371	371	804	58.180	98,76%	(724)
	Mitraguna & Others	52.111	52.111	52.429	3.147	945	-2.202	2.642	319	319	626	52.902	99,11%	(472)
	Pensiun	4.974	4.974	5.027	78	230	-152	41	53	53	177	5.278	95,23%	(252)
	Total Pembiayaan	101.955	101.955	102.553	5.702	2.876	-2.827	3.804	598	598	2.278			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	594	1.738	594	994	3,33%	3,33%	5,68%	400	400	(744)			
	KUR	594	1.660	594	744	3,45%	3,45%	4,41%	150	150	(916)			
	Non KUR	-	79	-	250	0,00%	0,00%	39,58%	250	250	171			
3	PWG	-	-	-	668	0,00%	0,00%	6,93%	668	668	668			
	Cilem	-	-	-	668	0,00%	0,00%	6,93%	668	668	668			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	271	700	271	2.704	0,37%	0,37%	3,68%	2.433	2.433	2.003			
	CF 1	271	700	271	2.018	1,69%	1,69%	12,65%	1.747	1.747	1.317			
	Total Griya	271	700	271	1.718	1,98%	1,98%	12,69%	1.447	1.447	1.017			
	Oto	-	-	-	300	0,00%	0,00%	12,41%	300	300	300			
	CF 2	-	-	-	686	0,00%	0,00%	1,19%	686	686	686			
	Mitraguna & Others	-	-	-	686	0,00%	0,00%	1,31%	686	686	686			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	864	2.439	864	4.366	0,85%	0,85%	4,26%	3.502	3.502	1.927			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	451	225	451	754	2,53%	2,53%	4,31%	302	302	529			
	KUR	334	106	334	653	1,94%	1,94%	3,87%	319	319	547			
	Non KUR	117	119	117	101	17,81%	17,81%	15,97%	(17)	(17)	(18)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	356	356	356	356	0,49%	0,49%	0,49%	-	-	-			
	CF 1	90	90	90	90	0,56%	0,56%	0,56%	-	-	-			
	Total Griya	90	90	90	90	0,66%	0,66%	0,66%	-	-	-</td			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	11.513	11.518	(1.938)	5	(2.335)	-16,85%	(2.335)	-16,85%	14.434	79,79%	(2.917)
2	Tabungan	143.215	143.215	146.369	145.588	1.825	(781)	2.372	1,66%	2.372	1,66%	143.215	101,66%	2.372
3	Deposito	50.948	50.948	50.734	50.686	543	(48)	(262)	-0,51%	(262)	-0,51%	51.784	97,88%	(1.098)
	Total	208.016	208.016	208.616	207.792	430	(825)	(224)	-0,11%	(224)	-0,11%	209.434	99,22%	(1.642)
	CASA	157.068	157.068	157.882	157.105	(113)	(777)	38	0,02%	38	0,02%	157.650	99,65%	(544)
	(%) CASA	75,51%	75,51%	75,68%	75,61%									
	FDR	89,25%	89,25%	91,62%	91,98%									

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	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	41.327	630	1.700	1.070	169	602	602	1.098	39.891	103,60%	1.436
	KUR	38.167	38.167	38.705	630	1.600	970	43	538	538	1.062	38.368	100,88%	
	Non KUR	2.558	2.558	2.622	-	100	100	126	63	63	37	1.523	172,12%	
3	PWG	39.655	39.655	44.600	6.994	15.857	8.863	2.561	4.945	4.945	10.912	41.310	107,97%	3.290
	Cilem	19.321	19.321	22.206	2.006	4.108	2.102	1.327	2.886	2.886	1.223	20.315	109,31%	1.891
	Gadai	20.334	20.334	22.394	4.988	11.749	6.761	1.233	2.060	2.060	9.689	20.994	106,67%	1.400
4	CFG	102.431	102.431	102.387	1.319	1.765	446	1.190	-44	-44	1.809	103.885	98,56%	(1.498)
	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	82.083	830	1.625	795	585	180	180	1.445	83.034	98,85%	(951)
	Mitraguna & Others	78.362	78.362	78.576	830	1.625	795	630	214	214	1.411	79.232	99,17%	(656)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	Total Pembiayaan	185.647	185.647	191.133	8.942	19.322	10.380	3.904	5.486	5.486	13.836			

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	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	0	0	-	
	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	101	189	101	5.099	0,25%	0,25%	12,34%	4.998	4.998	4.910			
	KUR	101	189	101	4.409	0,26%	0,26%	11,39%	4.309	4.309	4.220			
	Non KUR	-	-	-	690	0,00%	0,00%	26,31%	690	690	690			
3	PWG	-	-	-	-	1.011	0,00%	0,00%	2,27%	1.011	1.011	1.011		
	Cilem	-	-	-	-	849	0,00%	0,00%	3,82%	849	849	849		
	Gadai	-	-	-	-	162	0,00%	0,00%	0,72%	162	162	162		
4	CFG	316	1.745	316	2.845	0,31%	0,31%	0,31%	2,78%	2.528	2.528	1.100		
	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	1.534	0,04%	0,04%	1,87%	1.505	1.505	448			
	Mitraguna & Others	29	1.086	29	1.534	0,04%	0,04%	1,95%	1.505	1.505	448			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	417	1.934	417	8.954	0,22%	0,22%	4,68%	8.538	8.538	7.020			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%
1	SME	215	215	215	215	7,58%	7,58%	7,64%	7,64%	0	0	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	215	215	215	215	7,58%	7,58%	7,64%	7,64%	0	0	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	64	64	64	64	0,16%	0,16%	0,15%	0,15%	-	-	(0)		
	KUR	64	64	64	64	0,17%	0,17%	0,16%	0,16%	-	-	(0)		
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	637	637	637	648	0,62%	0,62%	0,63%	0,63%	12	12	12		
