

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	393.718	394.251	(110.134)	533	85.557	27,72%	85.557	27,72%	318.801	123,67%	75.450
2	Tabungan	2.013.016	2.013.016	1.924.456	1.923.479	109.025	(977)	(89.537)	-4,45%	(89.537)	-4,45%	2.013.016	95,55%	(89.537)
3	Deposito	973.933	973.933	856.654	856.662	23.051	8	(117.271)	-12,04%	(117.271)	-12,04%	983.511	87,10%	(126.849)
	Total	3.295.643	3.295.643	3.174.828	3.174.391	21.941	(437)	(121.251)	-3,68%	(121.251)	-3,68%	3.315.328	95,75%	(140.937)
	CASA	2.321.710	2.321.710	2.318.174	2.317.729	(1.109)	(445)	(3.980)	-0,17%	(3.980)	-0,17%	2.331.817	99,40%	(14.088)
	(%) CASA	70,45%	70,45%	73,02%	73,01%									
	FDR	84,30%	84,30%	89,25%	89,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	88.656	88.532		(124)	(2.033)	-2,25%	(2.033)	-2,25%			
2	Giro ISE	28.686	28.686	28.960	29.415		455	729	2,54%	729	2,54%			
3	Tabungan ISE	61.424	61.424	59.241	58.662		(579)	(2.762)	-4,50%	(2.762)	-4,50%			
4	Deposito ISE	455	455	455	455		0	0	0,01%	0	0,01%			
5	CIF ISE	2.343	2.343	2.343	2.343		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.480	3.530	5.747	2.217	-4.288	-6.980	-6.980	12.727	123.514	93,50%	(8.034)
	Linkage	25.627	25.627	26.307	570	1.747	1.177	-310	680	680	1.067	26.193	100,43%	
	Non-Linkage	96.833	96.833	89.174	2.960	4.000	1.040	-3.978	-7.659	-7.659	11.659	97.321	91,63%	(8.148)
	• Local Champion	66.030	66.030	67.849	2.960	4.000	1.040	-565	1.819	1.819	2.181	66.499	102,03%	
	• Value Chain	30.803	30.803	21.325	-	-	-	-3.413	-9.478	-9.478	9.478	30.823	69,19%	(9.498)
2	MBG	328.812	328.812	331.490	15.750	14.894	-856	3.045	2.678	2.678	12.216	331.703	99,94%	(213)
	KUR	310.526	310.526	313.840	15.725	14.844	-881	3.962	3.314	3.314	11.530	312.349	100,48%	
	Non KUR	18.286	18.286	17.649	25	50	25	-917	-637	-637	687	19.354	91,19%	(1.704)
3	PWG	344.300	344.300	392.477	62.513	114.805	52.292	20.569	48.177	48.177	66.629	356.049	110,23%	36.428
	Cilem	233.448	233.448	272.452	29.821	56.573	26.752	14.782	39.004	39.004	17.569	242.231	112,48%	30.221
	Gadai	110.851	110.851	120.024	32.692	58.233	25.540	5.787	9.173	9.173	49.060	113.817	105,45%	6.207
4	CFG	1.982.640	1.982.640	1.993.960	68.812	53.845	-14.967	16.595	11.320	11.320	42.525	2.006.944	99,35%	(12.984)
	CF 1	533.103	533.103	533.696	20.156	10.015	-10.141	1.500	593	593	9.423	537.405	99,31%	(3.709)
	Total Griya	446.983	446.983	447.720	15.937	7.484	-8.452	0	738	738	6.747			
	• Total Non Program	434.886	434.886	435.540	15.277	7.344	-7.932	9.962	653	653	6.691			
	• Program	12.096	12.096	12.181	660	140	-520	647	84	84	56			
	Oto	86.120	86.120	85.976	4.220	2.531	-1.688	1.500	-145	-145	2.676	88.763	96,86%	(2.787)
	CF 2	1.449.537	1.449.537	1.460.264	48.656	43.830	-4.826	15.095	10.727	10.727	33.103	1.469.539	99,37%	(9.275)
	Mitraguna & Others	1.349.817	1.349.817	1.359.968	45.350	42.104	-3.246	14.081	10.152	10.152	31.952	1.368.063	99,41%	(8.095)
	Pensiun	99.720	99.720	100.296	3.306	1.726	-1.580	1.014	576	576	1.150	101.476	98,84%	(1.180)
	Total Pembiayaan	2.778.212	2.778.212	2.833.407	150.605	189.292	38.686	35.921	55.195	55.195	134.097	2.818.210	100,54%	15.197

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-31 Dec'25)	% Relatif			MtD	Net (UG) & DG		% Penc.	Target Jan'26	
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD			
1	SME	-	-	-	0	0,00%	0,00%	0,00%	-	0	0	-	-	
	Linkage	-	-	-	0	0,00%	0,00%	0,00%	-	0	0	-	-	
	Local Champion	-	-	-	0	0,00%	0,00%	0,00%	-	0	0	-	-	
	Value Chain	-	-	-	0	0,00%	0,00%	0,00%	-	0	0	-	-	
2	MBG	5.224	5.224	5.224	6.364	1,59%	1,59%	1,92%	1.139	1.139	1.139			
	KUR	4.303	4.303	4.303	4.926	1,39%	1,39%	1,57%	623	623	623			
	Non KUR	921	921	921	1.438	5,04%	5,04%	8,15%	516	516	516			
3	PWG	484	484	484	1.773	0,14%	0,14%	0,45%	1.289	1.289	1.289			
	Cilem	484	484	484	1.773	0,21%	0,21%	0,65%	1.289	1.289	1.289			
	Gadai	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	21.399	27.679	21.399	30.152	1,08%	1,08%	1,51%	8.753	8.753	8.753			
	CF 1	9.043	12.737	9.043	9.098	1,70%	1,70%	1,70%	56	56	56			
	Total Griya	7.715	10.710	7.715	7.042	1,73%	1,73%	1,57%	(673)	(673)	(3.669)			
	Oto	1.328	2.026	1.328	2.057	1,54%	1,54%	2,39%	729	729	30			
	CF 2	12.357	14.942	12.357	21.054	0,85%	0,85%	1,44%	8.697	8.697	6.112			
	Mitraguna & Others	12.357	14.431	12.357	20.409	0,92%	0,92%	1,50%	8.052	8.052	5.977			
	Pensiun	-	511	-	645	0,00%	0,00%	0,64%	645	645	134			
	Total Pembiayaan	28.513	33.182	28.513	27.586	1,03%	1,03%	0,97%	(926)	(926)	(5.595)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%
2	Contribution Margin	121.560	121.560	130.836	9.276	

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	18.847	19.249	(1.901)	403	(3.333)	-14,76%	(3.333)	-14,76%	23.235	82,84%	(3.986)
2	Tabungan	98.280	98.280	99.689	99.639	7.367	(51)	1.359	1,38%	1.359	1,38%	98.280	101,38%	1.359
3	Deposito	76.413	76.413	75.312	75.312	(40.455)	0	(1.101)	-1,44%	(1.101)	-1,44%	77.312	97,41%	(2.000)
	Total	197.275	197.275	193.848	194.200	(34.989)	352	(3.075)	-1,56%	(3.075)	-1,56%	198.827	97,67%	(4.627)
	CASA	120.862	120.862	118.536	118.888	5.466	352	(1.974)	-1,63%	(1.974)	-1,63%	121.515	97,84%	(2.627)
	(%) CASA	61,27%	61,27%	61,15%	61,22%									
	FDR	103,63%	103,63%	105,56%	105,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	19.222	19.485	263	(1.193)	-5,77%	(1.193)	-5,77%			
2	Giro ISE	7.519	7.519	4.481	4.867	386	(2.652)	-35,28%	(2.652)	-35,28%			
3	Tabungan ISE	13.134	13.134	14.716	14.593	(123)	1.460	11,12%	1.460	11,12%			
4	Deposito ISE	25	25	25	25	0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.054	-	-	0	-132	-2.348	-2.348	2.348	14.668	82,18%	(2.614)
	Linkage	787	787	705	-	-	-	-17	-82	-82	82	787	89,60%	(82)
	Non-Linkage	13.615	13.615	11.349	-	-	0	-114	-2.266	-2.266	2.266	13.881	81,76%	(2.532)
	• Local Champion	8.965	8.965	8.849	-	-	0	-114	-116	-116	116	9.222	95,96%	(373)
	• Value Chain	4.650	4.650	2.500	-	-	-	0	-2.150	-2.150	2.150	4.660	53,65%	(2.160)
2	MBG	57.731	57.731	57.861	840	2.360	1.520	-1.312	131	131	2.299	57.554	100,53%	307
	KUR	55.124	55.124	55.325	840	2.360	1.520	-1.236	202	202	2.158	55.304	100,04%	
	Non KUR	2.607	2.607	2.536	-	-	0	-76	-71	-71	71	2.250	112,73%	
3	PWG	15.626	15.626	17.614	1.537	3.103	1.566	545	1.988	1.988	1.115	16.170	108,93%	1.445
	Cilem	15.626	15.626	17.614	1.537	3.103	1.566	545	1.988	1.988	1.115	16.170	108,93%	1.445
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	116.674	116.674	117.090	3.603	1.814	-1.789	1.621	416	416	1.398	118.524	98,79%	(1.434)
	CF 1	61.795	61.795	61.403	452	469	17	76	-392	-392	861	62.153	98,79%	(750)
	Total Griya	58.651	58.651	58.156	298	248	-49	0	-495	-495	743	58.812	98,88%	(656)
1	• Total Non Program	57.846	57.846	57.356	298	248	-49	-403	-490	-490	738			
	• Program	805	805	800	-	-	0	-5	-5	-5	5			
	Oto	3.144	3.144	3.247	155	220	66	76	103	103	118	3.341	97,20%	(93)
	CF 2	54.879	54.879	55.686	3.151	1.345	-1.806	1.545	807	807	538	56.371	98,79%	(685)
	Mitraguna & Others	54.619	54.619	55.433	3.151	1.345	-1.806	1.552	814	814	531	56.068	98,87%	(635)
	Pensiun	260	260	253	-	-	0	-6	-7	-7	7	303	83,50%	(50)
	Total Pembiayaan	204.433	204.433	204.619	5.980	7.277	1.296	723	186	186	7.091	206.916	98,89%	(2.297)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	962	1.324	962	1.067	1.67%	1.67%	1.84%	105	105	(257)			
	KUR	962	880	962	952	1.74%	1.74%	1.72%	(10)	(10)	72			
	Non KUR	-	444	-	115	0,00%	0,00%	4,55%	115	115	(329)			
3	PWG	89	-	89	153	0,57%	0,57%	0,87%	64	64	153			
	Cilem	89	-	89	153	0,57%	0,57%	0,87%	64	64	153			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	2.830	1,39%	1,39%	2,42%	1.204	1.204	434			
	CF 1	1.239	1.863	1.239	2.111	2,01%	2,01%	3,44%	871	871	248			
	Total Griya	1.239	1.863	1.239	2.111	2,11%	2,11%	3,63%	871	871	248			
	CF 2	387	532	387	719	0,70%	0,70%	1,29%	332	332	187			
	Mitraguna & Others	387	532	387	719	0,71%	0,71%	1,30%	332	332	187			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.489	1.447	1.489	1.371	0,73%	0,73%	0,67%	(118)	(118)	(76)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	271.304	271.304	245.242	(26.062)		2,63	2,94	2,95	0,02	0,32
2	Contribution Margin	11.836	11.836	13.658	1.822	-15,4%	1.937	1.991	2.115	124	178



