

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	763.553	763.553	499.508	511.421	167.818	11.913	(252.131)	-33,02%	(252.131)	-33,02%	779.838	65,58%	(268.416)
2	Tabungan	2.589.059	2.589.059	2.512.940	2.511.062	137.606	(1.878)	(77.997)	-3,01%	(77.997)	-3,01%	2.589.059	96,99%	(7.997)
3	Deposito	2.920.634	2.920.634	2.818.791	2.820.064	(302.379)	1.274	(100.570)	-3,44%	(100.570)	-3,44%	2.936.052	96,05%	(115.987)
	Total	6.273.245	6.273.245	5.831.238	5.842.547	3.044	11.309	(430.698)	-6,87%	(430.698)	-6,87%	6.304.948	92,67%	(462.401)
	CASA	3.352.612	3.352.612	3.012.448	3.022.483	305.424	10.035	(330.128)	-9,85%	(330.128)	-9,85%	3.368.897	89,72%	(346.414)
	(%) CASA	53,44%	53,44%	51,66%	51,73%									
	FDR	48,57%	48,57%	52,57%	52,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	111.830	109.229		(2.600)	2.434	2,28%	2.434	2,28%			
2	Giro ISE	18.995	18.995	24.645	24.033		(612)	5.038	26,52%	5.038	26,52%			
3	Tabungan ISE	68.468	68.468	64.851	65.562		711	(2.906)	-4,24%	(2.906)	-4,24%			
4	Deposito ISE	19.332	19.332	22.334	19.634		(2.700)	302	1,56%	302	1,56%			
5	CIF ISE	1.573	1.573	1.577	1.577		0	4	0,25%	4	0,25%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	209.850	209.850	181.698	4.500	1.760	-2.740	2.468	-28.152	-28.152	29.912	211.995	85,71%	(30.297)
	Linkage	17.889	17.889	17.762	-	-	-	-	-127	-127	127	19.041	93,29%	(1.278)
	Non-Linkage	191.961	191.961	163.935	4.500	1.760	-2.740	2.595	-28.026	-28.026	29.786	192.955	84,96%	(29.019)
	• Local Champion	181.667	181.667	153.881	4.500	1.760	-2.740	1.541	-27.786	-27.786	29.546	182.620	84,26%	(28.739)
	• Value Chain	10.294	10.294	10.054	-	-	-	1.054	-240	-240	240	10.334	97,29%	(280)
2	MBG	198.935	198.935	199.680	7.485	6.263	-1.222	4.200	745	745	5.518	198.118	100,79%	1.562
	KUR	188.785	188.785	189.967	7.185	6.063	-1.122	3.747	1.182	1.182	4.881	189.874	100,05%	
	Non KUR	10.150	10.150	9.713	300	200	-100	453	-437	-437	637	8.244	117,81%	
3	PWG	459.599	459.599	497.650	85.594	137.797	52.204	25.395	38.051	38.051	99.746	480.684	103,53%	16.967
	Cilem	248.801	248.801	274.602	27.340	45.724	18.384	14.413	25.801	25.801	19.923	262.172	104,74%	12.429
	Gadai	210.799	210.799	223.049	58.254	92.073	33.819	10.982	12.250	12.250	79.823	218.511	102,08%	4.537
4	CFG	2.178.496	2.178.496	2.186.240	59.051	49.082	-9.969	24.944	7.744	7.744	41.338	2.206.489	99,08%	(20.249)
	CF 1	387.334	387.334	384.912	9.708	4.397	-5.311	191	-2.423	-2.423	6.819	393.160	97,90%	(8.249)
	Total Griya	317.524	317.524	316.208	7.886	3.777	-4.109	0	-1.317	-1.317	5.094	320.632	98,62%	(4.424)
	• Total Non Program	313.027	313.027	311.741	7.726	3.777	-3.949	4.811	-1.286	-1.286	5.063			
	• Program	4.498	4.498	4.467	160	-	-160	139	-31	-31	31			
	Oto	69.810	69.810	68.704	1.822	620	-1.203	191	-1.106	-1.106	1.726	72.528	94,73%	(3.824)
	CF 2	1.791.161	1.791.161	1.801.328	49.343	44.685	-4.658	24.752	10.167	10.167	34.518	1.813.328	99,34%	(12.000)
	Mitraguna & Others	1.591.167	1.591.167	1.600.380	44.660	41.792	-2.868	21.455	9.213	9.213	32.579	1.610.035	99,40%	(9.655)
	Pensiun	199.995	199.995	200.948	4.683	2.893	-1.790	3.297	953	953	1.940	203.293	98,85%	(2.345)
	Total Pembiayaan	3.046.880	3.046.880	3.065.267	156.630	194.902	38.272	57.006	18.387	18.387	176.514	3.097.285	93,80%	(32.018)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-25	31-Dec-25	29-Jan-26	MtD	% Relatif		MtD	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25					31-Dec-25	31-Dec-25		31-Dec-25	31-Dec-25	31-Dec-25	Posisi	Penc.	Gap
1	SME	-	-	3.204	-	-	9.595	0,00%	0,00%	0,00%	5,28%	9.595	9.595	6.392			
	Linkage	-	-	-	-	-	148	0,00%	0,00%	0,83%	148	148	148				
	Local Champion	-	-	3.204	-	-	9.447	0,00%	0,00%	5,76%	9.447	9.447	6.244				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	3.329	3.329	3.329	20.583	1.67%	1.67%	1.67%	1.67%	1.31%	1.31%	17.253	17.253	17.253			
	KUR	3.176	3.176	3.176	19.648	1.68%	1.68%	1.68%	1.68%	1.034	1.034	16.472	16.472	16.472			
	Non KUR	153	153	153	935	1,51%	1,51%	1,51%	1,51%	0,93	0,93	782	782	782			
3	PWG	1.006	1.006	1.006	18.649	0,22%	0,22%	0,22%	0,22%	0,375	0,375	17.644	17.644	17.644			
	Cilem	1.006	1.006	1.006	14.623	0,40%	0,40%	0,40%	0,40%	0,532	0,532	13.617	13.617	13.617			
	Gadai	-	-	-	4.027	0,00%	0,00%	0,00%	0,00%	0,181	0,181	4.027	4.027	4.027			
4	CFG	22.413	24.078	22.413	27.016	1,03%	1,03%	1,03%	1,03%	1,24%	1,24%	4.604	4.604	4.604	2.938		
	CF 1	4.912	5.995	4.912	8.691	1,27%	1,27%	1,27%	1,27%	2,26%	2,26%	3.778	3.778	3.778	2.696		
	Total Griya	4.165	5.484	4.165	7.943	1,31%	1,31%	1,31%	1,31%	2,51%	2,51%	3.778	3.778	3.778	2.459		
	Oto	748	511	748	748	1,07%	1,07%	1,07%	1,07%	1,09%	1,09%	-	-	-	237		
	CF 2	17.500	18.084	17.500	18.325	0,98%	0,98%	0,98%	0,98%	1,02%	1,02%	825	825	825	242		
	Mitraguna & Others	16.505	17.489	16.505	17.636	1,04%	1,04%	1,04%	1,04%	1,10%	1,10%	1.131	1.131	1.131	147		
	Pensiun	995	594	995	690	0,03%	0,03%	0,03%	0,03%	0,34%	0,34%	(306)	(306)	(306)	95		
	Total Pembiayaan	32.000	33.703	32.000	37.716	1,05%	1,05%	1,05%	1,05%	1,23%	1,23%	5.716	5.716	4.013			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
Dec-24	Dec-24	Dec-25	Posisi	Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)	