	CF 1	-	-	-	-	0,00%	0,00%	0,00%						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	196	196	281	350	20	69	154	78,63%	154	78,63%	648	54,00%	(298)
2	Tabungan	57.045	57.045	53.566	53.047	942	(520)	(3.998)	-7,01%	(3.998)	-7,01%	57.045	92,99%	(3.998)
3	Deposito	6.194	6.194	6.570	6.568	198	(2)	373	6,03%	373	6,03%	6.612	99,33%	(44)
	Total	63.435	63.435	60.417	59.964	1.160	(453)	(3.471)	-5,47%	(3.471)	-5,47%	64.305	93,25%	(4.341)
	CASA	57.241	57.241	53.847	53.397	962	(451)	(3.844)	-6,72%	(3.844)	-6,72%	57.693	92,55%	(4.296)
	(%) CASA	90,24%	90,24%	89,13%	89,05%									
	FDR	179,01%	179,01%	190,69%	192,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	18.787	800	180	-620	52	-498	-498	678	19.111	98,31%	(323)
	KUR	18.403	18.403	17.924	800	180	-620	72	-479	-479	659	18.507	96,85%	(583)
	Non KUR	882	882	863	-	-	0	-20	-19	-19	19	604	142,91%	
3	PWG	10.099	10.099	11.284	2.851	2.738	-113	1.992	1.185	1.185	1.553	11.170	101,02%	114
	Cilem	7.461	7.461	8.074	1.934	953	-981	1.655	612	612	341	8.121	99,42%	(47)
	Gadai	2.637	2.637	3.210	917	1.785	868	337	573	573	1.212	3.048	105,30%	162
4	CFG	83.443	83.443	84.415	1.108	1.782	674	373	972	972	810	84.687	99,68%	(272)
	CF 1	4.385	4.385	4.530	93	218	125	176	146	146	72	4.640	97,64%	(110)
	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	2.986	93	218	125	176	167	167	51	3.006	99,34%	(20)
	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	115.209	4.759	4.700	-59	2.412	1.654	1.654	3.046			

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	29-Jan-26		31-Dec-25	31-Dec-25	29-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	69	347	69	1.945	0,36%	0,36%	0,36%	10,35%	1.876	1.876	1.598		
	KUR	44	321	44	1.864	0,24%	0,24%	0,24%	10,40%	1.820	1.820	1.543		
	Non KUR	24	26	24	81	2,77%	2,77%	2,77%	9,34%	56	56	54		
3	PWG	52	-	52	646	0,52%	0,52%	0,52%	5,72%	593	593	646		
	Cilem	52	-	52	646	0,70%	0,70%	0,70%	8,00%	593	593	646		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	1.496	1.642	1.496	1.316	1,79%	1,79%	1,79%	1,56%	(179)	(179)	(326)		
	CF 1	-	-	-	49	0,00%	0,00%	0,00%	1,07%	49	49	49		
	Total Griya	-	-	-	49	0,00%	0,00%	0,00%	3,14%	49	49	49		
	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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.625	15.625	22.861	20.837	(3.267)	(2.024)	5.212	33,36%	5.212	33,36%	16.211	128,54%	4.627
2	Tabungan	200.131	200.131	185.839	180.558	3.594	(5.281)	(19.573)	-9,78%	(19.573)	-9,78%	200.131	90,22%	(19.573)
3	Deposito	66.863	66.863	69.461	69.411	65	(50)	2.548	3,81%	2.548	3,81%	67.678	102,56%	1.732
	Total	282.619	282.619	278.161	270.806	392	(7.355)	(11.813)	-4,18%	(11.813)	-4,18%	284.020	95,35%	(13.214)
	CASA	215.756	215.756	208.700	201.395	327	(7.305)	(14.361)	-6,66%	(14.361)	-6,66%	216.341	93,09%	(14.946)
	(%) CASA	76,34%	76,34%	75,03%	74,37%									
	FDR	73,15%	73,15%	75,85%	77,91%									

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	3.581	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.855	24.855	24.634	-	-	0	-130	-221	-221	221	25.125	98,04%	(491)
	Linkage	-	-	-	-	-	-	0	0	0	-	202	(202)	
	Non-Linkage	24.855	24.855	24.634	-	-	0	-130	-221	-221	221	24.923	98,84%	(289)
	• Local Champion	24.513	24.513	24.295	-	-	0	-126	-218	-218	218	24.577	98,86%	(281)
	• Value Chain	342	342	338	-	-	-	-4	-4	-4	4	346	97,87%	(7)
2	MBG	26.147	26.147	25.889	1.930	550	-1.380	1.107	-259	-259	809	26.540	97,55%	(651)
	KUR	24.830	24.830	24.597	1.930	550	-1.380	1.138	-232	-232	782	24.981	98,46%	(384)
	Non KUR	1.318	1.318	1.291	-	-	0	-32	-27	-27	27	1.559	82,83%	(268)
3	PWG	41.084	41.084	44.539	8.188	16.060	7.873	2.985	3.456	3.456	12.604	42.738	104,21%	1.801
	Cilem	19.471	19.471	21.887	3.025	3.755	731	2.540	2.416	2.416	1.340	20.466	106,94%	1.421
	Gadai	21.612	21.612	22.653	5.163	12.305	7.142	444	1.040	1.040	11.265	22.272	101,71%	380
4	CFG	114.643	114.643	115.921	4.285	2.891	-1.393	2.976	1.278	1.278	1.614	116.348	99,63%	(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	94.234	3.470	2.350	-1.121	2.747	912	912	1.437	94.738	99,47%	(504)
	Mitraguna & Others	58.953	58.953	60.104	3.290	2.250	-1.041	2.806	1.151	1.151	1.098	59.981	100,21%	123
	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	210.983	14.402	19.501	5.099	6.937	4.253	4.253	15.248			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	70	435	70	1.248	0,27%	0,27%	4,82%	1.178	1.178	813			
	KUR	70	213	70	1.101	0,28%	0,28%	4,47%	1.031	1.031	888			
	Non KUR	-	222	-	148	0,00%	0,00%	11,43%	148	148	(75)			
3	PWG	-	-	-	347	0,00%	0,00%	0,78%	347	347	347			
	Cilem	-	-	-	347	0,00%	0,00%	1,59%	347	347	347			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9	488	9	760	0,01%	0,01%	0,66%	751	751	272			