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	19.574	20.035	(2.848)	461	2.231	12,53%	2.231	12,53%	18.357	109,14%	1.677
2	Tabungan	162.215	162.215	154.836	154.385	22.795	(452)	(7.831)	-4,83%	(7.831)	-4,83%	162.215	95,17%	(7.831)
3	Deposito	88.158	88.158	86.869	86.870	10.206	0	(1.289)	-1,46%	(1.289)	-1,46%	88.858	97,76%	(1.988)
	Total	268.177	268.177	261.280	261.289	30.154	9	(6.888)	-2,57%	(6.888)	-2,57%	269.430	96,98%	(8.141)
	CASA	180.019	180.019	174.410	174.419	19.947	9	(5.600)	-3,11%	(5.600)	-3,11%	180.572	96,59%	(6.153)
	(%) CASA	67,13%	67,13%	66,75%	66,75%									
	FDR	65,23%	65,23%	68,05%	68,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	11.760	12.148	388	2.214	22,29%	2.214	22,29%				
2	Giro ISE	4.553	4.553	6.445	6.892	447	2.339	51,38%	2.339	51,38%				
3	Tabungan ISE	5.380	5.380	5.315	5.256	(59)	(125)	-2,32%	(125)	-2,32%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	148	148	148	148	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.304	2.960	-	-2.960	-928	330	330	(330)	18.267	100,20%	
	Linkage	-	-	-	-	-	-	0	0	0	-	125		(125)
	Non-Linkage	17.974	17.974	18.304	2.960	-	-2.960	-928	330	330	(330)	18.142	100,89%	
	• Local Champion	17.620	17.620	17.092	2.960	-	-2.960	421	-528	-528	528	17.778	96,14%	(687)
	• Value Chain	354	354	1.212	-	-	-1.348	858	858	(858)		364	33,03%	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		0
3	PWG	11.822	11.822	14.098	2.004	3.069	1.064	1.410	2.276	2.276	793	12.379	113,89%	1.719
	Cilem	11.822	11.822	14.098	2.004	3.069	1.064	1.410	2.276	2.276	793	12.379	113,89%	1.719
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	145.130	145.130	145.392	4.794	3.805	-989	2.039	263	263	3.542	146.743	99,08%	(1.351)
	CF 1	74.303	74.303	73.328	1.598	1.342	-256	-248	-975	-975	2.317	74.594	98,30%	(1.266)
	Total Griya	68.635	68.635	68.000	1.598	1.342	-256	0	-635	-635	1.977	68.769	98,88%	(770)
1	• Total Non Program	68.013	68.013	67.382	1.598	1.342	-256	48	-631	-631	1.973			
	• Program	622	622	618	-	-	0	-5	-4	-4	4			
	Oto	5.668	5.668	5.329	-	-	0	-248	-339	-339	339	5.824	91,49%	(496)
	CF 2	70.827	70.827	72.064	3.196	2.463	-733	2.287	1.237	1.237	1.226	72.150	99,88%	(86)
	Mitraguna & Others	69.839	69.839	70.985	3.196	2.363	-833	2.296	1.146	1.146	1.217	71.118	99,81%	(134)
	Pensiun	988	988	1.079	-	100	100	-9	91	91	9	1.031	104,65%	48
	Total Pembiayaan	174.926	174.926	177.794	9.758	6.874	-2.885	2.522	2.868	2.868	4.005	177.390	100,23%	404