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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	82.793	82.793	81.252	86.877	9.556	5.625	4.084	4,93%	4.084	4,93%	84.860	102,38%	2.017
2	Tabungan	420.104	420.104	404.691	399.287	2.074	(5.405)	(20.817)	-4,96%	(20.817)	-4,96%	420.104	95,04%	(20.817)
3	Deposito	192.311	192.311	193.141	193.258	(7.739)	117	947	0,49%	947	0,49%	194.115	99,56%	(857)
	Total	695.207	695.207	679.084	679.421	3.890	337	(15.786)	-2,27%	(15.786)	-2,27%	699.079	97,19%	(19.658)
	CASA	502.896	502.896	485.943	486.164	11.629	221	(16.733)	-3,33%	(16.733)	-3,33%	504.964	96,28%	(18.800)
	(%) CASA	72,34%	72,34%	71,56%	71,56%									
	FDR	76,04%	76,04%	74,27%	74,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	25.283	25.283	24.266	23.778	(487)	(1.505)	-5,95%	(1.505)	-5,95%			
2	Giro ISE	4.827	4.827	4.805	4.653	(152)	(174)	-3,60%	(174)	-3,60%			
3	Tabungan ISE	14.956	14.956	13.960	13.625	(336)	(1.331)	-8,90%	(1.331)	-8,90%			
4	Deposito ISE	5.500	5.500	5.500	5.500	0	0	0,00%	0	0,00%			
5	CIF ISE	140	140	140	140	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	87.141	87.141	61.502	2.300	-	-2.300	-493	-25.639	-25.639	25.639	87.674	70,15%	(26.172)
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126	3.363	88,82%	(376)
	Non-Linkage	84.028	84.028	58.515	2.300	-	-2.300	-369	-25.513	-25.513	25.513	84.311	69,40%	(25.796)
	• Local Champion	83.103	83.103	57.627	2.300	-	-2.300	-333	-25.476	-25.476	25.476	83.352	69,14%	(25.726)
	• Value Chain	925	925	889	-	-	-	-35	-36	-36	36	959	92,70%	(70)
2	MBG	40.857	40.857	39.795	800	670	-130	-145	-1.063	-1.063	1.733	40.235	98,91%	(440)
	KUR	38.399	38.399	37.830	800	670	-130	-77	-569	-569	1.239	38.396	98,53%	(566)
	Non KUR	2.458	2.458	1.964	-	-	0	-68	-494	-494	494	1.839	106,82%	
3	PWG	39.718	39.718	41.261	8.027	9.743	1.715	2.002	1.543	1.543	8.200	41.104	100,38%	157
	Cilem	18.601	18.601	19.679	1.876	2.904	1.029	857	1.078	1.078	1.826	19.436	101,25%	243
	Gadai	21.117	21.117	21.582	6.152	6.838	687	1.145	465	465	6.373	21.669	99,60%	(86)
4	CFG	360.890	360.890	361.825	6.118	5.528	-590	1.493	936	936	4.592	361.934	99,97%	(109)
	CF 1	52.385	52.385	51.455	1.326	-	-1.326	314	-930	-930	930	52.652	97,73%	(1.197)
	Total Griya	41.765	41.765	41.150	675	-	-675	0	-616	-616	616	41.860	98,30%	(710)
1	• Total Non Program	41.765	41.765	41.150	675	-	-675	-210	-616	-616	616			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	10.619	10.619	10.305	651	-	-651	314	-314	-314	314	10.792	95,49%	(487)
	CF 2	308.505	308.505	310.371	4.792	5.528	736	1.179	1.866	1.866	3.662	309.282	100,35%	1.088
	Mitraguna & Others	290.360	290.360	292.388	4.792	5.528	736	923	2.029	2.029	3.499	291.110	100,44%	1.278
	Pensiun	18.145	18.145	17.982	-	-	0	256	-163	-163	163	18.172	98,95%	(190)
	Total Pembiayaan	528.607	528.607	504.383	17.246	15.941	-1.305	2.857	-24.223	-24.223	40.164			

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	-	3.204	-	5.952	0,00%	0,00%	9,68%	5.952	5.952	2.748			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	5.952	0,00%	0,00%	10,17%	5.952	5.952	2.748			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.009	1.799	1.009	4.268	2,47%	2,47%	10,73%	3.259	3.259	2.470			
	KUR	1.009	1.705	1.009	4.112	2,63%	2,63%	10,87%	3.103	3.103	2.408			
	Non KUR	-	94	-	156	0,00%	0,00%	7,96%	156	156	62			
3	PWG	-	-	-	1.320	0,00%	0,00%	3,20%	1.320	1.320	1.320			
	Cilem	-	-	-	1.046	0,00%	0,00%	5,32%	1.046	1.046	1.046			
	Gadai	-	-	-	274	0,00%	0,00%	1,27%	274	274	274			
4	CFG	4.663	5.303	4.663	4.374	1,29%	1,29%	1,21%	(290)	(290)	(929)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.663	5.303	4.663	4.374	1,51%	1,51%	1,41%	(290)	(290)	(929)			
	Mitraguna & Others	4.663	5.303	4.663	4.374	1,61%	1,61%	1,50%	(290)	(290)	(929)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.050	6.672	6.050	5.799	1,14%	1,14%	1,15%	(251)	(251)	(873)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	853.881	853.881	695.728	(158.153)	-3,2%	3,23	3,42	3,40
2	Contribution Margin	30.075	30.075	31.024	949	-	2.393	2.246	2.382

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 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	8.263	8.263	7.330	7.366	2.251	36	(897)	-10,85%	(897)	-10,85%	9.352	78,77%	(1.985)
2	Tabungan	283.875	283.875	291.219	288.454	38.050	(2.765)	4.579	1,61%	4.579	1,61%	283.875	101,61%	4.579
3	Deposito	160.857	160.857	165.595	165.798	(3.638)	203	4.940	3,07%	4.940	3,07%	162.189	102,23%	3.609
	Total	452.996	452.996	464.144	461.618	36.662	(2.526)	8.622	1,90%	8.622	1,90%	455.415	101,36%	6.203
	CASA	292.138	292.138	298.549	295.820	40.300	(2.729)	3.682	1,26%	3.682	1,26%	293.227	100,88%	2.594
	(%) CASA	64,49%	64,49%	64,32%	64,08%									
	FDR	60,44%	60,44%	58,70%	59,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.010	12.010	12.337	12.181	(156)	171	1,42%	171	1,42%			
2	Giro ISE	2.545	2.545	1.901	1.773	(128)	(772)	-30,34%	(772)	-30,34%			
3	Tabungan ISE	1.593	1.593	1.564	1.536	(29)	(57)	-3,58%	(57)	-3,58%			
4	Deposito ISE	7.872	7.872	8.872	8.872	0	1.000	12,70%	1.000	12,70%			
5	CIF ISE	290	290	290	290	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	18.632	18.632	17.273	-	200	200	332	-1.359	-1.359	1.559	19.007	90,88%	(1.734)
	Linkage	-	-	-	-	-	-	0	0	0	-	175		(175)
	Non-Linkage	18.632	18.632	17.273	-	200	200	332	-1.359	-1.359	1.559	18.832	91,72%	(1.559)
	• Local Champion	18.231	18.231	16.872	-	200	200	332	-1.359	-1.359	1.559	18.431	91,54%	(1.559)
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0	401	99,91%	(0)
2	MBG	39.038	39.038	39.097	1.850	1.148	(702)	881	59	59	1.089	39.018	100,20%	79
	KUR	38.539	38.539	38.612	1.850	1.148	(702)	894	73	73	1.075	38.520	100,24%	
	Non KUR	499	499	484	-	-	0	-13	-14	-14	14	497	97,40%	(13)
3	PWG	39.022	39.022	42.186	7.141	11.237	4.096	2.456	3.165	3.165	8.072	40.422	104,36%	1.764
	Cilem	21.522	21.522	23.462	2.587	3.454	868	1.444	1.940	1.940	1.514	22.371	104,87%	1.090
	Gadai	17.500	17.500	18.725	4.554	7.783	3.229	1.012	1.225	1.225	6.558	18.051	103,73%	674
4	CFG	177.122	177.122	173.908	7.970	1.910	(-6.060)	7.498	-3.214	-3.214	5.124	179.785	96,73%	(5.877)
	CF 1	68.427	68.427	67.072	330	-	(-330)	(95)	-1.355	-1.355	1.355	68.590	97,79%	(1.518)
	Total Griya	64.824	64.824	63.553	330	-	(-330)	0	-1.271	-1.271	1.271	64.834	98,02%	(1.281)
1	• Total Non Program	64.824	64.824	63.553	330	-	(-330)	1.042	-1.271	-1.271	1.271			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	3.602	3.602	3.518	-	-	0	-95	-84	-84	84	3.756	93,68%	(237)
	CF 2	108.695	108.695	106.837	7.640	1.910	(-5.730)	7.592	-1.858	-1.858	3.768	111.195	96,08%	(4.359)
	Mitraguna & Others	103.413	103.413	101.387	7.640	1.710	(-5.930)	7.627	-2.026	-2.026	3.736	105.421	96,17%	(4.034)
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33	5.774	94,38%	(324)
	Total Pembiayaan	273.813	273.813	272.464	16.961	14.495	(-2.466)	11.168	-1.349	-1.349	15.844			