	CF 1	-	348	-	30	0,00%	0,00%	0,14%	30	30	(318)			
	Total Griya	-	348	-	30	0,00%	0,00%	0,21%	30	30	(318)			
	CF 2	9	140	9	730	0,01%	0,01%	0,77%	721	721	590			
	Mitraguna & Others	9	13	9	691	0,02%	0,02%	1,15%	681	681	677			
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)			
	Total Pembiayaan	79	923	79	2.356	0,04%	0,04%	1,12%	2.276	2.276	1.433			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.888	2.988	2.888	2.888	11,62%	11,62%	11,72%	(0)	(0)	(100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	2.888	2.988	2.888	2.888	11,62%	11,62%	11,72%	(0)	(0)	(100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	-	57	68	0,22%	0,22%	0,26%	11	11	68			
	KUR	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Non KUR	57	-	57	57	4,33%	4,33%	4,42%	-	-	57			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.791	1.665	1.791	1.667	1,56%	1,56%	1,44%	(124)	(124)	3			
	CF 1	402	402	402	402	1,89%	1,89%	1,85%	-	-	-			
	Total Griya	386	386	386	386	2,62%	2,62%	2,63%	-	-	-			
	Oto	16	16	16	16	0,25%	0,25%	0,23%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	805	805	475	(1)	(1.399)	-63,49%	(1.399)	-63,49%	2.742	29,35%	(1.937)
2	Tabungan	58.573	58.573	52.800	51.674	2.658	(1.126)	(6.900)	-11,78%	(6.900)	-11,78%	58.573	88,22%	(6.900)
3	Deposito	8.232	8.232	8.761	8.761	0	0	529	6,43%	529	6,43%	8.817	99,36%	(56)
	Total	69.009	69.009	62.366	61.239	3.133	(1.127)	(7.770)	-11,26%	(7.770)	-11,26%	70.132	87,32%	(8.893)
	CASA	60.777	60.777	53.605	52.478	3.133	(1.127)	(8.299)	-13,65%	(8.299)	-13,65%	61.315	85,59%	(8.837)
	(%) CASA	88,07%	88,07%	85,95%	85,69%									
	FDR	233,01%	233,01%	262,93%	267,77%									

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	1.452	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	40.594	1.140	490	-650	642	-714	-714	1.204	42.544	95,42%	(1.950)
	KUR	38.638	38.638	37.960	1.140	490	-650	698	-678	-678	1.168	38.815	97,80%	(855)
	Non KUR	2.670	2.670	2.634	-	-	0	-56	-36	-36	36	3.729	70,64%	(1.095)
3	PWG	27.097	27.097	30.481	5.800	10.667	4.867	197	3.384	3.384	7.283	28.473	107,05%	2.009
	Cilem	9.503	9.503	11.206	555	2.518	1.962	299	1.702	1.702	815	10.274	109,07%	932
	Gadai	17.594	17.594	19.275	5.245	8.149	2.905	-102	1.681	1.681	6.468	18.199	105,92%	1.076
4	CFG	92.393	92.393	92.904	1.517	2.183	666	3	512	512	1.671	93.592	99,26%	(688)
	CF 1	7.299	7.299	7.243	158	-	-158	-8	-56	-56	56	7.526	96,25%	(282)
	Total Griya	6.440	6.440	6.392	158	-	-158	0	-48	-48	48	6.542	97,70%	(151)
1	• Total Non Program	5.628	5.628	5.583	-	-	0	-46	-44	-44	44			
	• Program	812	812	809	158	-	-158	163	-4	-4	4			
	Oto	859	859	851	-	-	0	-8	-7	-7	7	983	86,59%	(132)
	CF 2	85.094	85.094	85.661	1.359	2.183	824	11	567	567	1.616	86.067	99,53%	(406)
	Mitraguna & Others	66.461	66.461	66.974	1.359	2.010	651	136	513	513	1.497	67.172	99,70%	(199)
	Pensiun	18.633	18.633	18.687	-	173	173	-125	54	54	119	18.894	98,90%	(207)
	Total Pembiayaan	160.798	160.798	163.979	8.457	13.340	4.883	842	3.181	3.181	10.158			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	975	661	975	2.258	2,36%	2,36%	5,56%	1.283	1.283	1.597			
	KUR	848	528	848	1.506	2,19%	2,19%	3,97%	658	658	978			
	Non KUR	127	133	127	752	4,76%	4,76%	28,54%	625	625	619			
3	PWG	41	-	41	664	0,15%	0,15%	2,18%	623	623	664			
	Cilem	41	-	41	427	0,43%	0,43%	3,81%	386	386	427			
	Gadai	-	-	-	237	0,00%	0,00%	1,23%	237	237	237			
4	CFG	814	814	814	1.635	0,88%	0,88%	1,76%	821	821	821			
	CF 1	374	371	374	482	5,13%	5,13%	6,66%	108	108	111			
	Total Griya	-	-	-	108	0,00%	0,00%	1,69%	108	108	108			
	Oto	374	371	374	374	43,61%	43,61%	43,98%	-	-	3			
	CF 2	440	443	440	1.153	0,52%	0,52%	1,35%	713	713	710			
	Mitraguna & Others	440	443	440	1.153	0,66%	0,66%	1,72%	713	713	710			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.830	1.475	1.830	4.557	1,14%	1,14%	2,78%	2.727	2.727	3.082			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	231	232	231	352	0,56%	0,56%	0,87%	122	122	120			
	KUR	158	159	158	279	0,41%	0,41%	0,74%	122	122	120			
	Non KUR	73	73	73	73	2,73%	2,73%	2,77%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	281	282	281	281	0,30%	0,30%	0,30%	-	-	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-</td												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	6.901	5.352	73	(1.549)	1.332	33,14%	1.332	33,14%	4.580	116,87%	773
2	Tabungan	136.487	136.487	132.619	132.996	(2.620)	377	(3.491)	-2,56%	(3.491)	-2,56%	136.487	97,44%	(3.491)
3	Deposito	21.428	21.428	21.085	21.085	291	0	(344)	-1,60%	(344)	-1,60%	22.260	94,72%	(1.176)