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	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	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	100	-	100	197	0	0,85%	0,85%	1,40%	97	97	197	
	Cilem	100	-	100	197	0	0,85%	0,85%	1,40%	97	97	197	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	974	2.175	974	1.193	0	0,67%	0,67%	0,82%	220	220	(981)	
	CF 1	839	2.039	839	1.192	0	1,13%	1,13%	1,63%	354	354	(847)	
	Total Griya	839	1.962	839	1.192	0	1,22%	1,22%	1,75%	354	354	(770)	
	CF 2	135	136	135	1	0	0,19%	0,19%	0,00%	(134)	(134)	(135)	
	Mitraguna & Others	135	136	135	1	0	0,19%	0,19%	0,00%	(134)	(134)	(135)	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	1.074	2.175	1.074	1.390	0	0,61%	0,61%	0,78%	316	316	(785)	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	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	1.358	1.455	1.358	1.492	0	0,94%	0,94%	1,03%	134	134	37	
	CF 1	768	864	768	766	0	1,03%	1,03%	1,05%	(1)	(1)	(98)	
	Total Griya	768	864	768	766	0	1,12%	1,12%	1,13%	(1)	(1)	(98)	
	CF 2	590	590	590	725	0	0,83%	0,83%	1,01%	135	135	135	
	Mitraguna & Others	590	590	590	725	0	0,85%	0,85%	1,02%	135	135	135	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	44.617	44.142	2.675	(476)	(13.564)	-23,51%	(13.564)	-23,51%	59.062	74,74%	(14.920)
2	Tabungan	277.588	277.588	261.747	262.329	12.138	582	(15.259)	-5,50%	(15.259)	-5,50%	277.588	94,50%	(15.259)
3	Deposito	60.749	60.749	49.047	49.047	(36.225)	0	(11.702)	-19,26%	(11.702)	-19,26%	61.656	79,55%	(12.609)
	Total	396.043	396.043	355.411	355.518	(21.411)	106	(40.525)	-10,23%	(40.525)	-10,23%	398.305	89,26%	(42.788)
	CASA	335.294	335.294	306.364	306.471	14.813	106	(28.823)	-8,60%	(28.823)	-8,60%	336.649	91,04%	(30.179)
	(%) CASA	84,66%	84,66%	86,20%	86,20%									
	FDR	99,77%	99,77%	112,37%	112,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.476	3.476	3.768	3.799		30	322	9,28%	322	9,28%			
2	Giro ISE	1.723	1.723	1.864	1.896		31	173	10,03%	173	10,03%			
3	Tabungan ISE	1.454	1.454	1.604	1.603		(1)	150	10,29%	150	10,29%			
4	Deposito ISE	300	300	300	300		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	81.970	570	5.747	5.177	-2.634	-5.378	-5.378	11.125	87.843	93,31%	(5.873)
	Linkage	24.829	24.829	25.592	570	1.747	1.177	-291	763	763	984	25.270	101,27%	
	Non-Linkage	62.519	62.519	56.378	-	4.000	4.000	-2.343	-6.141	-6.141	10.141	62.573	90,10%	(6.195)
	• Local Champion	36.720	36.720	38.765	-	4.000	4.000	-278	2.045	2.045	1.955	36.774	105,42%	
	• Value Chain	25.799	25.799	17.613	-	-	-	-2.065	-8.186	-8.186	8.186	25.799	68,27%	(8.186)
2	MBG	44.521	44.521	44.243	2.180	1.200	-980	393	-277	-277	1.477	45.395	97,46%	(1.152)
	KUR	42.557	42.557	42.367	2.180	1.200	-980	490	-191	-191	1.391	42.685	99,25%	(319)
	Non KUR	1.963	1.963	1.877	-	-	0	-97	-87	-87	87	2.710	69,26%	(833)
3	PWG	45.791	45.791	49.767	8.276	13.883	5.607	1.577	3.976	3.976	9.907	46.873	106,18%	2.895
	Cilem	25.095	25.095	28.289	2.213	5.063	2.850	500	3.193	3.193	1.869	25.649	110,29%	2.639
	Gadai	20.696	20.696	21.479	6.063	8.820	2.757	1.077	783	783	8.037	21.224	101,20%	255
4	CFG	217.479	217.479	223.391	13.199	8.855	-4.344	-3.292	5.912	5.912	2.943	220.255	101,42%	3.137
	CF 1	77.433	77.433	79.288	10.127	2.740	-7.387	-255	1.855	1.855	885	78.048	101,59%	1.239
1	• Total Non Program	68.869	68.869	70.944	9.962	2.740	-7.222	0	2.075	2.075	665	69.180	102,55%	1.764
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.344	166	-	-166	-255	-221	-221	221	8.869	94,08%	(525)
	CF 2	140.046	140.046	144.104	3.072	6.115	3.043	-3.037	4.058	4.058	2.057	142.206	101,33%	1.897
	Mitraguna & Others	138.654	138.654	142.719	3.072	6.115	3.043	-3.030	4.065	4.065	2.050	140.775	101,38%	1.943
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7	1.431	96,77%	(46)
	Total Pembiayaan	395.139	395.139	399.372	24.225	29.685	5.460	-3.956	4.233	4.233	25.452	400.365	99,75%	(993)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	529	602	529	733	1,19%	1,19%	1,66%	204	204	131			
	KUR	427	498	427	619	1,00%	1,00%	1,46%	193	193	122			
	Non KUR	102	104	102	113	5,19%	5,19%	6,03%	11	11	9			
3	PWG	71	-	71	121	0,16%	0,16%	0,24%	50	50	121			
	Cilem	71	-	71	121	0,28%	0,28%	0,43%	50	50	121			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.407	1.367	1.407	1.649	0,65%	0,65%	0,74%	242	242	282			
	CF 1	464	490	464	773	0,60%	0,60%	0,97%	309	309	283			
	Total Griya	230	227	230	446	0,33%	0,33%	0,63%	217	217	219			
	Oto	234	263	234	327	0,73%	0,73%	0,92%	93	93	64			
	CF 2	943	877	943	876	0,67%	0,67%	0,61%	(67)	(67)	(1)			
	Mitraguna & Others	943	877	943	876	0,68%	0,68%	0,61%	(67)	(67)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.007	1.968	2.007	2.502	0,51%	0,51%	0,63%	495	495	534			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	42	42	42	42	0,05%	0,05%	0,05%	0	0	0			
	Linkage	42	42	42	582	0,17%	0,17%	0,16%	0	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	237	440	237	237	0,53%	0,53%	0,54%	-	-	(203)			
	KUR	237	440	237	237	0,56%	0,56%	0,56%	-	-	(203)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.957	1.982	(41.492)	25	194	10,83%	194	10,83%	2.849	69,57%	(867)
2	Tabungan	185.639	185.639	172.055	170.660	12.686	(1.395)	(14.979)	-8,07%	(14.979)	-8,07%	185.639	91,93%	(14.979)
3	Deposito	54.666	54.666	55.518	55.518	(11.435)	0	853	1,56%	853	1,56%	55.817	99,46%	(299)
	Total	242.093	242.093	229.531	228.161	(40.241)	(1.370)	(13.932)	-5,75%	(13.932)	-5,75%	244.305	93,39%	(16.144)
	CASA	187.428	187.428	174.013	172.642	(28.806)	(1.370)	(14.785)	-7,89%	(14.785)	-7,89%	188.488	91,59%	(15.846)
	(%) CASA	77,42%	77,42%	75,81%	75,67%									
	FDR	86,63%	86,63%	94,49%	95,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	4.192	4.217	26	202	5,02%	202	5,02%			
2	Giro ISE	405	405	878	884	6	480	118,57%	480	118,57%			
3	Tabungan ISE	3.611	3.611	3.314	3.333	19	(278)	-7,70%	(278)	-7,70%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	10	-	-	0	-1	-1	-1	1	11	88,82%	(1)
	Linkage	11	11	10	-	-	-	-1	-1	-1	1	11	88,82%	(1)
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0	
2	MBG	10.147	10.147	11.388	840	1.550	710	652	1.241	1.241	309	9.411	121,01%	1.978
	KUR	8.957	8.957	10.215	840	1.550	710	675	1.258	1.258	292	9.166	111,44%	
	Non KUR	1.190	1.190	1.173	-	-	0	-22	-17	-17	17	244	480,41%	
3	PWG	38.209	38.209	43.805	9.475	19.244	9.768	3.105	5.596	5.596	13.648	39.496	110,91%	4.308
	Cilem	13.897	13.897	17.121	2.804	4.093	1.289	1.948	3.224	3.224	868	14.594	117,32%	2.528
	Gadai	24.312	24.312	26.684	6.671	15.151	8.480	1.157	2.372	2.372	12.779	24.903	107,15%	1.781
4	CFG	161.370	161.370	161.689	4.811	3.011	-1.800	1.927	319	319	2.692	163.657	98,80%	(1.968)
	CF 1	12.345	12.345	12.235	250	-	-250	-23	-110	-110	110	12.624	96,93%	(388)
	Total Griya	11.349	11.349	11.262	250	-	-250	0	-87	-87	87	11.474	98,15%	(212)
1	• Total Non Program	10.738	10.738	10.654	250	-	-250	178	-84	-84	84			
	• Program	611	611	608	-	-	0	-3	-3	-3	3			
	Oto	997	997	974	-	-	0	-23	-23	-23	23	1.150	84,67%	(176)
	CF 2	149.025	149.025	149.454	4.561	3.011	-1.550	1.950	429	429	2.582	151.034	98,95%	(1.580)
	Mitraguna & Others	134.691	134.691	134.729	3.412	2.481	-931	1.075	38	38	2.443	136.322	98,83%	(1.593)
	Pensiun	14.334	14.334	14.725	1.149	530	-619	874	391	391	139	14.712	100,09%	13
	Total Pembiayaan	209.737	209.737	216.892	15.126	23.805	8.678	5.683	7.155	7.155	16.650	212.575	102,03%	4.317

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	180	188	180	679	1.78%	1.78%	5,96%	498	498	491			
	KUR	-	-	-	351	0,00%	0,00%	3,44%	351	351	351			
	Non KUR	180	188	180	328	15,15%	15,15%	27,92%	147	147	140			
3	PWG	15	-	15	73	0,04%	0,04%	0,17%	58	58	73			
	Cilem	15	-	15	73	0,11%	0,11%	0,43%	58	58	73			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.209	3.194	2.209	5.615	1,37%	1,37%	3,47%	3.406	3.406	2.420			
	CF 1	50	67	50	44	0,40%	0,40%	0,36%	(6)	(6)	(23)			
	Total Griya	50	67	50	44	0,44%	0,44%	0,39%	(6)	(6)	(23)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.159	3.127	2.159	5.571	1,45%	1,45%	3,73%	3.412	3.412	2.444			
	Mitraguna & Others	2.159	3.127	2.159	5.323	1,60%	1,60%	3,95%	3.164	3.164	2.195			
	Pensiun	-	-	-	248	0,00%	0,00%	1,69%	248	248	248			
	Total Pembiayaan	4.272	3.382	4.272	6.367	1,15%	1,15%	2,94%	3.963	3.963	2.984			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	4.272	3.493	4.272	3.841	2,65%	2,65%	2,38%	(431)	(431)	348			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	349	349	(216)	(0)	64	22,37%	64	22,37%	508	68,71%	(159)
2	Tabungan	41.136	41.136	37.862	37.760	2.378	(102)	(3.376)	-8,21%	(3.376)	-8,21%	41.136	91,79%	(3.376)
3	Deposito	12.600	12.600	12.659	12.659	51	0	59	0,47%	59	0,47%	12.739	99,37%	(80)
	Total	54.022	54.022	50.870	50.768	2.213	(102)	(3.254)	-6,02%	(3.254)	-6,02%	54.384	93,35%	(3.616)
	CASA	41.422	41.422	38.211	38.109	2.162	(102)	(3.313)	-8,00%	(3.313)	-8,00%	41.644	91,51%	(3.535)
	(%) CASA	76,68%	76,68%	75,11%	75,06%									
	FDR	118,63%	118,63%	131,00%	131,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	600	601	1	94	18,49%	94	18,49%				
2	Giro ISE	2	2	1	1	(0)	(1)	-29,15%	(1)	-29,15%				
3	Tabungan ISE	505	505	599	600	1	94	18,68%	94	18,68%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	65	65	65	65	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	3.913	3.913	6.331	1.009	2.740	1.731	759	2.418	2.418	322	4.128	153,39%	2.204
	Cilem	3.913	3.913	6.331	1.009	2.740	1.731	759	2.418	2.418	322	4.128	153,39%	2.204
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	60.175	60.175	60.307	1.553	1.160	-393	-207	132	132	1.028	60.249	100,10%	58
	CF 1	816	816	805	-	-	0	-4	-11	-11	11	816	98,63%	(11)
1	• Total Non Program	266	266	263	-	-	0	0	-3	-3	3	266	98,83%	(3)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	59.502	1.553	1.160	-393	-203	143	143	1.017	59.433	100,12%	69
	Mitraguna & Others	55.228	55.228	55.401	1.553	1.160	-393	120	172	172	988	55.274	100,23%	126
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29	4.158	98,63%	(57)
	Total Pembiayaan	64.088	64.088	66.639	2.562	3.900	1.338	552	2.551	2.551	1.349	64.377	103,51%	2.262