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	-	-	-	1.613	0,00%	0,00%	9,34%	1.613	1.613	1.613			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.613	0,00%	0,00%	9,34%	1.613	1.613	1.613			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.642	2.541	1.642	2.679	4,20%	4,20%	6,85%	1.037	1.037	138			
	KUR	1.518	2.418	1.518	2.679	3,94%	3,94%	6,94%	1.161	1.161	261			
	Non KUR	123	123	123	-	24,73%	24,73%	0,00%	(123)	(123)	(123)			
3	PWG	10	-	10	1.607	0,02%	0,02%	3,81%	1.598	1.598	1.607			
	Cilem	10	-	10	1.330	0,04%	0,04%	5,67%	1.320	1.320	1.330			
	Gadai	-	-	-	277	0,00%	0,00%	1,48%	277	277	277			
4	CFG	3.588	6.197	3.588	6.280	2,03%	2,03%	3,61%	2.692	2.692	83			
	CF 1	3.501	4.746	3.501	4.961	5,12%	5,12%	7,40%	1.460	1.460	215			
	Total Griya	3.501	4.642	3.501	4.956	5,40%	5,40%	7,80%	1.455	1.455	314			
	Oto	-	103	-	5	0,00%	0,00%	0,14%	5	5	(98)			
	CF 2	87	1.451	87	1.319	0,08%	0,08%	1,23%	1.232	1.232	(132)			
	Mitraguna & Others	87	1.258	87	1.319	0,08%	0,08%	1,30%	1.232	1.232	61			
	Pensiun	-	193	-	-	0,00%	0,00%	0,00%	-	-	(193)			
	Total Pembiayaan	5.239	8.737	5.239	12.179	1,91%	1,91%	4,47%	6.939	6.939	3.441			

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	296	318	296	1.165	0,76%	0,76%	2,98%	869	869	847			
	KUR	226	248	226	973	0,59%	0,59%	2,52%	747	747	724			
	Non KUR	70	70	70	193	14,08%	14,08%	39,76%	122	122	122			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%							



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	3.932	3.932	2.837	3.596	2.335	759	(336)	-8,56%	(336)	-8,56%	4.689	76,69%	(1.093)
2	Tabungan	141.973	141.973	137.539	140.752	(2.909)	3.212	(1.221)	-0,86%	(1.221)	-0,86%	141.973	99,14%	(1.221)
3	Deposito	76.711	76.711	76.138	76.133	(488)	(5)	(578)	-0,75%	(578)	-0,75%	77.429	98,33%	(1.295)
	Total	222.616	222.616	216.514	220.481	(1.062)	3.967	(2.135)	-0,96%	(2.135)	-0,96%	224.091	98,39%	(3.610)
	CASA	145.905	145.905	140.376	144.348	(574)	3.971	(1.558)	-1,07%	(1.558)	-1,07%	146.662	98,42%	(2.314)
	(%) CASA	65,54%	65,54%	64,83%	65,47%									
	FDR	66,16%	66,16%	69,60%	68,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	6.647	6.965	318	2.801	67,28%	2.801	67,28%			
2	Giro ISE	103	103	103	103	0	(0)	-0,03%	(0)	-0,03%			
3	Tabungan ISE	4.060	4.060	6.544	6.862	318	2.801	69,00%	2.801	69,00%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	93	93	93	93	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	280	280	148	-	-	0	-13	-132	-132	132	280	52,87%	(132)
	Linkage	148	148	148	-	-	-	-4	0	0	(0)	148	100,02%	
	Non-Linkage	132	132	-	-	-	0	-9	-132	-132	132	132		(132)
	• Local Champion	132	132	-	-	-	0	-9	-132	-132	132	132		(132)
	• Value Chain	-	-	-	-	-	-	0	0	0	0	0		
2	MBG	6.531	6.531	6.779	800	370	-430	1.124	249	249	121	5.571	121,70%	1.209
	KUR	5.293	5.293	5.555	500	370	-130	418	261	261	109	5.548	100,12%	
	Non KUR	1.237	1.237	1.225	300	-	-300	706	-12	-12	12	23	5405,90%	
3	PWG	23.459	23.459	26.114	4.079	6.687	2.608	1.690	2.655	2.655	4.032	24.839	105,13%	1.275
	Cilem	14.441	14.441	15.982	1.924	2.495	571	1.399	1.541	1.541	955	15.270	104,66%	712
	Gadai	9.018	9.018	10.132	2.155	4.191	2.037	290	1.114	1.114	3.077	9.569	105,89%	563
4	CFG	117.010	117.010	117.645	1.476	2.560	1.084	169	635	635	1.925	118.621	99,18%	(976)
	CF 1	21.080	21.080	20.814	400	-	-400	-117	-266	-266	266	21.279	97,81%	(466)
	Total Griya	16.583	16.583	16.401	400	-	-400	0	-182	-182	182	16.609	98,75%	(207)
1	• Total Non Program	16.093	16.093	15.912	400	-	-400	-67	-181	-181	181			
	• Program	491	491	489	-	-	0	-2	-1	-1	1			
	Oto	4.496	4.496	4.412	-	-	0	-117	-84	-84	84	4.671	94,47%	(258)
	CF 2	95.930	95.930	96.831	1.076	2.560	1.484	286	901	901	1.659	97.342	99,48%	(510)
	Mitraguna & Others	65.497	65.497	66.701	920	2.560	1.640	439	1.205	1.205	1.355	66.777	99,89%	(75)
	Pensiun	30.434	30.434	30.130	156	-	-156	-153	-304	-304	304	30.565	98,58%	(435)
	Total Pembiayaan	147.280	147.280	150.687	6.355	9.617	3.262	2.970	3.407	3.407	6.210			

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	-	-	-	148	0,00%	0,00%	100,00%	148	148	148			
	Linkage	-	-	-	148	0,00%	0,00%	100,00%	148	148	148			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	165	-	165	683	0,70%	0,70%	2,61%	517	517	683			
	Cilem	165	-	165	683	1,14%	1,14%	4,27%	517	517	683			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.328	4.367	2.328	3.624	1,99%	1,99%	3,08%	1.296	1.296	(743)			
	CF 1	880	1.654	880	2.040	4,17%	4,17%	9,80%	1.160	1.160	386			
	Total Griya	880	1.654	880	1.884	5,31%	5,31%	11,49%	1.004	1.004	230			
	Oto	-	-	-	157	0,00%	0,00%	3,55%	157	157	157			
	CF 2	1.448	2.713	1.448	1.584	1,51%	1,51%	1,64%	136	136	(1.129)			
	Mitraguna & Others	1.055	2.452	1.055	1.191	1,61%	1,61%	1,79%	136	136	(1.261)			
	Pensiun	393	262	393	393	1,29%	1,29%	1,31%	-	-	132			
	Total Pembiayaan	1.033	671	1.033	1.036	0,70%	0,70%	2,96%	1.962	1.962	88			

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.033	671	1.033	1.036	0,88%	0,88%	0,88%	3	3	365			
	CF 1	786	424	786	424	3,73%	3,73%	2,04%	(362)	(362)				