	Total	161.935	161.935	160.605	159.433	(2.256)	(1.172)	(2.502)	-1,55%	(2.502)	-1,55%	163.327	97,62%	(3.894)
	CASA	140.507	140.507	139.520	138.348	(2.547)	(1.172)	(2.159)	-1,54%	(2.159)	-1,54%	141.066	98,07%	(2.718)
	(%) CASA	86,77%	86,77%	86,87%	86,78%									
	FDR	79,98%	79,98%	80,42%	81,01%									

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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	28.992	850	335	-515	340	-536	-536	871	30.870	93,92%	(1.877)
	KUR	26.884	26.884	26.407	850	335	-515	398	-477	-477	812	27.065	97,57%	(658)
	Non KUR	2.644	2.644	2.585	-	-	0	-58	-59	-59	59	3.805	67,94%	(1.220)
3	PWG	5.323	5.323	6.120	373	1.210	838	25	797	797	414	6.056	101,05%	64
	Cilem	5.323	5.323	6.120	373	1.210	838	25	797	797	414	6.056	101,05%	64
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.080	80.080	79.493	2.005	1.205	-800	905	-587	-587	1.792	81.444	97,60%	(1.951)
	CF 1	23.950	23.950	23.549	-	-	0	-84	-400	-400	400	24.218	97,24%	(669)
	Total Griya	20.978	20.978	20.656	-	-	0	0	-322	-322	322	21.060	98,08%	(404)
1	• Total Non Program	18.147	18.147	17.865	-	-	0	-382	-282	-282	282			
	• Program	2.831	2.831	2.791	-	-	0	-42	-40	-40	40			
	Oto	2.972	2.972	2.893	-	-	0	-84	-78	-78	78	3.159	91,60%	(265)
	CF 2	56.130	56.130	55.943	2.005	1.205	-800	990	-187	-187	1.392	57.225	97,76%	(1.282)
	Mitraguna & Others	47.582	47.582	47.449	1.945	1.205	-740	985	-133	-133	1.338	48.373	98,09%	(924)
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54	8.853	95,95%	(359)
	Total Pembiayaan	129.511	129.511	129.160	3.228	2.750	-477	1.249	-351	-351	3.101			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	2.741	2,58%	2,58%	9,45%	1.979	1.979	1.658			
	KUR	658	731	658	2.246	2,45%	2,45%	8,51%	1.588	1.588	1.515			
	Non KUR	104	352	104	494	3,93%	3,93%	19,13%	391	391	143			
3	PWG	161	-	161	341	3,03%	3,03%	5,57%	180	180	341			
	Cilem	161	-	161	341	3,03%	3,03%	5,57%	180	180	341			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.524	3.335	3.524	6.918	4,40%	4,40%	8,70%	3.395	3.395	3.583			
	CF 1	2.203	2.687	2.203	3.384	9,20%	9,20%	14,37%	1.180	1.180	697			
	Total Griya	2.203	2.687	2.203	3.384	10,50%	10,50%	16,38%	1.180	1.180	697			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.320	648	1.320	3.535	2,35%	2,35%	6,32%	2.214	2.214	2.887			
	Mitraguna & Others	1.135	648	1.135	3.535	2,38%	2,38%	7,45%	2.400	2.400	2.887			
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-			
	Total Pembiayaan	4.447	4.418	4.447	11.781	3,43%	3,43%	9,12%	7.333	7.333	7.363			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	1.295	3,78%	3,78%	4,47%	178	178	200			
	KUR	192	256	192	395	0,71%	0,71%	1,49%	203	203	139			
	Non KUR	925	839	925	900	34,97%	34,97%	34,82%	(25)	(25)	62			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.858	1.577</td											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	2.994	3.008	28.553	13	(18.467)	-85,99%	(18.467)	-85,99%	22.037	13,65%	(19.030)
2	Tabungan	65.587	65.587	52.546	53.826	2.565	1.280	(11.761)	-17,93%	(11.761)	-17,93%	65.587	82,07%	(11.761)
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	137.615	138.908	33.988	1.294	(1.105)	-0,79%	(1.105)	-0,79%	141.152	98,41%	(2.244)
	CASA	87.061	87.061	55.540	56.834	31.118	1.294	(30.227)	-34,72%	(30.227)	-34,72%	87.624	64,86%	(30.790)
	(%) CASA	62,18%	62,18%	40,36%	40,91%									
	FDR	100,99%	100,99%	103,18%	102,22%									

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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	5.678	521	940	419	249	518	518	423	5.747	98,81%	(68)
	Cilem	5.160	5.160	5.678	521	940	419	249	518	518	423	5.747	98,81%	(68)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	136.237	136.237	136.309	3.771	2.528	-1.243	3.631	72	72	2.456	137.548	99,10%	(1.239)
	CF 1	6.435	6.435	6.364	204	-	-204	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	0	-43	-43	43			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.541	204	-	-204	348	-27	-27	27	1.724	89,38%	(183)
	CF 2	129.802	129.802	129.944	3.567	2.528	-1.039	3.283	143	143	2.385	130.875	99,29%	(931)
	Mitraguna & Others	122.258	122.258	122.472	3.567	2.528	-1.039	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	141.987	4.292	3.468	-824	3.880	590	590	2.878			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	29-Jan-26	MtM		YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	240	0,00%	0,00%	4,22%	240	240	240			
	Cilem	-	-	-	-	240	0,00%	0,00%	4,22%	240	240	240			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	470	3.445	470	1.001	0	0,34%	0,34%	0,73%	531	531	(2.444)			
	CF 1	-	130	-	543	0	0,00%	0,00%	8,53%	543	543	413			
	Total Griya	-	-	-	419	0	0,00%	0,00%	8,68%	419	419	419			