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.678	3.608	1.678	1.677	2,79%	2,79%	2,78%	(1)	(1)	(1.931)				
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	1.678	3.608	1.678	1.677	2,83%	2,83%	2,82%	(1)	(1)	(1.931)				
	Mitraguna & Others	1.678	3.433	1.678	1.677	3,04%	3,04%	3,03%	(1)	(1)	(1.756)				
	Pensiun	-	174	-	-	0,00%	0,00%	0,00%	-	-	(174)				
	Total Pembiayaan	1.678	3.608	1.678	1.677	2,62%	2,62%	2,52%	(1)	(1)	(1.931)				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (MtD)	Growth (YoY)	
1	Asset (Retail) T	74.633	74.633	67.931	(6.702)		PHR	2,37	2,89	2,69	(0,19)	0,33
2	Contribution Margin	1.330	1.330	4.472	3.142	-236,2%	CIF Payroll	413	335	429	94	16



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	162.309	162.200	(99.797)	(109)	98.816	155,90%	98.816	155,90%	64.362	252,01%	97.837
2	Tabungan	129.618	129.618	127.797	128.605	7.841	808	(1.013)	-0,78%	(1.013)	-0,78%	129.618	99,22%	(1.013)
3	Deposito	142.400	142.400	18.828	18.823	122.215	(5)	(123.578)	-86,78%	(123.578)	-86,78%	143.750	13,09%	(124.928)
	Total	335.402	335.402	308.933	309.627	30.260	694	(25.775)	-7,68%	(25.775)	-7,68%	337.731	91,68%	(28.104)
	CASA	193.002	193.002	290.105	290.804	(91.955)	699	97.802	50,67%	97.802	50,67%	193.980	149,91%	96.824
	(%) CASA	57,54%	57,54%	93,91%	93,92%									
	FDR	67,45%	67,45%	76,94%	76,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	3.680	3.308	(372)	(479)	-12,66%	(479)	-12,66%			
2	Giro ISE	1.740	1.740	1.966	1.595	(371)	(144)	-8,30%	(144)	-8,30%			
3	Tabungan ISE	2.048	2.048	1.714	1.713	(2)	(335)	-16,36%	(335)	-16,36%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	• Local Champion	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	50.256	50.256	50.161	1.860	2.075	215	108	-95	-95	2.170	51.315	97,75%	(1.154)
	KUR	48.058	48.058	48.087	1.860	2.075	215	238	29	29	2.046	48.311	99,54%	(224)
	Non KUR	2.198	2.198	2.074	-	-	0	-130	-124	-124	124	3.004	69,05%	(930)
3	PWG	37.531	37.531	41.906	9.635	14.433	4.798	3.181	4.376	4.376	10.057	38.810	107,98%	3.096
	Cilem	15.345	15.345	19.013	1.876	4.718	2.842	799	3.667	3.667	1.050	16.031	118,60%	2.981
	Gadai	22.185	22.185	22.894	7.759	9.715	1.956	2.383	708	708	9.007	22.779	100,50%	115
4	CFG	136.373	136.373	143.096	2.885	8.779	5.894	1.065	6.723	6.723	2.055	137.717	103,91%	5.380
	CF 1	49.942	49.942	49.175	645	359	-286	-29	-767	-767	1.125	50.292	97,78%	(1.117)
	Total Griya	38.876	38.876	38.079	340	-	-340	-171	-797	-797	797	38.942	97,78%	(863)
1	• Total Non Program	38.876	38.876	38.079	340	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	11.066	11.066	11.096	305	359	54	-29	30	30	329	11.351	97,76%	(254)
	CF 2	86.431	86.431	93.921	2.240	8.420	6.180	1.094	7.490	7.490	930	87.424	107,43%	6.497
	Mitraguna & Others	84.297	84.297	91.571	2.140	8.180	6.040	1.015	7.274	7.274	906	85.231	107,44%	6.340
	Pensiun	2.134	2.134	2.350	100	240	140	79	217	217	23	2.193	107,16%	157
	Total Pembiayaan	226.244	226.244	237.693	14.380	25.287	10.907	3.786	11.448	11.448	13.838	229.927	103,38%	7.766

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	370	366	370	699	0,74%	0,74%	1,39%	329	329	334			
	KUR	265	250	265	537	0,55%	0,55%	1,12%	272	272	288			
	Non KUR	104	116	104	162	4,75%	4,75%	7,80%	57	57	46			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.951	4.014	3.951	750	2,90%	2,90%	0,52%	(3.201)	(3.201)	(3.264)			
	CF 1	1.952	2.188	1.952	257	3,91%	3,91%	0,52%	(1.695)	(1.695)	(1.930)			
	Total Griya	1.918	2.032	1.918	109	4,93%	4,93%	0,29%	(1.809)	(1.809)	(1.923)			
	Oto	34	156	34	148	0,31%	0,31%	1,33%	114	114	(8)			
	CF 2	1.999	1.826	1.999	493	2,31%	2,31%	0,52%	(1.506)	(1.506)	(1.334)			
	Mitraguna & Others	1.999	1.826	1.999	493	2,37%	2,37%	0,54%	(1.506)	(1.506)	(1.334)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.321	4.380	4.321	1.450	1,91%	1,91%	0,61%	(2.871)	(2.871)	(2.930)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	342	427	342	216	0,68%	0,68%	0,43%	(127)	(127)	(211)			
	KUR	297	343	297	174	0,62%	0,62%	0,36%	(123)	(123)	(169)			
	Non KUR	45	84	45	42	2,04%	2,04%	2,01%	(3)	(3)	(42)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-</td			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	3.227	3.249	(588)	22	503	18,33%	503	18,33%	3.250	99,98%	(1)
2	Tabungan	88.775	88.775	85.875	85.730	5.363	(145)	(3.046)	-3,43%	(3.046)	-3,43%	88.775	96,57%	(3.046)
3	Deposito	92.663	92.663	91.925	91.925	96	0	(737)	-0,80%	(737)	-0,80%	93.184	98,65%	(1.259)
	Total	184.184	184.184	181.028	180.904	4.870	(123)	(3.280)	-1,78%	(3.280)	-1,78%	185.209	97,68%	(4.305)
	CASA	91.521	91.521	89.102	88.979	4.775	(123)	(2.542)	-2,78%	(2.542)	-2,78%	92.025	96,69%	(3.046)
	(%) CASA	49,69%	49,69%	49,22%	49,19%									
	FDR	84,13%	84,13%	86,92%	86,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	5.980	6.022		42	(670)	-10,01%	(670)	-10,01%			
2	Giro ISE	153	153	50	53		3	(100)	-65,20%	(100)	-65,20%			
3	Tabungan ISE	6.539	6.539	5.930	5.969		39	(570)	-8,72%	(570)	-8,72%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	34.594	34.594	34.516	1.325	1.260	-65	-298	-78	-78	1.338	34.761	99,30%	(244)
	KUR	32.406	32.406	32.336	1.325	1.210	-115	-57	-70	-70	1.280	32.597	99,20%	(261)
	Non KUR	2.188	2.188	2.180	-	50	50	-241	-7	-7	57	2.164	100,77%	
3	PWG	10.768	10.768	12.266	2.254	2.390	136	1.627	1.499	1.499	892	11.346	108,11%	920
	Cilem	10.768	10.768	12.266	2.254	2.390	136	1.627	1.499	1.499	892	11.346	108,11%	920
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	109.588	109.588	110.575	3.460	3.149	-311	1.593	987	987	2.162	111.114	99,51%	(539)
	CF 1	31.639	31.639	32.450	1.092	1.233	141	521	811	811	422	32.054	101,24%	396
	Total Griya	20.586	20.586	21.630	360	1.233	873	0	1.043	1.043	190	20.662	104,68%	968
1	• Total Non Program	20.586	20.586	21.630	360	1.233	873	175	1.043	1.043	190			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.820	732	-	-732	521	-233	-233	233	11.392	94,98%	(572)
	CF 2	77.949	77.949	78.125	2.368	1.916	-452	1.073	176	176	1.740	79.060	98,82%	(935)
	Mitraguna & Others	74.206	74.206	74.410	2.368	1.916	-452	1.101	204	204	1.712	75.246	98,89%	(836)
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28	3.814	97,40%	(99)
	Total Pembiayaan	154.950	154.950	157.357	7.039	6.799	-240	2.922	2.407	2.407	4.392	157.220	100,09%	137