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	487.579	487.579	254.362	255.271	149.294	908	(232.308)	-47,65%	(232.308)	-47,65%	491.380	51,95%	(236.109)
2	Tabungan	244.607	244.607	197.846	200.247	51.315	2.401	(44.360)	-18,14%	(44.360)	-18,14%	244.607	81,86%	(44.360)
3	Deposito	1.393.419	1.393.419	1.298.830	1.299.178	(285.161)	348	(94.241)	-6,76%	(94.241)	-6,76%	1.396.810	93,01%	(97.633)
	Total	2.125.604	2.125.604	1.751.038	1.754.695	(84.553)	3.657	(370.909)	-17,45%	(370.909)	-17,45%	2.132.797	82,27%	(378.102)
	CASA	732.186	732.186	452.208	455.518	200.609	3.309	(276.668)	-37,79%	(276.668)	-37,79%	735.987	61,89%	(280.469)
	(%) CASA	34,45%	34,45%	25,83%	25,96%									
	FDR	12,89%	12,89%	16,03%	15,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	12.036	11.073	(963)	(646)	-5,51%	(646)	-5,51%			
2	Giro ISE	1.318	1.318	1.843	3.548	1.705	2.229	169,07%	2.229	169,07%			
3	Tabungan ISE	6.100	6.100	3.891	3.923	33	(2.177)	-35,69%	(2.177)	-35,69%			
4	Deposito ISE	4.300	4.300	6.302	3.602	(2.700)	(698)	-16,23%	(698)	-16,23%			
5	CIF ISE	70	70	70	70	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	21.148	21.148	21.350	2.000	460	-1.540	1.494	202	202	258	21.789	97,98%	(439)
	Linkage	-	-	-	-	-	-	0	0	0	-	375		(375)
	Non-Linkage	21.148	21.148	21.350	2.000	460	-1.540	1.494	202	202	258	21.414	99,70%	(64)
	• Local Champion	18.944	18.944	19.203	2.000	460	-1.540	531	259	259	201	19.204		(0)
	• Value Chain	2.204	2.204	2.147	-	-	963	-57	-57	-57	57	2.211	97,11%	(64)
2	MBG	55.355	55.355	54.674	960	570	-390	-559	-681	-681	1.251	56.281	97,14%	(1.607)
	KUR	53.969	53.969	53.319	960	570	-390	-513	-650	-650	1.220	54.017	98,71%	(698)
	Non KUR	1.386	1.386	1.354	-	-	0	-46	-31	-31	31	2.264	59,83%	(909)
3	PWG	29.528	29.528	31.608	5.036	8.612	3.576	2.160	2.081	2.081	6.531	30.936	102,17%	673
	Cilem	16.389	16.389	17.331	1.603	2.268	666	603	942	942	1.327	17.246	100,49%	85
	Gadai	13.139	13.139	14.278	3.434	6.344	2.910	1.556	1.139	1.139	5.205	13.690	104,29%	588
4	CFG	168.051	168.051	172.977	7.070	7.864	794	3.092	4.926	4.926	2.938	170.683	101,34%	2.294
	CF 1	19.642	19.642	20.164	1.990	800	-1.190	-156	521	521	279	20.077	100,43%	87
	Total Griya	15.288	15.288	15.907	1.990	800	-1.190	0	619	619	181	15.540	102,36%	367
1	• Total Non Program	12.467	12.467	13.110	1.990	800	-1.190	1.825	643	643	157			
	• Program	2.821	2.821	2.797	-	-	0	-28	-24	-24	24			
	Oto	4.355	4.355	4.257	-	-	0	-156	-98	-98	98	4.537	93,82%	(280)
	CF 2	148.408	148.408	152.813	5.080	7.064	1.984	3.248	4.405	4.405	2.659	150.606	101,47%	2.207
	Mitraguna & Others	129.674	129.674	133.785	4.650	6.656	2.006	2.938	4.111	4.111	2.545	131.845	101,47%	1.940
	Pensiun	18.734	18.734	19.028	430	408	-22	311	294	294	114	18.761	101,42%	267
	Total Pembiayaan	274.081	274.081	280.609	15.066	17.506	2.440	6.187	6.528	6.528	10.978			

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	-	-	-	268	0,00%	0,00%	1,25%	268	268	268			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	268	0,00%	0,00%	1,25%	268	268	268			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	526	1.465	526	9.834	0,95%	0,95%	17,99%	9.309	9.309	8.369			
	KUR	496	1.363	496	9.632	0,92%	0,92%	18,06%	9.136	9.136	8.269			
	Non KUR	30	102	30	202	2,16%	2,16%	14,92%	172	172	101			
3	PWG	-	-	-	433	0,00%	0,00%	1,37%	433	433	433			
	Cilem	-	-	-	433	0,00%	0,00%	2,50%	433	433	433			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	465	695	465	1.984	0,28%	0,28%	1,15%	1.519	1.519	1.289			
	CF 1	465	695	465	1.244	2,37%	2,37%	6,17%	779	779	549			
	Total Griya	346	572	346	1.120	2,26%	2,26%	7,04%	774	774	548			
	Oto	119	123	119	124	2,74%	2,74%	2,90%	4	4	1			
	CF 2	-	-	-	740	0,00%	0,00%	0,48%	740	740	740			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,55%	740	740	740			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.494	1.462	1.494	1.642	0,54%	0,54%	0,59%	148	148	180			

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	377.865	377.865	2.125.681	1.747.816		3.13	3.37	3.36	
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%	CIF Payroll	1.790	1.868	2.136



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	8.095	8.095	7.762	7.983	117	221	(112)	-1,38%	(112)	-1,38%	8.704	91,72%	(721)
2	Tabungan	118.643	118.643	115.512	114.290	(7.339)	(1.222)	(4.353)	-3,67%	(4.353)	-3,67%	118.643	96,33%	(4.353)
3	Deposito	42.564	42.564	40.125	40.127	(204)	1	(2.437)	-5,73%	(2.437)	-5,73%	43.136	93,02%	(3.010)
	Total	169.302	169.302	163.400	162.400	(7.425)	(1.000)	(6.902)	-4,08%	(6.902)	-4,08%	170.483	95,26%	(8.083)
	CASA	126.738	126.738	123.275	122.274	(7.222)	(1.001)	(4.465)	-3,52%	(4.465)	-3,52%	127.347	96,02%	(5.073)
	(%) CASA	74,86%	74,86%	75,44%	75,29%									
	FDR	70,07%	70,07%	72,84%	73,29%									

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	11.109	11.109	12.744	10.992	(1.752)	(117)	-1,05%	(117)	-1,05%			
2	Giro ISE	3.721	3.721	5.563	3.565	(1.998)	(156)	-4,20%	(156)	-4,20%			
3	Tabungan ISE	6.587	6.587	6.381	6.627	246	40	0,60%	40	0,60%			
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%			
5	CIF ISE	57	57	57	57	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	5.579	5.579	5.447	-	-	0	-132	-132	-132	132	5.579	97,64%	(132)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	5.579	5.579	5.447	-	-	0	-132	-132	-132	132	5.579	97,64%	(132)
	• Local Champion	1.781	1.781	1.678	-	-	0	-103	-103	-103	103	1.781	94,24%	(103)
	• Value Chain	3.798	3.798	3.769	-	-	-	-29	-29	-29	29	3.798	99,24%	(29)
2	MBG	-	-	-	-	-	0	0	0	0	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	40		(40)
3	PWG	35.640	35.640	36.717	6.542	9.390	2.849	618	1.077	1.077	8.313	36.952	99,36%	(235)
	Cilem	15.532	15.532	15.928	1.068	2.361	1.293	-503	397	397	1.964	16.292	97,77%	(364)
	Gadai	20.108	20.108	20.789	5.474	7.030	1.555	1.121	680	680	6.349	20.659	100,63%	129
4	CFG	77.413	77.413	76.855	2.673	820	-1.853	735	-559	-559	1.379	78.558	97,83%	(1.703)
	CF 1	17.116	17.116	16.391	1.258	-	-1.258	282	-725	-725	725	17.311	94,69%	(920)
1	• Total Non Program	14.820	14.820	14.158	1.258	-	-1.258	1.049	-662	-662	662	14.853	95,32%	(695)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.233	-	-	0	282	-63	-63	63	2.458	90,87%	(224)
	CF 2	60.298	60.298	60.464	1.415	820	-595	453	166	166	654	61.247	98,72%	(784)
	Mitraguna & Others	53.287	53.287	53.508	1.365	820	-545	465	221	221	599	53.857	99,35%	(349)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-55	-55	55	7.390	94,12%	(435)
	Total Pembiayaan	118.632	118.632	119.019	9.215	10.210	996	1.221	387	387	9.824			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.097	0,00%	0,00%	2,99%	1.097	1.097	1.097			
	Cilem	-	-	-	-	915	0,00%	0,00%	5,74%	915	915	915			
	Gadai	-	-	-	-	182	0,00%	0,00%	0,88%	182	182	182			
4	CFG	27	283	27	1.154	0,03%	0,03%	0,03%	1,50%	1.127	1.127	872			
	CF 1	-	238	-	235	0,00%	0,00%	0,00%	1,43%	235	235	(3)			
	Total Griya	-	238	-	235	0,00%	0,00%	0,00%	1,66%	235	235	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	27	45	27	919	0,04%	0,04%	0,04%	1,52%	892	892	874			
	Mitraguna & Others	27	45	27	708	0,05%	0,05%	0,05%	1,32%	681	681	663			
	Pensiun	-	-	-	-	211	0,00%	0,00%	3,04%	211	211	211			
	Total Pembiayaan	484	497	484	484	0,41%	0,41%	0,41%	0,41%	-	-	(13)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	484	497	484	484	0,63%	0,63%	0,63%	0,63%	-	-	(13)			
	CF 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	2.031	2.031	4.292	4.310	(520)	18	2.279	112,17%	2.279	112,17%	2.606	165,39%	1.704
2	Tabungan	91.862	91.862	82.929	80.882	6.977	(2.047)	(10.979)	-11,95%	(10.979)	-11,95%	91.862	88,05%	(10.979)
3	Deposito	22.462	22.462	21.341	21.341	(323)	0	(1.121)	-4,99%	(1.121)	-4,99%	23.000	92,79%	(1.659)
	Total	116.355	116.355	108.561	106.533	6.134	(2.028)	(9.822)	-8,44%	(9.822)	-8,44%	117.467	90,69%	(10.934)
	CASA	93.893	93.893	87.221	85.192	6.457	(2.028)	(8.701)	-9,27%	(8.701)	-9,27%	94.468	90,18%	(9.275)
	(%) CASA	80,70%	80,70%	80,34%	79,97%									
	FDR	76,70%	76,70%	83,30%	84,88%									