	Oto	-	130	-	124	0	0,00%	0,00%	8,06%	124	124	(6)			
	CF 2	470	3.315	470	458	0	0,36%	0,36%	0,35%	(12)	(12)	(2.857)			
	Mitraguna & Others	470	3.315	470	458	0	0,38%	0,38%	0,37%	(12)	(12)	(2.857)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	68	68	78	0,05%	0,05%	0,05%	9	9	9	9			

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	127.118	127.118	145.425	18.307	-50,1%	3,36	3,57
2	Contribution Margin	3.873	3.873	5.815	1.942	-	721	787



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	1.861	2.261	(723)	399	(570)	-20,15%	(570)	-20,15%	3.407	66,35%	(1.147)
2	Tabungan	139.951	139.951	126.259	125.505	12.524	(754)	(14.447)	-10,32%	(14.447)	-10,32%	139.951	89,68%	(14.447)
3	Deposito	41.810	41.810	50.284	50.204	(2.400)	(80)	8.394	20,08%	8.394	20,08%	42.630	117,77%	7.574
	Total	184.592	184.592	178.404	177.969	9.402	(435)	(6.623)	-3,59%	(6.623)	-3,59%	185.989	95,69%	(8.019)
	CASA	142.782	142.782	128.120	127.765	11.801	(355)	(15.017)	-10,52%	(15.017)	-10,52%	143.358	89,12%	(15.593)
	(%) CASA	77,35%	77,35%	71,81%	71,79%									
	FDR	84,22%	84,22%	88,68%	88,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	29-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	26.340	730	420	-310	265	-541	-541	961	27.362	96,26%	(1.022)	
	KUR	26.138	26.138	25.611	530	420	-110	79	-527	-527	947	26.325	97,29%	(714)	
	Non KUR	743	743	729	200	-	-200	186	-14	-14	14	1.037	70,29%	(308)	
3	PWG	34.437	34.437	37.532	6.436	10.611	4.174	2.707	3.094	3.094	7.516	36.036	104,15%	1.496	
	Cilem	23.083	23.083	25.321	2.902	4.280	1.378	1.780	2.238	2.238	2.042	24.078	105,16%	1.243	
	Gadai	11.354	11.354	12.210	3.535	6.331	2.796	927	856	856	5.474	11.958	102,11%	252	
4	CFG	94.137	94.137	94.332	1.126	1.973	847	-1.865	196	196	1.777	95.419	98,86%	(1.087)	
	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	78.354	429	1.612	1.183	-2.500	-2	-2	1.614	79.394	98,69%	(1.040)	
	Mitraguna & Others	70.397	70.397	70.460	429	1.612	1.183	-2.429	63	63	1.549	71.109	99,09%	(649)	
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)	
	Total Pembiayaan	155.456	155.456	158.204	8.292	13.003	4.711	1.107	2.749	2.749	10.254				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-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	-	876	0	0,00%	0,00%	3,33%	876	876	197		
	KUR	-	679	-	802	0	0,00%	0,00%	3,13%	802	802	122		
	Non KUR	-	-	-	75	0	0,00%	0,00%	10,25%	75	75	75		
3	PWG	-	-	-	590	0	0,00%	0,00%	1,57%	590	590	590		
	Cilem	-	-	-	540	0	0,00%	0,00%	2,13%	540	540	540		
	Gadai	-	-	-	50	0	0,00%	0,00%	0,41%	50	50	50		
4	CFG	432	883	432	6.615	0	0,46%	0,46%	7,01%	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%	7,82%	5.770	5.770	5.470		
	Mitraguna & Others	356	657	356	6.127	0	0,51%	0,51%	8,70%	5.770	5.770	5.470		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	432	1.563	432	8.081	0	0,28%	0,28%	5,11%	7.649	7.649	6.519		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-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	-	-	-	-	0	0,00%							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	3.105	3.196	(1.107)	91	709	28,54%	709	28,54%	3.028	105,55%	168
2	Tabungan	130.312	130.312	131.591	133.417	(4.044)	1.826	3.106	2,38%	3.106	2,38%	130.312	102,38%	3.106
3	Deposito	40.698	40.698	37.080	37.329	2.352	249	(3.369)	-8,28%	(3.369)	-8,28%	41.272	90,45%	(3.943)
	Total	173.495	173.495	171.776	173.942	(2.798)	2.166	447	0,26%	447	0,26%	174.611	99,62%	(669)
	CASA	132.798	132.798	134.696	136.613	(5.151)	1.917	3.815	2,87%	3.815	2,87%	133.339	102,46%	3.274
	(%) CASA	76,54%	76,54%	78,41%	78,54%									
	FDR	89,59%	89,59%	94,72%	93,54%									

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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	8.637	-	-	0	-452	-220	-220	220	9.039	95,55%	(402)
	KUR	8.688	8.688	8.473	-	-	0	-447	-215	-215	215	8.798	96,30%	(325)
	Non KUR	170	170	165	-	-	0	-5	-5	-5	5	242	68,17%	(77)
3	PWG	35.127	35.127	37.374	5.621	11.858	6.237	1.604	2.247	2.247	9.611	36.445	102,55%	928
	Cilem	18.115	18.115	19.654	1.822	2.935	1.113	1.134	1.539	1.539	1.396	18.884	104,08%	770
	Gadai	17.012	17.012	17.720	3.800	8.923	5.123	470	707	707	8.216	17.561	100,90%	158
4	CFG	110.016	110.016	115.291	4.525	6.352	1.827	3.307	5.275	5.275	1.077	111.571	103,33%	3.720
	CF 1	36.865	36.865	37.545	-	1.063	1.063	-103	680	680	383	37.188	100,96%	357
1	• Total Non Program	30.879	30.879	30.573	-	-	0	-215	-316	-316	316	33.338	98,64%	(452)
	• 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	4.525	5.289	764	3.410	4.595	4.595	694	74.383	104,52%	3.363