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	38	110	38	151		0,11%	0,11%	0,44%	113	113	41				
	KUR	38	110	38	151		0,12%	0,12%	0,47%	113	113	41				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	16	-	16	59		0,15%	0,15%	0,48%	43	43	59				
	Cilem	16	-	16	59		0,15%	0,15%	0,48%	43	43	59				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	647	847	647	855		0,59%	0,59%	0,77%	208	208	9				
	CF 1	371	364	371	744		1,17%	1,17%	2,29%	374	374	381				
	Total Griya	-	207	-	195		0,00%	0,00%	0,90%	195	195	(12)				
	Oto	371	157	371	549		3,35%	3,35%	5,08%	179	179	392				
	CF 2	277	483	277	111		0,36%	0,36%	0,14%	(166)	(166)	(372)				
	Mitraguna & Others	277	483	277	111		0,37%	0,37%	0,15%	(166)	(166)	(372)				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	702	956	702	1.066		0,45%	0,45%	0,68%	364	364	109				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	-	315	-	-		0,00%	0,00%	0,00%		-	-	(315)			
	KUR	-	315	-	-		0,00%	0,00%	0,00%		-	-	(315)			
	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	386	387	386	404		0,35%	0,35%	0,37%	18	18	17				
	CF 1	203	203	203	203		0,64%	0,64%	0,63%		-	-	-			
	Total Griya	-	-</td													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	5.022	4.988	(3.533)	(34)	2.171	77,08%	2.171	77,08%	3.267	152,70%	1.722
2	Tabungan	92.939	92.939	88.683	88.890	2.117	207	(4.049)	-4,36%	(4.049)	-4,36%	92.939	95,64%	(4.049)
3	Deposito	27.705	27.705	27.620	27.618	(110)	(3)	(88)	-0,32%	(88)	-0,32%	28.289	97,63%	(671)
	Total	123.461	123.461	121.325	121.496	(1.527)	170	(1.965)	-1,59%	(1.965)	-1,59%	124.495	97,59%	(2.999)
	CASA	95.756	95.756	93.705	93.878	(1.417)	173	(1.878)	-1,96%	(1.878)	-1,96%	96.206	97,58%	(2.328)
	(%) CASA	77,56%	77,56%	77,23%	77,27%									
	FDR	85,59%	85,59%	89,41%	89,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.562	2.562	2.875	2.886		12	324	12,67%	324	12,67%			
2	Giro ISE	1.711	1.711	2.175	2.185		9	474	27,73%	474	27,73%			
3	Tabungan ISE	851	851	699	702		3	(150)	-17,60%	(150)	-17,60%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	123	123	123	123		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	6.282	6.282	6.950	1.430	820	-610	1.109	668	668	152	6.681	104,01%	268
	KUR	6.058	6.058	6.735	1.430	820	-610	1.116	677	677	143	6.264	107,52%	
	Non KUR	224	224	214	-	-	0	-7	-9	-9	9	417	51,41%	(203)
3	PWG	19.948	19.948	22.485	4.270	7.849	3.578	849	2.537	2.537	5.312	20.924	107,46%	1.561
	Cilem	10.021	10.021	11.652	1.208	2.488	1.279	458	1.631	1.631	857	10.667	109,24%	985
	Gadai	9.927	9.927	10.833	3.062	5.361	2.299	390	906	906	4.455	10.257	105,62%	576
4	CFG	79.441	79.441	79.042	2.276	1.610	-666	466	-399	-399	2.009	80.439	98,26%	(1.398)
	CF 1	33.220	33.220	32.259	651	-	-651	-172	-961	-961	961	33.444	96,46%	(1.185)
1	• Total Non Program	26.198	26.198	25.410	651	-	-651	255	-788	-788	788	26.270	96,73%	(860)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.849	-	-	0	-172	-172	-172	172	7.174	95,47%	(325)
	CF 2	46.221	46.221	46.782	1.625	1.610	-15	638	562	562	1.048	46.995	99,55%	(213)
	Mitraguna & Others	42.914	42.914	43.511	1.625	1.610	-15	673	596	596	1.014	43.648	99,68%	(138)
	Pensiun	3.306	3.306	3.272	-	-	0	-35	-34	-34	34	3.347	97,76%	(75)
	Total Pembiayaan	105.671	105.671	108.476	7.976	10.279	2.302	2.423	2.806	2.806	7.473	108.044	100,40%	432

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	31	98	31	92	0,49%	0,49%	1,32%	61	61	(6)			
	KUR	31	98	31	92	0,51%	0,51%	1,36%	61	61	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	40	-	40	176	0,20%	0,20%	0,78%	136	136	176			
	Cilem	40	-	40	176	0,40%	0,40%	1,51%	136	136	176			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	579	-	579	573	0,73%	0,73%	0,72%	(6)	(6)	573			
	CF 1	444	-	444	390	1,34%	1,34%	1,21%	(54)	(54)	390			
	Total Griya	444	-	444	225	1,69%	1,69%	0,88%	(219)	(219)	225			
	Oto	-	-	-	165	0,00%	0,00%	2,41%	165	165	165			
	CF 2	135	-	135	183	0,29%	0,29%	0,39%	48	48	183			
	Mitraguna & Others	135	-	135	183	0,31%	0,31%	0,42%	48	48	183			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	649	98	649	840	0,61%	0,61%	0,77%	191	191	743			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	70	71	70	67	1,12%	1,12%	0,96%	(4)	(4)	(5)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	70	71	70	67	31,44%	31,44%	31,12%	(4)	(4)	(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	1.219	1.224	1.219	1.211	1,53%	1,53%	1,53%	(8)	(8)	(13)			
	CF 1	271	276	271	263	0,82%	0,82%	0,82%	(8)	(8)	(13)			
	Total Griya	271	276	271	263	1,03%	1,03%	1,04%	(8)	(8)	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	948	948	948	948	2,05%	2,05%							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	10.472	10.428	4.823	(45)	(1.822)	-14,87%	(1.822)	-14,87%	12.868	81,04%	(2.440)
2	Tabungan	124.484	124.484	117.771	118.532	5.147	761	(5.952)	-4,78%	(5.952)	-4,78%	124.484	95,22%	(5.952)
3	Deposito	43.866	43.866	44.315	44.326	(1.239)	10	460	1,05%	460	1,05%	44.447	99,73%	(122)
	Total	180.599	180.599	172.559	173.285	8.731	727	(7.314)	-4,05%	(7.314)	-4,05%	181.799	95,32%	(8.514)
	CASA	136.734	136.734	128.243	128.960	9.970	717	(7.774)	-5,69%	(7.774)	-5,69%	137.352	93,89%	(8.392)
	(%) CASA	75,71%	75,71%	74,32%	74,42%									
	FDR	116,12%	116,12%	123,69%	123,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.340	4.311	(28)	(301)	-6,52%	(301)	-6,52%			
2	Giro ISE	2.691	2.691	2.329	2.317	(12)	(374)	-13,91%	(374)	-13,91%			
3	Tabungan ISE	1.791	1.791	1.881	1.865	(16)	73	4,09%	73	4,09%			
4	Deposito ISE	130	130	130	130	0	0	0,00%	0	0,00%			
5	CIF ISE	163	163	163	163	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	36.295	36.295	36.637	1.915	1.660	-255	468	342	342	1.318	36.952	99,15%	(315)
	KUR	34.990	34.990	35.396	1.915	1.660	-255	648	406	406	1.254	35.170	100,64%	
	Non KUR	1.305	1.305	1.241	-	-	0	-179	-64	-64	64	1.782	69,63%	(541)
3	PWG	32.837	32.837	36.326	6.990	13.535	6.544	1.022	3.489	3.489	10.046	34.075	106,61%	2.251
	Cilem	12.268	12.268	13.445	1.644	2.423	779	863	1.178	1.178	1.245	12.978	103,61%	468
	Gadai	20.569	20.569	22.880	5.346	11.112	5.766	159	2.311	2.311	8.801	21.097	108,45%	1.783
4	CFG	140.577	140.577	140.479	6.907	3.383	-3.524	4.044	-98	-98	3.481	141.668	99,16%	(1.189)
	CF 1	40.084	40.084	39.525	970	-	-970	294	-559	-559	559	40.267	98,16%	(742)
1	• Total Non Program	34.129	34.129	33.801	400	-	-400	79	-327	-327	327	34.174	98,91%	(372)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.724	570	-	-570	294	-232	-232	232	6.093	93,94%	(369)
	CF 2	100.492	100.492	100.953	5.937	3.383	-2.554	3.751	461	461	2.922	101.401	99,56%	(448)
	Mitraguna & Others	74.331	74.331	74.679	4.920	3.004	-1.916	3.354	348	348	2.656	75.074	99,47%	(395)
	Pensiun	26.162	26.162	26.274	1.017	379	-638	397	112	112	267	26.327	99,80%	(53)
	Total Pembiayaan	209.709	209.709	213.441	15.812	18.578	2.766	5.534	3.733	3.733	14.845	212.695	100,35%	746