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	1.346	1.346	4.172	4.186		13	2.840	210,93%	2.840	210,93%			
2	Giro ISE	751	751	3.199	3.205		6	2.454	326,71%	2.454	326,71%			
3	Tabungan ISE	595	595	973	981		7	385	64,78%	385	64,78%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	155	155	155	155		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	4.466	4.466	4.306	-	-	0	-101	-161	-161	161	4.229	101,82%	77
	KUR	4.384	4.384	4.226	-	-	0	-98	-158	-158	158	4.229	99,92%	(3)
	Non KUR	83	83	80	-	-	0	-2	-2	-2	2			-0
3	PWG	6.953	6.953	8.458	893	1.922	1.029	553	1.505	1.505	418	7.531	112,30%	927
	Cilem	6.953	6.953	8.458	893	1.922	1.029	553	1.505	1.505	418	7.531	112,30%	927
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	77.827	77.827	77.663	3.765	1.222	-2.543	2.720	-163	-163	1.385	79.213	98,04%	(1.550)
	CF 1	27.829	27.829	27.957	1.170	440	-730	375	128	128	312	27.885	100,26%	72
	Total Griya	23.781	23.781	23.578	865	-	-865	0	-202	-202	202	23.807	99,04%	(228)
1	• Total Non Program	23.781	23.781	23.578	865	-	-865	-403	-202	-202	202			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.378	305	440	135	375	330	330	110	4.078	107,36%	300
	CF 2	49.997	49.997	49.707	2.595	782	-1.813	2.344	-291	-291	1.073	51.328	96,84%	(1.621)
	Mitraguna & Others	49.551	49.551	49.265	2.345	782	-1.563	2.099	-286	-286	1.068	50.799	96,98%	(1.533)
	Pensiun	447	447	441	250	-	-250	245	-5	-5	5	529	83,37%	(88)
	Total Pembiayaan	89.246	89.246	90.427	4.658	3.144	-1.514	3.172	1.181	1.181	1.963			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			MtD	YtD	MtM	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	-	-	-	-	470	0,00%	0,00%	10,91%	470	470	470			
	KUR	-	-	-	-	470	0,00%	0,00%	11,12%	470	470	470			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	44	-	44	480	0	0,64%	0,64%	5,67%	436	436	480			
	Cilem	44	-	44	480	0	0,64%	0,64%	5,67%	436	436	480			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	215	-	1.283	0	0,00%	0,00%	1,65%	1.283	1.283	1.068			
	CF 1	-	145	-	1.096	0	0,00%	0,00%	3,92%	1.096	1.096	952			
	Total Griya	-	-	-	1.077	0	0,00%	0,00%	4,57%	1.077	1.077	1.077			
	Oto	-	145	-	19	0	0,00%	0,00%	0,00%	19	19	(126)			
	CF 2	-	70	-	186	0	0,00%	0,00%	0,37%	186	186	116			
	Mitraguna & Others	-	70	-	19	0	0,00%	0,00%	0,38%	186	186	116			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	44	215	44	2.232	0	0,05%	0,05%	2,47%	2.188	2.188	2.017			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			MtD	YtD	MtM	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	792	2.144	792	792	0	1,02%	1,02%	1,02%	-	-	-	(1.352)		
	CF 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	4.776	4.776	4.790	4.841	911	50	65	1,35%	65	1,35%	5.325	90,90%	(484)
2	Tabungan	179.061	179.061	187.995	188.225	10.806	230	9.164	5,12%	9.164	5,12%	179.061	105,12%	9.164
3	Deposito	108.457	108.457	112.675	112.673	(270)	(2)	4.215	3,89%	4.215	3,89%	109.045	103,33%	3.628
	Total	292.294	292.294	305.461	305.738	11.447	278	13.444	4,60%	13.444	4,60%	293.431	104,19%	12.308
	CASA	183.837	183.837	192.785	193.066	11.717	280	9.229	5,02%	9.229	5,02%	184.386	104,71%	8.680
	(%) CASA	62,89%	62,89%	63,11%	63,15%									
	FDR	31,01%	31,01%	30,16%	30,13%									

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	2.931	2.931	2.866	2.824	(42)	(107)	-3,65%	(107)	-3,65%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.841	2.799	(42)	(107)	-3,68%	(107)	-3,68%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	117	117	117	117	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	586	586	586	-	-	0	-4	-0	-0	0	586	99,97%	(0)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	586	586	586	-	-	0	-4	-0	-0	0	586	99,97%	(0)
	• Local Champion	586	586	586	-	-	0	-4	-0	-0	0	586	99,97%	(0)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	9.960	9.960	10.649	200	830	630	408	689	689	141	8.731	121,97%	1.918
	KUR	9.015	9.015	9.718	200	830	630	426	703	703	127	8.664	112,18%	
	Non KUR	945	945	931	-	-	0	-18	-14	-14	14	68	1377,85%	
3	PWG	5.460	5.460	6.393	306	1.429	1.123	91	933	933	496	6.032	105,98%	361
	Cilem	5.460	5.460	6.393	306	1.429	1.123	91	933	933	496	6.032	105,98%	361
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	74.621	74.621	74.505	2.504	1.472	-1.032	269	-116	-116	1.588	75.055	99,27%	(550)
	CF 1	20.278	20.278	19.811	950	-	-950	381	-467	-467	467	20.632	96,02%	(821)
	Total Griya	17.506	17.506	17.084	500	-	-500	0	-422	-422	422	17.688	96,59%	(604)
1	• Total Non Program	17.506	17.506	17.084	500	-	-500	546	-422	-422	422			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.773	2.773	2.727	450	-	-450	381	-45	-45	45	2.945	92,63%	(217)
	CF 2	54.343	54.343	54.694	1.554	1.472	-82	-112	351	351	1.121	54.423	100,50%	271
	Mitraguna & Others	48.214	48.214	48.218	1.300	1.100	-200	-161	4	4	1.096	48.260	99,91%	(42)
	Pensiun	6.129	6.129	6.476	254	372	118	49	347	347	25	6.163	105,09%	314
	Total Pembiayaan	90.627	90.627	92.133	3.011	3.731	720	764	1.506	1.506	2.226			

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	-	-	-	-	170	0,00%	0,00%	1,60%	170	170	170		
	KUR	-	-	-	-	170	0,00%	0,00%	1,75%	170	170	170		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-				
3	PWG	-	-	-	-	44	0,00%	0,00%	0,70%	44	44	44		
	Cilem	-	-	-	-	44	0,00%	0,00%	0,70%	44	44	44		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-				
4	CFG	4.017	4.175	4.017	1.230	5.38%	5.38%	5.38%	1,65%	(2.787)	(2.787)	(2.944)		
	CF 1	4.017	3.837	4.017	531	19,81%	19,81%	19,81%	2,68%	(3.487)	(3.487)	(3.306)		
	Total Griya	4.017	3.837	4.017	531	22,95%	22,95%	25,86%	3,11%	(3.487)	(3.487)	(3.306)		
	CF 2	-	338	-	700	0,00%	0,00%	1,28%	700	700	362			
	Mitraguna & Others	-	23	-	396	0,00%	0,00%	0,82%	396	396	373			
	Pensiun	-	315	-	304	0,00%	0,00%	4,69%	304	304	(11)			
	Total Pembiayaan	4.017	4.175	4.017	6.457	5,37%	5,37%	7,01%	3.404	3.404	3.694			

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	259.564	259.564	292.294	32.730	10,2%	PHR	3,04	3,28
2	Contribution Margin	5.407	5.407	4.857	(550)		CIF Payroll	969	990