	Mitraguna & Others	59.495	59.495	64.172	4.325	5.289	964	3.297	4.676	4.676	613	60.444	106,17%	3.727
	Pensiun	13.656	13.656	13.574	200	-	-200	113	-82	-82	82	13.938	97,39%	(364)
	Total Pembiayaan	155.434	155.434	162.710	10.146	18.210	8.064	4.436	7.277	7.277	10.934			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	848	0,88%	0,88%	9,81%	770	770	604			
	KUR	78	244	78	848	0,90%	0,90%	10,00%	770	770	604			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,97%	361	361	361			
	Cilem	-	-	-	-	0,00%	0,00%	1,65%	324	324	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,21%	37	37	37			
4	CFG	402	288	402	2.615	0,37%	0,37%	2,27%	2.213	2.213	2.326			
	CF 1	51	95	51	1.120	0,14%	0,14%	2,98%	1.069	1.069	1.025			
	Total Griya	51	95	51	1.120	0,15%	0,15%	3,41%	1.069	1.069	1.025			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	351	194	351	1.494	0,48%	0,48%	1,92%	1.144	1.144	1.301			
	Mitraguna & Others	351	194	351	1.494	0,59%	0,59%	2,33%	1.144	1.144	1.301			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	480	532	480	3.823	0,31%	0,31%	2,35%	3.344	3.344	3.291			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	160	60	0,48%	0,48%	0,18%	(100)	(100)	(100)			
	Oto</td													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.732	4.732	7.163	6.365	496	(798)	1.633	34,50%	1.633	34,50%	5.496	115,80%	869
2	Tabungan	250.342	250.342	251.279	249.409	6.980	(1.870)	(933)	-0,37%	(933)	-0,37%	250.342	99,63%	(933)
3	Deposito	173.973	173.973	193.388	193.350	(2.204)	(39)	19.377	11,14%	19.377	11,14%	175.140	110,40%	18.210
	Total	429.047	429.047	451.830	449.123	5.272	(2.707)	20.076	4,68%	20.076	4,68%	430.978	104,21%	18.145
	CASA	255.074	255.074	258.442	255.773	7.476	(2.668)	700	0,27%	700	0,27%	255.838	99,97%	(65)
	(%) CASA	59,45%	59,45%	57,20%	56,95%									
	FDR	65,61%	65,61%	64,30%	64,69%									

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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	13.182	700	-	-700	677	-441	-441	441	13.808	95,47%	(626)
	KUR	13.226	13.226	12.788	700	-	-700	682	-438	-438	438	13.412	95,35%	(624)
	Non KUR	397	397	394	-	-	0	-5	-3	-3	3	396	99,45%	(2)
3	PWG	39.582	39.582	45.030	8.486	13.876	5.390	3.126	5.448	5.448	8.428	41.268	109,12%	3.762
	Cilem	20.374	20.374	24.002	3.175	5.254	2.078	1.657	3.628	3.628	6.126	21.400	112,16%	2.602
	Gadai	19.208	19.208	21.028	5.311	8.623	3.312	1.469	1.820	1.820	6.803	19.868	105,84%	1.160
4	CFG	212.887	212.887	214.319	6.019	4.279	-1.740	2.159	1.432	1.432	2.847	215.022	99,67%	(704)
	CF 1	14.387	14.387	14.361	1.298	181	-1.117	422	-26	-26	207	14.772	97,22%	(411)
1	• Total Non Program	9.071	9.071	8.972	750	-	-750	562	-99	-99	99	9.208	97,44%	(235)
	• 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	199.957	4.721	4.098	-623	1.737	1.457	1.457	2.641	200.250	99,85%	(292)
	Mitraguna & Others	192.605	192.605	194.098	4.445	4.098	-347	1.504	1.493	1.493	2.605	194.029	100,04%	70
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36	6.221	94,18%	(362)
	Total Pembiayaan	281.493	281.493	290.545	17.883	21.535	3.652	9.201	9.053	9.053	12.482			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	661	0,49%	0,49%	5,02%	594	594	595			
	KUR	-	-	-	495	0,00%	0,00%	3,87%	495	495	495			
	Non KUR	67	66	67	167	16,95%	16,95%	42,32%	99	99	100			
3	PWG	-	-	-	951	0,00%	0,00%	2,11%	951	951	951			
	Cilem	-	-	-	951	0,00%	0,00%	3,96%	951	951	951			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	78	-	78	1.947	0,04%	0,04%	0,91%	1.869	1.869	1.947			
	CF 1	78	-	78	246	0,54%	0,54%	1,71%	168	168	246			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	78	-	78	246	1,47%	1,47%	4,57%	168	168	246			
	CF 2	-	-	-	1.701	0,00%	0,00%	0,85%	1.701	1.701	1.701			
	Mitraguna & Others	-	-	-	1.618	0,00%	0,00%	0,83%	1.618	1.618	1.618			
	Pensiun	-	-	-	83	0,00%	0,00%	1,42%	83	83	83			
	Total Pembiayaan	146	146	146	214	0,05%	0,05%	1,26%	67	67	67			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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%	17,07%	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 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.323	5.323	4.994	5.003	(82)	10	(320)	-6,00%	(320)	-6,00%	5.838	85,71%	(834)
2	Tabungan	172.282	172.282	170.139	169.215	2.321	(923)	(3.067)	-1,78%	(3.067)	-1,78%	172.282	98,22%	(3.067)
3	Deposito	122.585	122.585	122.548	122.400	346	(149)	(185)	-0,15%	(185)	-0,15%	123.178	99,37%	(779)
	Total	300.190	300.190	297.681	296.618	2.586	(1.062)	(3.572)	-1,19%	(3.572)	-1,19%	301.298	98,45%	(4.680)
	CASA	177.605	177.605	175.132	174.218	2.240	(914)	(3.386)	-1,91%	(3.386)	-1,91%	178.119	97,81%	(3.901)