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	776	869	776	427	2,14%	2,14%	1,17%	(349)	(349)	(442)			
	KUR	670	761	670	290	1,92%	1,92%	0,82%	(380)	(380)	(471)			
	Non KUR	106	109	106	137	8,12%	8,12%	11,05%	31	31	28			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.040	1.255	1.040	1.549	0,74%	0,74%	1,10%	510	510	294			
	CF 1	95	95	95	129	0,24%	0,24%	0,33%	33	33	34			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	95	95	95	129	1,60%	1,60%	2,25%	33	33	34			
	CF 2	944	1.160	944	1.420	0,94%	0,94%	1,41%	476	476	260			
	Mitraguna & Others	944	650	944	1.024	1,27%	1,27%	1,37%	79	79	374			
	Pensiun	-	511	-	397	0,00%	0,00%	1,51%	397	397	(114)			
	Total Pembiayaan	1.816	2.124	1.816	1.976	0,87%	0,87%	0,93%	160	160	(148)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	273	308	273	578	0,75%	0,75%	1,58%	305	305	270			
	KUR	250	177	250	555	0,71%	0,71%	1,57%	305	305	378			
	Non KUR	23	131	23	23	1,77%	1,77%	1,86%	-	-	(108)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.433	2.440	2.433	2.442	1,73%	1,73%	1,74%	9	9	2			
	CF 1	1.589	1.589	1.589	1.589	3,96%	3,96%	4,02%	-	-	(0)			
	Total Griya	1.357	1.357	1.357	1.357	3,98%	3,98%	4,01%	-	-	(0)			
	Oto	232												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	11.128	11.172	(4.966)	44	3.729	50,10%	3.729	50,10%	8.096	137,99%	3.076
2	Tabungan	156.767	156.767	158.366	157.769	4.785	(597)	1.001	0,64%	1.001	0,64%	156.767	100,64%	1.001
3	Deposito	138.100	138.100	132.213	132.213	(337)	0	(5.886)	-4,26%	(5.886)	-4,26%	138.656	95,35%	(6.442)
	Total	302.310	302.310	301.707	301.154	(519)	(553)	(1.156)	-0,38%	(1.156)	-0,38%	303.519	99,22%	(2.365)
	CASA	164.210	164.210	169.493	168.940	(182)	(553)	4.730	2,88%	4.730	2,88%	164.863	102,47%	4.077
	(%) CASA	54,32%	54,32%	56,18%	56,10%									
	FDR	60,96%	60,96%	63,19%	63,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	3.962	4.011	49	(1.002)	-19,98%	(1.002)	-19,98%			
2	Giro ISE	910	910	935	978	44	68	7,52%	68	7,52%			
3	Tabungan ISE	4.103	4.103	3.028	3.033	5	(1.070)	-26,08%	(1.070)	-26,08%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	231	231	231	231	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	39.024	39.024	39.548	2.040	2.060	20	82	524	524	1.536	40.298	98,14%	(750)
	KUR	37.140	37.140	37.816	2.040	2.060	20	164	676	676	1.384	37.223	101,59%	
	Non KUR	1.884	1.884	1.732	-	-	0	-82	-152	-152	152	3.075	56,33%	(1.343)
3	PWG	14.951	14.951	18.856	1.648	4.918	3.271	933	3.905	3.905	1.013	15.509	121,58%	3.347
	Cilem	14.951	14.951	18.856	1.648	4.918	3.271	933	3.905	3.905	1.013	15.509	121,58%	3.347
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	130.319	130.319	132.229	4.024	4.696	672	1.170	1.910	1.910	2.786	131.604	100,48%	625
	CF 1	27.600	27.600	28.294	533	1.181	648	178	694	694	487	27.888	101,46%	407
	Total Griya	21.447	21.447	21.121	190	-	-190	0	-327	-327	327	21.521	98,14%	(400)
1	• Total Non Program	21.447	21.447	21.121	190	-	-190	-145	-327	-327	327			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	7.174	343	1.181	838	178	1.021	1.021	160	6.367	112,67%	807
	CF 2	102.719	102.719	103.935	3.491	3.515	24	992	1.216	1.216	2.299	103.716	100,21%	219
	Mitraguna & Others	102.046	102.046	103.269	3.421	3.515	94	927	1.223	1.223	2.292	103.002	100,26%	267
	Pensiun	673	673	666	70	-	-70	65	-6	-6	6	714	93,33%	(48)
	Total Pembiayaan	184.294	184.294	190.634	7.712	11.675	3.963	2.185	6.339	6.339	5.335	187.411	101,72%	3.223

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	865	924	865	542	2,22%	2,22%	1,37%	(323)	(323)	(382)			
	KUR	859	854	859	537	2,31%	2,31%	1,42%	(321)	(321)	(317)			
	Non KUR	7	70	7	5	0,35%	0,35%	0,29%	(2)	(2)	(65)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	691	1.095	691	1.031	0,53%	0,53%	0,78%	341	341	(64)			
	CF 1	360	965	360	510	1,30%	1,30%	1,80%	150	150	(455)			
	Total Griya	217	567	217	369	1,01%	1,01%	1,75%	152	152	(198)			
	Oto	143	398	143	141	2,33%	2,33%	1,97%	(2)	(2)	(257)			
	CF 2	331	130	331	521	0,32%	0,32%	0,50%	191	191	391			
	Mitraguna & Others	331	130	331	521	0,32%	0,32%	0,50%	191	191	391			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.556	2.019	1.556	1.574	0,84%	0,84%	0,83%	18	18	(446)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.103	1.626	1.103	1.211	2,83%	2,83%	3,06%	108	108	(415)			
	KUR	928	1.506	928	1.039	2,50%	2,50%	2,75%	110	110	(467)			
	Non KUR	175	120	175	173	9,27%	9,27%	9,96%	(2)	(2)	52			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	630	633	630	636	0,48%	0,48%	0,48%	7	7	3			
	CF 1	557	559	557	555	2,02%	2,02%	1,96%	(2)	(2)	(4)			
	Total Griya	557	559	557	555	2,60%	2,60%</td							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	96.203	96.379	36.762	176	(3.183)	-3,20%	(3.183)	-3,20%	100.363	96,03%	(3.984)
2	Tabungan	154.868	154.868	157.122	156.632	4.817	(490)	1.764	1,14%	1.764	1,14%	154.868	101,14%	1.764
3	Deposito	123.913	123.913	148.633	148.633	(208)	0	24.720	19,95%	24.720	19,95%	124.492	119,39%	24.141
	Total	378.344	378.344	401.959	401.645	41.370	(314)	23.301	6,16%	23.301	6,16%	379.723	105,77%	21.921
	CASA	254.431	254.431	253.326	253.012	41.579	(314)	(1.419)	-0,56%	(1.419)	-0,56%	255.231	99,13%	(2.220)
	(%) CASA	67,25%	67,25%	63,02%	62,99%									
	FDR	28,76%	28,76%	27,49%	27,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	6.107	6.014	(93)	(1.111)	-15,59%	(1.111)	-15,59%				
2	Giro ISE	3.723	3.723	3.615	3.511	(104)	(212)	-5,69%	(212)	-5,69%				
3	Tabungan ISE	3.401	3.401	2.492	2.503	11	(899)	-26,42%	(899)	-26,42%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	127	127	127	127	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	10.716	10.716	11.832	1.070	1.869	799	181	1.116	1.116	753	11.174	105,89%	658
	Cilem	10.716	10.716	11.832	1.070	1.869	799	181	1.116	1.116	753	11.174	105,89%	658
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	98.092	98.092	98.681	4.687	1.831	-2.857	2.628	589	589	1.242	100.185	98,50%	(1.504)
	CF 1	75.967	75.967	76.645	1.704	1.491	-214	737	679	679	812	76.523	100,16%	123
	Total Griya	65.859	65.859	66.014	739	720	-19	0	156	156	564	66.157	99,78%	(143)
1	• Total Non Program	63.867	63.867	64.036	572	720	148	71	169	169	551			
	• Program	1.992	1.992	1.979	167	-	-167	164	-13	-13	13			
	Oto	10.108	10.108	10.631	966	771	-195	737	523	523	247	10.365	102,56%	266
	CF 2	22.125	22.125	22.036	2.983	340	-2.643	1.891	-90	-90	430	23.663	93,13%	(1.627)
	Mitraguna & Others	21.946	21.946	21.857	2.863	340	-2.523	1.724	-89	-89	429	23.378	93,49%	(1.521)
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1	284	62,85%	(106)
	Total Pembiayaan	108.808	108.808	110.513	5.757	3.699	-2.058	2.809	1.705	1.705	1.994	111.360	99,24%	(846)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0	0	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	2.374	3.029	2.374	2.015	2.42%	2.42%	2.04%	(360)	(360)	(1.014)			
	CF 1	2.374	3.029	2.374	1.755	3,13%	3,13%	2,29%	(619)	(619)	(1.273)			
	Total Griya	2.208	2.856	2.208	1.603	3,35%	3,35%	2,43%	(605)	(605)	(1.252)			
	Oto	166	173	166	152	1,64%	1,64%	1,43%	(14)	(14)	(21)			
	CF 2	-	-	-	260	0,00%	0,00%	1,18%	260	260	260			
	Mitraguna & Others	38	38	38	38	0,17%	0,17%	0,17%	260	260	260			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	534	534	534	533	0,49%	0,49%	0,48%	(1)	(1)	(1)			

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	231.570	231.570	378.344	146.774	-16,1%	2,50	2,94
2	Contribution Margin	6.760	6.760	7.851	1.091	-	2.117	377

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.879	7.795	(1.712)	(84)	1.075	15,99%	1.075	15,99%	7.301	106,77%	494
2	Tabungan	83.133	83.133	76.610	76.537	7.471	(73)	(6.596)	-7,93%	(6.596)	-7,93%	83.133	92,07%	(6.596)
3	Deposito	20.186	20.186	22.540	22.540	(3.965)	0	2.354	11,66%	2.354	11,66%	20.549	109,69%	1.991
	Total	110.039	110.039	107.029	106.871	1.794	(157)	(3.167)	-2,88%	(3.167)	-2,88%	110.982	96,30%	(4.111)
	CASA	89.853	89.853	84.489	84.332	5.759	(157)	(5.521)	-6,14%	(5.521)	-6,14%	90.434	93,25%	(6.102)
	(%) CASA	81,66%	81,66%	78,94%	78,91%									
	FDR	184,72%	184,72%	192,17%	192,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	7.320	7.022	(298)	(1.260)	-15,21%	(1.260)	-15,21%			
2	Giro ISE	1.413	1.413	1.621	1.641	19	228	16,13%	228	16,13%			
3	Tabungan ISE	6.869	6.869	5.699	5.382	(317)	(1.488)	-21,66%	(1.488)	-21,66%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	174	174	174	174	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	10.821	10.821	10.550	25	100	75	-420	-271	-271	371	10.269	102,74%	281
	KUR	7.910	7.910	7.696	-	100	100	-391	-214	-214	314	7.925	97,11%	(229)
	Non KUR	2.911	2.911	2.854	25	-	-25	-29	-57	-57	57	2.344	121,77%	
3	PWG	25.288	25.288	28.651	5.146	10.143	4.998	1.389	3.362	3.362	6.781	26.355	108,71%	2.295
	Cilem	12.126	12.126	13.396	1.355	2.070	715	768	1.270	1.270	800	12.797	104,68%	599
	Gadai	13.162	13.162	15.255	3.790	8.073	4.283	621	2.093	2.093	5.981	13.558	112,51%	1.697
4	CFG	167.159	167.159	166.478	5.381	4.131	-1.250	2.652	-681	-681	4.812	169.110	98,44%	(2.632)
	CF 1	8.617	8.617	8.463	-	-	0	-111	-154	-154	154	8.727	96,97%	(264)
	Total Griya	5.143	5.143	5.101	-	-	0	0	-42	-42	42	5.169	98,69%	(68)
1	• Total Non Program	5.143	5.143	5.101	-	-	0	-42	-42	-42	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.362	-	-	0	-111	-112	-112	112	3.559	94,49%	(196)
	CF 2	158.541	158.541	158.014	5.381	4.131	-1.250	2.763	-527	-527	4.658	160.382	98,52%	(2.368)
	Mitraguna & Others	149.853	149.853	149.341	5.381	4.055	-1.326	2.855	-513	-513	4.568	151.610	98,50%	(2.269)
	Pensiun	8.688	8.688	8.674	-	76	76	-92	-14	-14	90	8.773	98,87%	(99)
	Total Pembiayaan	203.268	203.268	205.678	10.552	14.374	3.823	3.622	2.411	2.411	11.964	205.734	99,97%	(55)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.138	1.281	1.138	1.124	10,52%	10,52%	10,65%	(14)	(14)	(157)			
	KUR	716	765	716	611	9,05%	9,05%	7,94%	(104)	(104)	(153)			
	Non KUR	422	517	422	513	14,51%	14,51%	17,96%	90	90	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,48%	136	136	136			
	Cilem	-	-	-	-	0,00%	0,00%	1,02%	136	136	136			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	265	290	265	1.261	0,16%	0,16%	0,76%	996	996	970			
	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	265	290	265	1.261	0,17%	0,17%	0,80%	996	996	970			
	Mitraguna & Others	265	290	265	1.261	0,18%	0,18%	0,84%	996	996	970			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.402	1.572	1.402	2.521	0,69%	0,69%	1,23%	29	29	13			