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	14.470	14.470	15.315	16.189	265	874	1.719	11,88%	1.719	11,88%	15.212	106,43%	977
2	Tabungan	120.049	120.049	116.839	117.706	3.814	867	(2.343)	-1,95%	(2.343)	-1,95%	120.049	98,05%	(2.343)
3	Deposito	46.117	46.117	45.894	45.894	(248)	0	(223)	-0,48%	(223)	-0,48%	46.849	97,96%	(956)
	Total	180.636	180.636	178.048	179.789	3.831	1.741	(847)	-0,47%	(847)	-0,47%	182.110	98,73%	(2.321)
	CASA	134.519	134.519	132.154	133.895	4.079	1.741	(624)	-0,46%	(624)	-0,46%	135.261	98,99%	(1.366)
	(%) CASA	74,47%	74,47%	74,22%	74,47%									
	FDR	79,01%	79,01%	81,82%	81,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	820	820	872	844	(28)	24	2,99%	24	2,99%			
2	Giro ISE	57	57	58	4	(54)	(53)	-93,51%	(53)	-93,51%			
3	Tabungan ISE	763	763	815	841	26	78	10,19%	78	10,19%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	76	76	76	76	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	24.174	24.174	27.416	4.178	7.965	3.787	837	3.242	3.242	4.723	25.544	107,33%	1.872
	Cilem	12.833	12.833	14.506	1.369	2.883	1.515	712	1.673	1.673	1.210	13.651	106,26%	855
	Gadai	11.342	11.342	12.910	2.809	5.082	2.272	125	1.569	1.569	3.513	11.893	108,56%	1.018
4	CFG	118.544	118.544	118.253	3.048	2.174	-874	2.624	-291	-291	2.465	119.925	98,61%	(1.671)
	CF 1	17.768	17.768	17.597	225	-	-225	161	-171	-171	171	18.100	97,22%	(503)
	Total Griya	15.545	15.545	15.434	-	-	0	0	-111	-111	111	15.701	98,30%	(267)
1	• Total Non Program	15.545	15.545	15.434	-	-	0	0	-111	-111	111			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.223	2.223	2.163	225	-	-225	161	-60	-60	60	2.399	90,15%	(236)
	CF 2	100.776	100.776	100.656	2.823	2.174	-649	2.463	-120	-120	2.294	101.824	98,85%	(1.168)
	Mitraguna & Others	90.285	90.285	90.281	2.305	2.099	-206	2.040	-4	-4	2.103	91.330	98,85%	(1.048)
	Pensiun	10.491	10.491	10.375	518	75	-443	422	-116	-116	191	10.495	98,86%	(120)
	Total Pembiayaan	142.719	142.719	145.670	7.226	10.139	2.913	3.460	2.951	2.951	7.188			

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	8	-	8	1.206	0,03%	0,03%	4,40%	1.199	1.199	1.206			
	Cilem	8	-	8	557	0,06%	0,06%	3,84%	550	550	557			
	Gadai	-	-	-	649	0,00%	0,00%	5,03%	649	649	649			
4	CFG	399	410	399	1.763	0,34%	0,34%	1,49%	1.364	1.364	1.353			
	CF 1	-	-	-	487	0,00%	0,00%	2,77%	487	487	487			
	Total Griya	-	-	-	321	0,00%	0,00%	2,08%	321	321	321			
	Oto	-	-	-	167	0,00%	0,00%	7,71%	167	167	167			
	CF 2	399	410	399	1.276	0,40%	0,40%	1,27%	877	877	866			
	Mitraguna & Others	399	410	399	1.276	0,44%	0,44%	1,41%	877	877	866			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	616	616	616	853	0,43%	0,43%	0,59%	237	237	237			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	170.746	170.746	180.636	9.890		3,04	3,35	3,35
2	Contribution Margin	7.910	7.910	9.644	1.734	-21,9%	673	545	584



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	3.820	3.820	5.517	3.290	2.613	(2.227)	(530)	-13,88%	(530)	-13,88%	4.592	71,64%	(1.302)
2	Tabungan	153.202	153.202	153.554	154.018	(36)	464	817	0,53%	817	0,53%	153.202	100,53%	817
3	Deposito	132.943	132.943	117.207	117.213	(17.873)	6	(15.730)	-11,83%	(15.730)	-11,83%	133.618	87,72%	(16.406)
	Total	289.964	289.964	276.278	274.521	(15.296)	(1.757)	(15.443)	-5,33%	(15.443)	-5,33%	291.412	94,20%	(16.891)
	CASA	157.022	157.022	159.071	157.308	2.578	(1.763)	287	0,18%	287	0,18%	157.794	99,69%	(485)
	(%) CASA	54,15%	54,15%	57,58%	57,30%									
	FDR	65,00%	65,00%	68,10%	68,54%									

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	4.753	4.753	5.595	5.621	26	868	18,27%	868	18,27%			
2	Giro ISE	1	1	1	1	0	(0)	-2,21%	(0)	-2,21%			
3	Tabungan ISE	4.752	4.752	5.594	5.620	26	868	18,27%	868	18,27%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	50	50	50	50	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	8.322	99,38%	(51)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	8.322	99,38%	(51)
	• Local Champion	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	8.322	99,38%	(51)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
3	PWG	28.873	28.873	27.993	3.940	7.207	3.267	1.132	-880	-880	8.088	30.261	92,50%	(2.269)
	Cilem	13.207	13.207	14.631	1.134	2.163	1.029	466	1.424	1.424	738	14.044	104,18%	587
	Gadai	15.666	15.666	13.361	2.806	5.044	2.238	666	-2.305	-2.305	7.349	16.217	82,39%	(2.856)
4	CFG	151.231	151.231	151.840	2.620	3.305	685	563	609	609	2.696	152.140	99,80%	(300)
	CF 1	16.198	16.198	15.870	18	-	-18	-122	-328	-328	328	16.634	95,40%	(765)
1	• Total Non Program	13.509	13.509	13.398	-	-	0	0	-111	-111	111	13.826	96,90%	(428)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.689	2.689	2.472	18	-	-18	-122	-217	-217	217	2.809	88,02%	(337)
	CF 2	135.033	135.033	135.970	2.602	3.305	703	685	938	938	2.367	135.506	100,34%	465
	Mitraguna & Others	123.373	123.373	123.659	1.662	2.550	888	-69	286	286	2.264	123.799	99,89%	(140)
	Pensiun	11.660	11.660	12.312	940	755	-185	754	652	652	103	11.707	105,17%	605
	Total Pembiayaan	188.469	188.469	188.146	6.560	10.512	3.952	1.645	-323	-323	10.835			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	43	43	43	43	100,00%	100,00%	100,00%	100,00%	-	-	-			
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	1.202	1.276	1.202	1.392	0,79%	0,79%	0,92%	190	190	117				
	CF 1	-	73	-	74	0,00%	0,00%	0,47%	74	74	0				
	Total Griya	-	73	-	74	0,00%	0,00%	0,55%	74	74	0				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	1.202	1.202	1.202	1.318	0,89%	0,89%	0,97%	116	116	116				
	Mitraguna & Others	1.202	1.202	1.202	1.318	0,97%	0,97%	1,07%	116	116	116				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.245	1.319	1.245	1.435	0,66%	0,66%	0,76%	190	190	117				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	258.971	258.971	290.549	31.578		3,33	3,47	3,48
2	Contribution Margin	10.698	10.698	11.741	1.043	-9,7%	CIF Payroll	2.006	2.489