	(%) CASA	59,16%	59,16%	58,83%	58,73%									
	FDR	47,32%	47,32%	48,34%	48,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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	1.661	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	35.414	1.305	1.180	-125	62	-127	-127	1.307	35.434	99,94%	(21)
	KUR	33.739	33.739	33.690	1.305	1.180	-125	139	-50	-50	1.230	33.929	99,29%	(240)
	Non KUR	1.802	1.802	1.724	-	-	0	-77	-78	-78	78	1.505	114,56%	
3	PWG	11.324	11.324	12.631	1.104	2.239	1.135	1.250	1.307	1.307	932	11.984	105,40%	647
	Cilem	11.324	11.324	12.631	1.104	2.239	1.135	1.250	1.307	1.307	932	11.984	105,40%	647
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	95.173	95.173	95.854	4.077	1.847	-2.230	2.141	682	682	1.165	96.478	99,35%	(624)
	CF 1	8.738	8.738	8.842	168	176	8	71	104	104	72	9.027	97,95%	(185)
	Total Griya	3.732	3.732	3.723	-	-	0	0	-10	-10	10	3.835	97,08%	(112)
1	• Total Non Program	3.732	3.732	3.723	-	-	0	0	-10	-10	10			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	5.119	168	176	8	71	114	114	62	5.193	98,59%	(73)
	CF 2	86.435	86.435	87.012	3.909	1.671	-2.238	2.070	578	578	1.093	87.451	99,50%	(438)
	Mitraguna & Others	67.546	67.546	68.004	3.709	1.395	-2.314	2.037	458	458	937	68.258	99,63%	(254)
	Pensiun	18.888	18.888	19.008	200	276	76	34	120	120	156	19.193	99,04%	(185)
	Total Pembiayaan	142.038	142.038	143.899	6.486	5.266	-1.220	3.453	1.861	1.861	3.405			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-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	411	1.169	411	490	1.16%	1.16%	1.38%	79	79	(679)			
	KUR	349	935	349	318	1,03%	1,03%	0,94%	(31)	(31)	(618)			
	Non KUR	62	234	62	172	3,44%	3,44%	10,01%	111	111	(62)			
3	PWG	86	-	86	161	0,76%	0,76%	1,27%	75	75	161			
	Cilem	86	-	86	161	0,76%	0,76%	1,27%	75	75	161			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	519	1.692	519	1.640	0,55%	0,55%	1,71%	1.121	1.121	(52)			
	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	519	1.692	519	1.640	0,60%	0,60%	1,88%	1.121	1.121	(52)			
	Mitraguna & Others	409	1.527	409	1.640	0,61%	0,61%	2,41%	1.231	1.231	113			
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)			
	Total Pembiayaan	1.016	2.861	1.016	2.291	0,71%	0,71%	1,59%	1.275	1.275	(570)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-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	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	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.886	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)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.838	1.782	(1.066)	(56)	77	4,48%	77	4,48%	2.290	77,82%	(508)
2	Tabungan	163.328	163.328	158.517	156.294	1.667	(2.223)	(7.035)	-4,31%	(7.035)	-4,31%	163.328	95,69%	(7.035)
3	Deposito	13.205	13.205	13.287	13.179	(418)	(107)	(26)	-0,20%	(26)	-0,20%	14.021	93,99%	(842)
	Total	178.239	178.239	173.642	171.256	183	(2.386)	(6.984)	-3,92%	(6.984)	-3,92%	179.640	95,33%	(8.385)
	CASA	165.034	165.034	160.355	158.076	601	(2.279)	(6.958)	-4,22%	(6.958)	-4,22%	165.619	95,45%	(7.542)
	(%) CASA	92,59%	92,59%	92,35%	92,30%									
	FDR	121,86%	121,86%	127,88%	129,66%									

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	2.657	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.189	-	-	0	-16	-18	-18	18	4.207	99,58%	(18)
	Linkage	4.138	4.138	4.138	-	-	-	-0	-0	-0	0	4.138	99,99%	(0)
	Non-Linkage	69	69	52	-	-	0	-16	-17	-17	17	69	74,91%	(17)
	• Local Champion	69	69	52	-	-	0	-16	-17	-17	17	69	74,91%	(17)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	38.276	38.276	38.894	1.982	1.991	9	362	618	618	1.373	37.994	102,37%	900
	KUR	34.882	34.882	35.562	1.812	1.991	179	318	680	680	1.311	35.142	101,20%	
	Non KUR	3.393	3.393	3.331	170	-	-170	44	-62	-62	62	2.852	116,82%	
3	PWG	28.186	28.186	32.033	5.609	11.152	5.543	2.026	3.847	3.847	7.305	29.541	108,44%	2.492
	Cilem	15.195	15.195	17.537	1.550	3.519	1.968	940	2.342	2.342	1.177	16.001	109,60%	1.536
	Gadai	12.991	12.991	14.497	4.059	7.634	3.575	1.086	1.506	1.506	6.128	13.540	107,07%	957
4	CFG	146.534	146.534	146.939	1.060	2.693	1.633	-170	405	405	2.288	147.765	99,44%	(826)
	CF 1	25.788	25.788	25.780	-	265	265	-144	-8	-8	273	25.981	99,23%	(201)
1	• Total Non Program	23.213	23.213	23.300	-	265	265	-43	226	226	38	23.281	100,08%	19
	• Program	20.857	20.857	20.718	-	-	0	-210	-139	-139	139			
	Oto	2.576	2.576	2.480	-	-	0	-144	-95	-95	95	2.700	91,85%	(220)
	CF 2	120.746	120.746	121.158	1.060	2.428	1.368	-26	413	413	2.015	121.784	99,49%	(625)
	Mitraguna & Others	97.104	97.104	97.495	1.060	2.228	1.168	-329	391	391	1.837	97.816	99,67%	(321)