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	176.155	176.155	210.655	34.500		3,17	3,58	3,53
2	Contribution Margin	9.134	9.134	9.978	844	-9,2%	CIF Payroll	1.365	1.150



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.909	2.943	817	34	552	23,06%	552	23,06%	2.729	107,82%	214
2	Tabungan	72.031	72.031	65.644	66.134	4.100	490	(5.897)	-8,19%	(5.897)	-8,19%	72.031	91,81%	(5.897)
3	Deposito	7.035	7.035	6.830	6.835	(186)	5	(200)	-2,84%	(200)	-2,84%	7.239	94,42%	(404)
	Total	81.457	81.457	75.383	75.912	4.730	529	(5.545)	-6,81%	(5.545)	-6,81%	82.000	92,58%	(6.087)
	CASA	74.422	74.422	68.553	69.077	4.916	524	(5.345)	-7,18%	(5.345)	-7,18%	74.760	92,40%	(5.683)
	(%) CASA	91,36%	91,36%	90,94%	91,00%									
	FDR	83,35%	83,35%	92,00%	91,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	4.115	4.106		(9)	424	11,52%	424	11,52%			
2	Giro ISE	473	473	484	484		(0)	11	2,32%	11	2,32%			
3	Tabungan ISE	3.209	3.209	3.631	3.622		(9)	413	12,87%	413	12,87%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	135	135	135	135		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	6.472	6.472	8.248	1.265	2.196	932	951	1.776	1.776	421	6.827	120,82%	1.421
	Cilem	6.472	6.472	8.248	1.265	2.196	932	951	1.776	1.776	421	6.827	120,82%	1.421
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	61.424	61.424	61.107	2.295	1.205	-1.090	1.351	-317	-317	1.522	62.620	97,58%	(1.513)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0		
	• Program	-	-	-	-	-	0	0	0	0	-	0		
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	61.424	61.424	61.107	2.295	1.205	-1.090	1.351	-317	-317	1.522	62.620	97,58%	(1.513)
	Mitraguna & Others	56.414	56.414	56.071	1.835	1.135	-700	1.040	-342	-342	1.477	57.432	97,63%	(1.361)
	Pensiun	5.010	5.010	5.036	460	70	-390	311	26	26	44	5.188	97,07%	(152)
	Total Pembiayaan	67.896	67.896	69.355	3.560	3.401	-158	2.302	1.459	1.459	1.943	69.447	99,87%	(92)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	205	207	205	204		0,33%	0,33%	0,33%		(1)	(1)	(3)			
	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	205	207	205	204		0,33%	0,33%	0,33%		(1)	(1)	(3)			
	Mitraguna & Others	205	207	205	204		0,36%	0,36%	0,36%		(1)	(1)	(3)			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Pembiayaan	205	207	205	204		0,30%	0,30%	0,29%		(1)	(1)	(3)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	72.064	72.064	83.011	10.947	
2	Contribution Margin	3.362	3.362	4.017	655	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,19	3,43	3,47	0,04	0,28
CIF Payroll	650	1.207	1.337	130	687



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.387	3.395	2.495	8	(1.259)	-27,05%	(1.259)	-27,05%	5.220	65,05%	(1.824)
2	Tabungan	158.998	158.998	152.300	152.096	5.814	(204)	(6.902)	-4,34%	(6.902)	-4,34%	158.998	95,66%	(6.902)
3	Deposito	27.122	27.122	24.132	24.132	(792)	0	(2.990)	-11,02%	(2.990)	-11,02%	27.456	87,89%	(3.324)
	Total	190.774	190.774	179.819	179.623	7.516	(196)	(11.151)	-5,85%	(11.151)	-5,85%	191.674	93,71%	(12.050)
	CASA	163.652	163.652	155.687	155.491	8.309	(196)	(8.161)	-4,99%	(8.161)	-4,99%	164.217	94,69%	(8.726)
	(%) CASA	85,78%	85,78%	86,58%	86,57%									
	FDR	159,46%	159,46%	170,72%	170,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	2.275	2.300	25	617	36,66%	617	36,66%				
2	Giro ISE	917	917	1.479	1.504	25	587	64,08%	587	64,08%				
3	Tabungan ISE	766	766	796	796	(0)	30	3,85%	30	3,85%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	115	115	115	115	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	6.675	6.675	6.590	400	105	-295	183	-86	-86	191	6.853	96,16%	(263)
	KUR	6.410	6.410	6.330	400	105	-295	188	-80	-80	185	6.572	96,32%	(242)
	Non KUR	265	265	260	-	-	0	-6	-6	-6	6	281	92,41%	(21)
3	PWG	50.693	50.693	58.534	5.823	11.999	6.176	2.501	7.842	7.842	4.157	51.189	114,35%	7.345
	Cilem	50.693	50.693	58.534	5.823	11.999	6.176	2.501	7.842	7.842	4.157	51.189	114,35%	7.345
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	246.792	246.792	241.822	5.534	2.811	-2.723	1.015	-4.970	-4.970	7.781	248.313	97,39%	(6.490)
	CF 1	8.650	8.650	8.478	112	-	-112	38	-172	-172	172	8.738	97,02%	(260)
	Total Griya	6.713	6.713	6.617	-	-	0	0	-96	-96	96	6.738	98,20%	(121)
1	• Total Non Program	6.572	6.572	6.477	-	-	0	-103	-95	-95	95			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.861	112	-	-112	38	-76	-76	76		93,05%	(139)
	CF 2	238.142	238.142	233.344	5.422	2.811	-2.611	977	-4.798	-4.798	7.609	239.575	97,40%	(6.230)
	Mitraguna & Others	212.823	212.823	208.133	5.158	2.480	-2.678	1.228	-4.690	-4.690	7.170	213.982	97,27%	(5.849)
	Pensiun	25.319	25.319	25.211	264	331	67	-252	-108	-108	439	25.593	98,51%	(382)
	Total Pembiayaan	304.205	304.205	306.990	11.756	14.915	3.158	3.698	2.785	2.785	12.130	306.399	100,19%	591