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 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	14.825	14.825	13.363	13.402	8.280	38	(1.423)	-9,60%	(1.423)	-9,60%	15.579	86,02%	(2.177)
2	Tabungan	143.357	143.357	140.162	140.951	(3.815)	789	(2.406)	-1,68%	(2.406)	-1,68%	143.357	98,32%	(2.406)
3	Deposito	163.005	163.005	161.186	161.186	(4.447)	0	(1.819)	-1,12%	(1.819)	-1,12%	163.698	98,47%	(2.512)
	Total	321.186	321.186	314.711	315.539	18	828	(5.648)	-1,76%	(5.648)	-1,76%	322.634	97,80%	(7.095)
	CASA	158.182	158.182	153.525	154.353	4.465	828	(3.829)	-2,42%	(3.829)	-2,42%	158.936	97,12%	(4.583)
	(%) CASA	49,25%	49,25%	48,78%	48,92%									
	FDR	80,11%	80,11%	82,52%	82,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	4.168	4.168	3.935	3.942		7	(226)	-5,43%	(226)	-5,43%			
2	Giro ISE	119	119	969	970		1	851	713,04%	851	713,04%			
3	Tabungan ISE	3.799	3.799	2.715	2.722		7	(1.077)	-28,35%	(1.077)	-28,35%			
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%			
5	CIF ISE	58	58	58	58		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	5.436	72,16%	(1.514)
	Linkage	-	-	-	-	-	-	0	0	0	-	250	(250)	
	Non-Linkage	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	5.186	75,63%	(1.264)
	• Local Champion	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	5.186	75,63%	(1.264)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	12.939	12.939	13.013	750	525	-225	588	74	74	451	12.835	101,38%	178
	KUR	11.745	11.745	11.649	750	325	-425	636	-96	-96	421	11.863	98,20%	(213)
	Non KUR	1.194	1.194	1.363	-	200	200	-49	170	170	30	972	140,22%	
3	PWG	25.223	25.223	27.606	4.952	7.654	2.702	884	2.383	2.383	5.270	26.545	104,00%	1.062
	Cilem	15.400	15.400	16.062	1.595	2.006	410	709	662	662	1.344	16.171	99,33%	(109)
	Gadai	9.823	9.823	11.544	3.356	5.648	2.292	175	1.721	1.721	3.927	10.373	111,29%	1.171
4	CFG	214.066	214.066	215.165	7.380	6.419	-960	1.447	1.100	1.100	5.320	215.593	99,80%	(428)
	CF 1	28.251	28.251	27.954	908	39	-868	-107	-297	-297	336	28.838	96,93%	(884)
1	• Total Non Program	24.668	24.668	24.433	908	-	-908	708	-235	-235	235	25.036	97,59%	(603)
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	3.583	3.583	3.521	-	39	39	-107	-62	-62	101	3.802	92,61%	(281)
	CF 2	185.814	185.814	187.211	6.472	6.380	-92	1.554	1.396	1.396	4.984	186.755	100,24%	456
	Mitraguna & Others	166.713	166.713	168.217	6.122	6.266	144	1.551	1.504	1.504	4.762	167.650	100,34%	566
	Pensiun	19.102	19.102	18.994	350	114	-236	3	-108	-108	222	19.104	99,42%	(110)
	Total Pembiayaan	257.294	257.294	259.707	13.281	14.598	1.317	3.994	2.413	2.413	12.185			

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	56	99	56	979	0,43%	0,43%	7,53%	924	924	880			
	KUR	56	99	56	979	0,48%	0,48%	8,41%	924	924	880			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	85	-	85	1.318	0,34%	0,34%	4,77%	1.233	1.233	1.318			
	Cilem	85	-	85	1.041	0,55%	0,55%	6,48%	956	956	1.041			
	Gadai	-	-	-	277	0,00%	0,00%	2,40%	277	277	277			
4	CFG	412	65	412	3.492	0,19%	0,19%	1,62%	3.080	3.080	3.427			
	CF 1	46	65	46	382	0,16%	0,16%	1,37%	336	336	317			
	Total Griya	46	47	46	382	0,19%	0,19%	1,56%	336	336	335			
	Oto	-	-	18	-	0,00%	0,00%	0,00%	-	-	(18)			
	CF 2	366	-	366	3.110	0,20%	0,20%	1,66%	2.744	2.744	3.110			
	Mitraguna & Others	366	-	366	3.017	0,22%	0,22%	1,79%	2.651	2.651	3.017			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	512	512	512	568	0,20%	0,20%	0,22%	56	56	56			

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	282.980	282.980	321.186	38.206	-6,9%	3,01	3,19	3,18
2	Contribution Margin	11.567	11.567	12.367	800	-	1.533	1.556	1.713



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	7.263	7.263	5.716	5.486	3.372	(230)	(1.778)	-24,47%	(1.778)	-24,47%	8.007	68,51%	(2.521)
2	Tabungan	108.476	108.476	102.648	106.771	5.654	4.123	(1.705)	-1,57%	(1.705)	-1,57%	108.476	98,43%	(1.705)
3	Deposito	135.229	135.229	135.058	135.108	24.522	50	(121)	-0,09%	(121)	-0,09%	135.930	99,40%	(822)
	Total	250.968	250.968	243.421	247.365	33.547	3.943	(3.603)	-1,44%	(3.603)	-1,44%	252.413	98,00%	(5.048)
	CASA	115.739	115.739	108.364	112.257	9.026	3.893	(3.482)	-3,01%	(3.482)	-3,01%	116.483	96,37%	(4.226)
	(%) CASA	46,12%	46,12%	44,52%	45,38%									
	FDR	60,99%	60,99%	63,37%	62,36%									

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	4.303	4.303	3.899	3.948	48	(355)	-8,26%	(355)	-8,26%			
2	Giro ISE	1.640	1.640	1.584	1.584	0	(56)	-3,43%	(56)	-3,43%			
3	Tabungan ISE	2.563	2.563	2.216	2.264	48	(299)	-11,67%	(299)	-11,67%			
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	1.643	1.643	1.602	-	-	0	-40	-41	-41	41	1.643	97,48%	(41)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.643	1.643	1.602	-	-	0	-40	-41	-41	41	1.643	97,48%	(41)
	• Local Champion	1.643	1.643	1.602	-	-	0	-40	-41	-41	41	1.643	97,48%	(41)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	55	55	55	-	-	0	-2	0	0	-	387	14,18%	(332)
	KUR	-	-	-	-	-	0	0	0	0	-	290		(290)
	Non KUR	55	55	55	-	-	0	-2	0	0	-	97	56,60%	(42)
3	PWG	28.392	28.392	29.911	5.064	8.346	3.282	1.753	1.519	1.519	6.827	29.727	100,62%	184
	Cilem	16.041	16.041	17.022	1.658	2.240	583	759	980	980	1.260	16.826	101,16%	195
	Gadai	12.350	12.350	12.889	3.407	6.106	2.699	994	539	539	5.567	12.901	99,91%	(12)
4	CFG	122.987	122.987	122.693	2.845	1.755	-1.090	-34	-294	-294	2.049	124.474	98,57%	(1.781)
	CF 1	13.510	13.510	13.258	160	-	-160	-95	-252	-252	252	14.053	94,34%	(795)
1	• Total Non Program	10.106	10.106	9.952	-	-	0	-123	-153	-153	153	10.597	95,54%	(472)
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	3.231	3.231	3.133	-	-	0	-95	-98	-98	98	3.455	90,66%	(323)
	CF 2	109.477	109.477	109.435	2.685	1.755	-930	61	-42	-42	1.797	110.421	99,11%	(986)
	Mitraguna & Others	77.257	77.257	77.477	2.685	1.755	-930	343	220	220	1.535	77.881	99,48%	(404)
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262	32.540	98,21%	(582)
	Total Pembiayaan	153.077	153.077	154.260	7.910	10.101	2.192	1.677	1.183	1.183	8.918			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	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	-	-	-	-	55	0,00%	0,00%	100,00%	55	55	55			
	KUR	-	-	-	-	0	0,00%	0,00%	100,00%	55	55	55			
	Non KUR	-	-	-	-	55	0,00%	0,00%	100,00%	55	55	55			
3	PWG	137	-	137	1.044	0	0,48%	0,48%	3,49%	907	907	1.044			
	Cilem	137	-	137	566	0	0,86%	0,86%	3,32%	428	428	566			
	Gadai	-	-	-	479	0	0,00%	0,00%	3,71%	479	479	479			
4	CFG	1.785	1.411	1.785	2.341	0	1,45%	1,45%	1,91%	557	557	930			
	CF 1	1.285	832	1.285	1.257	0	9,51%	9,51%	9,48%	(28)	(28)	425			
	Total Griya	813	742	813	788	0	7,91%	7,91%	7,78%	(26)	(26)	46			
	Oto	472	90	472	469	0	14,60%	14,60%	14,99%	(2)	(2)	379			
	CF 2	500	579	500	1.084	0	0,46%	0,46%	0,99%	585	585	505			
	Mitraguna & Others	389	210	389	974	0	0,50%	0,50%	1,26%	585	585	764			
	Pensiun	110	369	110	110	0	0,34%	0,34%	0,35%	-	-	(259)			
	Total Pembiayaan	757	665	757	755	0,49%	0,49%	0,49%	0,49%	1.519	1.519	91			

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	231.625	231.625	250.968	19.343	-15,3%	3,14	3,25	3,24
2	Contribution Margin	7.365	7.365	8.494	1.129	-	0,058	1.073	1.237