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178	23.968	98,73%	(304)
	Total Pembiayaan	217.203	217.203	222.055	8.651	15.836	7.185	2.201	4.853	4.853	10.983			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	92	422	92	1.009	0,24%	0,24%	2,59%	917	917	586			
	KUR	92	417	92	1.009	0,26%	0,26%	2,84%	917	917	592			
	Non KUR	-	5	-	-	0,00%	0,00%	0,00%	-	-	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.422	3.411	3.422	4.273	2,34%	2,34%	2,91%	851	851	863			
	CF 1	3.369	3.216	3.369	3.485	13,06%	13,06%	13,52%	116	116	268			
	Total Griya	3.369	3.216	3.369	3.485	14,51%	14,51%	14,96%	116	116	268			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	53	194	53	789	0,04%	0,04%	0,65%	736	736	594			
	Mitraguna & Others	53	194	53	789	0,05%	0,05%	0,81%	736	736	594			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.514	3.833	3.514	6.280	1,62%	1,62%	2,83%	2.767	2.767	2.448			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.138	4.138	4.138	4.138	98,36%	98,36%	98,77%	(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	48	0,09%	0,09%	0,12%	16	16	(146)			
	KUR	14	143	14	29	0,04%	0,04%	0,08%	16	16	(114)			
	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%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.035	3.501	3.035	3.326	2,07%	2,07%	2,26%	291	291	(175)			
	CF 1	2.715	3.178	2.715	3.060	10,53%	10,53%	11,87%	345	345	(119)			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	799	647	(508)	(151)	161	33,24%	161	33,24%	1.228	52,71%	(581)
2	Tabungan	141.974	141.974	137.202	136.022	(110)	(1.180)	(5.952)	-4,19%	(5.952)	-4,19%	141.974	95,81%	(5.952)
3	Deposito	42.450	42.450	42.632	42.613	(969)	(19)	163	0,38%	163	0,38%	43.596	97,74%	(984)
	Total	184.909	184.909	180.633	179.282	(1.586)	(1.351)	(5.627)	-3,04%	(5.627)	-3,04%	186.798	95,98%	(7.516)
	CASA	142.460	142.460	138.001	136.669	(617)	(1.332)	(5.790)	-4,06%	(5.790)	-4,06%	143.202	95,44%	(6.533)
	(%) CASA	77,04%	77,04%	76,40%	76,23%									
	FDR	175,91%	175,91%	181,71%	183,08%									

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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-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	35.562	2.335	1.850	-485	1.261	553	553	1.297	34.845	102,06%	717
	KUR	31.737	31.737	32.365	2.335	1.850	-485	1.341	628	628	1.222	31.860	101,59%	
	Non KUR	3.272	3.272	3.197	-	-	0	-80	-75	-75	75	2.985	107,11%	
3	PWG	38.348	38.348	43.172	8.068	15.994	7.926	2.754	4.823	4.823	11.170	40.034	107,84%	3.137
	Cilem	17.940	17.940	20.987	2.511	4.503	1.992	1.844	3.046	3.046	1.457	18.967	110,65%	2.020
	Gadai	20.408	20.408	22.185	5.557	11.490	5.934	909	1.777	1.777	9.713	21.068	105,30%	1.117
4	CFG	238.208	238.208	236.070	1.987	894	-1.093	389	-2.138	-2.138	3.032	239.658	98,50%	(3.587)
	CF 1	60.245	60.245	59.950	-	351	351	-414	-295	-295	645	60.534	99,04%	(584)
	Total Griya	56.890	56.890	56.618	-	325	325	-137	199	199	126	56.992	99,34%	(375)
1	• Total Non Program	11.339	11.339	11.539	-	325	325	-137	199	199	126			
	• Program	45.551	45.551	45.079	-	-	0	-384	-472	-472	472			
	Oto	3.355	3.355	3.333	-	26	26	-414	-22	-22	48	3.542	94,09%	(209)
	CF 2	177.963	177.963	176.120	1.987	543	-1.444	804	-1.843	-1.843	2.386	179.123	98,32%	(3.004)
	Mitraguna & Others	144.677	144.677	143.090	1.658	530	-1.128	1.181	-1.587	-1.587	2.117	145.468	98,37%	(2.378)
	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	328.230	12.390	18.737	6.347	4.001	2.960	2.960	15.777			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	2.296	1,55%	1,55%	6,46%	1.753	1.753	1.737			
	KUR	376	371	376	1.729	1,18%	1,18%	5,34%	1.353	1.353	1.358			
	Non KUR	167	187	167	567	5,11%	5,11%	17,73%	400	400	380			
3	PWG	252	-	252	1.904	0,66%	0,66%	4,41%	1.652	1.652	1.904			
	Cilem	132	-	132	1.414	0,74%	0,74%	6,74%	1.282	1.282	1.414			
	Gadai	120	-	120	490	0,59%	0,59%	2,21%	370	370	490			
4	CFG	5.904	9.690	5.904	12.965	2,48%	2,48%	5,49%	7.061	7.061	3.274			
	CF 1	5.379	7.244	5.379	8.996	8,93%	8,93%	15,01%	3.617	3.617	1.752			
	Total Griya	5.379	7.165	5.379	8.996	9,46%	9,46%	15,89%	3.617	3.617	1.832			
	Oto	-	79	-	-	0,00%	0,00%	0,00%	-	-	(79)			
	CF 2	524	2.446	524	3.968	0,29%	0,29%	2,25%	3.444	3.444	1.522			
	Mitraguna & Others	287	2.002	287	2.818	0,20%	0,20%	1,97%	2.531	2.531	816			
	Pensiun	238	445	238	1.150	0,71%	0,71%	3,48%	913	913	706			
	Total Pembiayaan	6.698	10.249	6.698	17.164	2,06%	2,06%	5,23%	10.466	10.466	6.915			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	475	1,15%	1,15%	1,34%	73	73	142			
	KUR	302	326	302	387	0,95%	0,95%	1,20%	85	85	61			
	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%	-	-				