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-				
2	MBG	57	145	57	203	0,86%	0,86%	3,07%	145	145	57			
	KUR	57	145	57	203	0,89%	0,89%	3,20%	145	145	57			
	Non KUR	-	-	-	-	0	0,00%	0,00%	-	-				
3	PWG	48	-	48	494	0,10%	0,10%	0,84%	446	446	494			
	Cilem	48	-	48	494	0,10%	0,10%	0,84%	446	446	494			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-				
4	CFG	3.240	3.375	3.240	3.035	1,31%	1,31%	1,26%	(205)	(205)	(339)			
	CF 1	572	753	572	571	6,61%	6,61%	6,73%	(1)	(1)	(182)			
	Total Griya	572	753	572	571	8,51%	8,51%	8,63%	(1)	(1)	(182)			
	Oto	-	-	-	-	0	0,00%	0,00%	-	-	-			
	CF 2	2.668	2.621	2.668	2.464	1,12%	1,12%	1,06%	(204)	(204)	(157)			
	Mitraguna & Others	2.668	2.621	2.668	2.464	1,25%	1,25%	1,18%	(204)	(204)	(157)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.292	3.293	3.292	2.494	1,08%	1,08%	0,81%	(798)	(798)	(798)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	-	-				
	Non KUR	-	-	-	-	0	0,00%	0,00%	-	-				
3	PWG	-	-	-	-	0	0,00%	0,00%	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-				
4	CFG	3.292	3.293	3.292	2.494	1,33%	1,33%	1,03%	(798)	(798)	(798)			
	CF 1	357	429	357	461	4,13%	4,13%	5,44%	104	104	33			
	Total Griya	357	429	357	461	5,32%	5,32%	6,97%	104	104	33			
	Oto	-	-											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	488	629	(304)	141	317	101,84%	317	101,84%	658	95,59%	(29)
2	Tabungan	51.204	51.204	48.376	48.796	3.386	421	(2,408)	-4,70%	(2,408)	-4,70%	51.204	95,30%	(2,408)
3	Deposito	41.957	41.957	44.010	44.010	(15.111)	0	2.054	4,89%	2.054	4,89%	42.293	104,06%	1.717
	Total	93.472	93.472	92.873	93.435	(12.029)	562	(37)	-0,04%	(37)	-0,04%	94.155	99,24%	(720)
	CASA	51.516	51.516	48.864	49.425	3.082	561	(2,091)	-4,06%	(2,091)	-4,06%	51.862	95,30%	(2,437)
	(%) CASA	55,11%	55,11%	52,61%	52,90%									
	FDR	104,53%	104,53%	106,45%	105,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	962	951	(11)	5	0,48%	5	0,48%			
2	Giro ISE	1	1	1	1	(0)	(0)	-3,15%	(0)	-3,15%			
3	Tabungan ISE	946	946	961	950	(11)	5	0,48%	5	0,48%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	16.820	16.820	17.390	1.045	1.079	34	600	570	570	509	17.104	101,67%	286
	KUR	16.338	16.338	16.924	1.045	1.079	34	622	586	586	493	16.412	103,12%	
	Non KUR	481	481	466	-	-	0	-21	-15	-15	15	692	67,37%	(226)
3	PWG	7.075	7.075	7.735	588	1.217	630	184	660	660	557	7.525	102,79%	210
	Cilem	7.075	7.075	7.735	588	1.217	630	184	660	660	557	7.525	102,79%	210
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	73.812	73.812	73.740	1.426	2.285	859	-2.060	-72	-72	2.357	74.343	99,19%	(603)
	CF 1	12.914	12.914	13.491	1.036	665	-371	461	577	577	88	13.057	103,33%	434
1	• Total Non Program	5.334	5.334	5.823	227	525	298	193	489	489	36	11.385	104,53%	516
	• Program	5.961	5.961	6.078	326	140	-186	324	117	117	23			
	Oto	1.620	1.620	1.590	483	-	-483	461	-30	-30	30	1.672	95,10%	(82)
	CF 2	60.898	60.898	60.249	390	1.620	1.230	-2.521	-649	-649	2.269	61.286	98,31%	(1.037)
	Mitraguna & Others	58.278	58.278	57.654	390	1.620	1.230	-2.344	-624	-624	2.244	58.594	98,40%	(940)
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25	2.692	96,40%	(97)
	Total Pembiayaan	97.707	97.707	98.865	3.058	4.581	1.523	-1.276	1.158	1.158	3.423	98.971	99,89%	(106)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	278	283	278	647	1,65%	1,65%	3,72%	369	369	364			
	KUR	278	240	278	582	1,70%	1,70%	3,44%	303	303	342			
	Non KUR	-	43	-	65	0,00%	0,00%	13,99%	65	65	22			
3	PWG	-	-	-	120	0,00%	0,00%	1,55%	120	120	120			
	Cilem	-	-	-	120	0,00%	0,00%	1,55%	120	120	120			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.309	1.956	1.309	3.626	1,77%	1,77%	4,92%	2.317	2.317	1.669			
	CF 1	-	177	-	176	0,00%	0,00%	1,31%	176	176	(0)			
	Total Griya	-	177	-	176	0,00%	0,00%	1,48%	176	176	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.309	1.779	1.309	3.449	2,15%	2,15%	5,72%	2.141	2.141	1.670			
	Mitraguna & Others	1.309	1.779	1.309	3.449	2,25%	2,25%	5,98%	2.141	2.141	1.670			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.587	2.239	1.587	4.392	1,62%	1,62%	4,44%	2.805	2.805	2.153			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	107	107	107	105	0,63%	0,63%	0,60%	(2)	(2)	(2)			
	KUR	70	70	70	68	0,43%	0,43%	0,40%	(2)	(2)	(2)			
	Non KUR	37	37	37	37	7,64%	7,64%	7,88%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.217	4.226	2.217	2.217	3,00%	3,00%	3,01%	-	-	(2.009)			
	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	2.217	4.226	2.217	2.217	3,64%	3,64%	3,68%	-	-	(2.009)			
	Mitraguna &													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	4.192	4.163	(737)	(29)	(1.048)	-20,12%	(1.048)	-20,12%	5.596	74,39%	(1.433)
2	Tabungan	100.387	100.387	86.370	86.213	(1.284)	(156)	(14.174)	-14,12%	(14.174)	-14,12%	100.387	85,88%	(14.174)
3	Deposito	13.976	13.976	13.776	13.776	574	0	(199)	-1,43%	(199)	-1,43%	14.252	96,66%	(475)
	Total	119.574	119.574	104.338	104.153	(1.447)	(185)	(15.421)	-12,90%	(15.421)	-12,90%	120.235	86,62%	(16.082)
	CASA	105.598	105.598	90.562	90.376	(2.021)	(185)	(15.222)	-14,41%	(15.222)	-14,41%	105.983	85,27%	(15.607)
	(%) CASA	88,31%	88,31%	86,80%	86,77%									
	FDR	55,17%	55,17%	64,89%	65,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.424	7.277	(148)	(221)	-2,95%	(221)	-2,95%				
2	Giro ISE	754	754	635	605	(29)	(149)	-19,76%	(149)	-19,76%				
3	Tabungan ISE	6.743	6.743	6.790	6.671	(119)	(72)	-1,06%	(72)	-1,06%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	156	156	156	156	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	• Local Champion	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	15.646	15.646	15.655	1.850	625	-1.225	1.477	9	9	616	15.110	103,60%	545
	KUR	14.577	14.577	14.614	1.850	625	-1.225	1.505	36	36	589	14.719	99,28%	(106)
	Non KUR	1.069	1.069	1.041	-	-	0	-28	-28	-28	28	391	266,34%	
3	PWG	11.732	11.732	12.879	1.436	1.897	460	340	1.147	1.147	750	12.211	105,47%	668
	Cilem	11.732	11.732	12.879	1.436	1.897	460	340	1.147	1.147	750	12.211	105,47%	668
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	37.993	37.993	38.602	1.967	1.321	-646	577	609	609	712	40.160	96,12%	(1.559)
	CF 1	17.776	17.776	17.854	986	536	-450	39	77	77	459	18.180	98,21%	(326)
	Total Griya	8.967	8.967	9.421	597	536	-61	0	454	454	82	9.124	103,26%	298
1	• Total Non Program	7.001	7.001	7.462	430	536	106	176	461	461	75			
	• Program	1.966	1.966	1.959	167	-	-167	173	-7	-7	7			
	Oto	8.809	8.809	8.433	389	-	-389	39	-376	-376	376	9.056	93,11%	(624)
	CF 2	20.216	20.216	20.748	981	785	-196	538	531	531	254	21.981	94,39%	(1.233)
	Mitraguna & Others	19.433	19.433	19.968	855	785	-70	488	535	535	250	21.066	94,79%	(1.098)
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3	915	85,27%	(135)
	Total Pembiayaan	65.965	65.965	67.706	5.254	3.843	-1.411	2.370	1.740	1.740	2.103	68.077	99,46%	(371)

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	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	104	-	104	102	0	0,89%	0,89%	0,80%	(2)	(2)	102		
	Cilem	104	-	104	102	0	0,89%	0,89%	0,80%	(2)	(2)	102		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	284	726	284	446	0	0,75%	0,75%	1,16%	162	162	(280)		
	CF 1	284	708	284	446	0	1,60%	1,60%	2,50%	162	162	(262)		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	284	708	284	446	0	3,22%	3,22%	5,29%	162	162	(262)		
	CF 2	-	17	-	-	0	0,00%	0,00%	0,00%	-	-	(17)		
	Mitraguna & Others	-	17	-	-	0	0,00%	0,00%	0,00%	-	-	(17)		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	-	100	-	-	0	0,00%	0,00%	0,00%	-	-	(100)		

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	109.038	109.038	119.574	10.536	64,2%	PHR	2,94	3,26
2	Contribution Margin	2.877	2.877	4.725	1.848	-	CIF Payroll	757	510



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.156	1.153	390	(3)	116	11,22%	116	11,22%	1.080	106,73%	73
2	Tabungan	34.954	34.954	33.354	32.774	2.104	(581)	(2.180)	-6,24%	(2.180)	-6,24%	34.954	93,76%	(2.180)
3	Deposito	2.425	2.425	2.425	2.425	(30)	0	0	0,00%	0	0,00%	2.521	96,17%	(97)
	Total	38.416	38.416	36.936	36.351	2.464	(584)	(2.064)	-5,37%	(2.064)	-5,37%	38.556	94,28%	(2.204)
	CASA	35.991	35.991	34.511	33.927	2.494	(584)	(2.064)	-5,74%	(2.064)	-5,74%	36.034	94,15%	(2.108)
	(%) CASA	93,69%	93,69%	93,43%	93,33%									
	FDR	3,05%	3,05%	3,74%	3,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	73	73	0	0	(1)	-1,02%	(1)	-1,02%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	74	74	73	73	0	0	(1)	-1,02%	(1)	-1,02%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	46	46	46	46	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-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	928	928	1.142	87	321	234	14	215	215	106	1.059	107,88%	83
	Cilem	928	928	1.142	87	321	234	14	215	215	106	1.059	107,88%	83
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0		
	• Program	-	-	-	-	-	0	0	0	0	-	0		
	Oto	-	-	-	-	-	0	0	0	0	-	0		
	CF 2	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	1.171	1.171	1.382	97	321	224	21	211	211	109	1.302	106,16%	80

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca
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