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	2.834	2.834	3.337	3.335	11	(2)	500	17,64%	500	17,64%	3.392	98,32%	(57)
2	Tabungan	115.394	115.394	109.051	108.317	10.477	(734)	(7.077)	-6,13%	(7.077)	-6,13%	115.394	93,87%	(7.077)
3	Deposito	44.546	44.546	44.426	44.366	(2.219)	(60)	(180)	-0,40%	(180)	-0,40%	45.101	98,37%	(735)
	Total	162.774	162.774	156.813	156.017	8.269	(796)	(6.757)	-4,15%	(6.757)	-4,15%	163.887	95,20%	(7.869)
	CASA	118.228	118.228	112.387	111.651	10.488	(736)	(6.577)	-5,56%	(6.577)	-5,56%	118.785	93,99%	(7.134)
	(%) CASA	72,63%	72,63%	71,67%	71,56%									
	FDR	103,47%	103,47%	110,26%	110,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	2.746	2.796	50	(1.032)	-26,97%	(1.032)	-26,97%			
2	Giro ISE	160	160	161	161	0	1	0,60%	1	0,60%			
3	Tabungan ISE	3.659	3.659	2.575	2.625	50	(1.033)	-28,24%	(1.033)	-28,24%			
4	Deposito ISE	10	10	10	10	0	0	0,00%	0	0,00%			
5	CIF ISE	104	104	104	104	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	20.116	99,99%	(2)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	20.116	99,99%	(2)
	• Local Champion	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	20.116	99,99%	(2)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	8.071	8.071	8.405	850	500	-350	719	334	334	166	7.982	105,29%	422
	KUR	7.488	7.488	7.833	850	500	-350	733	345	345	155	7.726	101,38%	
	Non KUR	583	583	572	-	-	0	-14	-11	-11	11	256	223,47%	
3	PWG	36.403	36.403	39.036	9.522	14.060	4.538	3.746	2.633	2.633	11.428	37.728	103,47%	1.308
	Cilem	16.437	16.437	17.713	3.390	2.559	-831	2.814	1.276	1.276	1.284	17.211	102,91%	502
	Gadai	19.966	19.966	21.323	6.132	11.501	5.369	932	1.357	1.357	10.144	20.516	103,93%	807
4	CFG	103.832	103.832	105.343	1.823	2.688	865	-9	1.510	1.510	1.178	105.316	100,03%	27
	CF 1	14.229	14.229	15.065	945	1.000	55	66	836	836	164	14.548	103,56%	517
	Total Griya	10.678	10.678	11.569	800	1.000	200	0	891	891	109	10.832	106,80%	737
1	• Total Non Program	10.507	10.507	11.399	800	1.000	200	689	891	891	109			
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.496	145	-	-145	66	-54	-54	54	3.716	94,09%	(220)
	CF 2	89.604	89.604	90.278	878	1.688	810	-74	674	674	1.014	90.768	99,46%	(490)
	Mitraguna & Others	82.912	82.912	83.570	628	1.478	850	-313	658	658	820	83.868	99,64%	(298)
	Pensiun	6.692	6.692	6.707	250	210	-40	239	16	16	194	6.900	97,21%	(192)
	Total Pembiayaan	168.423	168.423	172.898	12.195	17.248	5.053	4.454	4.475	4.475	12.774			

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	-	-	-	-	0,00%	0,00%	9,52%	800	800	800				
	KUR	-	-	-	-	0,00%	0,00%	8,54%	669	669	669				
	Non KUR	-	-	-	-	0,00%	0,00%	22,94%	131	131	131				
3	PWG	-	-	-	-	1,810	0,00%	0,00%	4,64%	1.810	1.810	1.810			
	Cilem	-	-	-	-	1,410	0,00%	0,00%	7,96%	1.410	1.410	1.410			
	Gadai	-	-	-	-	400	0,00%	0,00%	1,87%	400	400	400			
4	CFG	3.193	2.116	3.193	2.959	3.08%	3.08%	3.08%	3,70%	706	706	1.783			
	CF 1	161	111	161	536	1,13%	1,13%	1,13%	3,56%	375	375	425			
	Total Griya	161	-	161	536	1,50%	1,50%	4,63%	3,63%	375	375	536			
	Oto	-	111	-	-	0,00%	0,00%	0,00%	-	-	-	(111)			
	CF 2	3.033	2.005	3.033	3.364	3,38%	3,38%	3,73%	3,73%	331	331	1.359			
	Mitraguna & Others	3.033	2.005	3.033	3.049	3,66%	3,66%	3,65%	17	17	17	1.044			
	Pensiun	-	-	-	-	0,00%	0,00%	4,69%	314	314	314	314			
	Total Pembiayaan	3.193	2.116	3.193	2.952	1,48%	1,48%	3,76%	3,316	3.316	4.393				

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	-	-	-	-	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	2.489	2.284	2.489	2.952	2,40%	2,40%	2,80%	464	464	668			



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	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	596	596	510	509	51	(0)	(86)	-14,49%	(86)	-14,49%	596	85,51%	(86)
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%	368	81,49%	(68)
	Total	896	896	810	809	(199)	(0)	(86)	-9,63%	(86)	-9,63%	964	83,98%	(154)
	CASA	596	596	510	509	51	(0)	(86)	-14,49%	(86)	-14,49%	596	85,51%	(86)
	(%) CASA	66,51%	66,51%	62,96%	62,94%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	0	0	0	0	0	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	-	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	-		
	• Program	-	-	-	-	-	0	0	0	0	-	-		
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

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

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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	30.299	30.299	31.257	34.525	2.992	3.268	4.225	13,95%	4.225	13,95%	31.027	111,27%	3.498
2	Tabungan	123.931	123.931	132.740	133.621	3.644	881	9.690	7,82%	9.690	7,82%	123.931	107,82%	9.690
3	Deposito	106.411	106.411	105.531	105.906	(2.384)	375	(505)	-0,47%	(505)	-0,47%	107.128	98,86%	(1.222)
	Total	260.642	260.642	269.529	274.052	4.252	4.524	13.411	5,15%	13.411	5,15%	262.087	104,57%	11.966
	CASA	154.231	154.231	163.998	168.146	6.636	4.149	13.916	9,02%	13.916	9,02%	154.958	108,51%	13.188
	(%) CASA	59,17%	59,17%	60,85%	61,36%									
	FDR	85,30%	85,30%	84,58%	83,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.768	5.768	7.170	7.756	586	1.988	34,46%	1.988	34,46%			
2	Giro ISE	3.250	3.250	2.965	2.969	5	(280)	-8,63%	(280)	-8,63%			
3	Tabungan ISE	2.518	2.518	4.205	4.786	581	2.268	90,07%	2.268	90,07%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	66	66	66	66	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	39.488	39.488	39.796	-	1.100	1.100	463	308	308	792	39.715	100,20%	
	Linkage	14.626	14.626	14.625	-	-	-	1	-1	-1	1	14.728	99,31%	(102)
	Non-Linkage	24.862	24.862	25.170	-	1.100	1.100	461	308	308	792	24.987	100,73%	
	• Local Champion	21.896	21.896	22.321	-	1.100	1.100	307	425	425	675	22.021	101,36%	
	• Value Chain	2.966	2.966	2.849	-	-	-	154	-117	-117	117	2.966	96,06%	(117)
2	MBG	2.621	2.621	2.557	-	-	0	-126	-64	-64	64	2.573	99,40%	(15)
	KUR	2.621	2.621	2.557	-	-	0	-126	-64	-64	64	2.534	100,91%	
	Non KUR	-	-	-	-	-	0	0	0	0	0	38		(38)
3	PWG	45.441	45.441	50.132	9.102	13.633	4.531	2.971	4.692	4.692	8.941	46.804	107,11%	3.328
	Cilem	20.824	20.824	24.318	2.611	4.917	2.306	1.952	3.494	3.494	3.494	21.636	112,39%	2.682
	Gadai	24.616	24.616	25.814	6.491	8.716	2.225	1.019	1.198	1.198	7.518	25.167	102,57%	647
4	CFG	134.777	134.777	135.471	3.905	3.070	-835	2.722	694	694	2.376	137.220	98,73%	(1.749)
	CF 1	26.797	26.797	26.513	-	-	0	-136	-284	-284	284	27.124	97,75%	(611)
	Total Griya	21.030	21.030	20.836	-	-	0	0	-194	-194	194	21.235	98,12%	(399)
1	• Total Non Program	21.030	21.030	20.836	-	-	0	-200	-194	-194	194			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	5.767	5.767	5.677	-	-	0	-136	-90	-90	90	5.889	96,39%	(213)
	CF 2	107.980	107.980	108.958	3.905	3.070	-835	2.858	978	978	2.092	110.096	98,97%	(1.138)
	Mitraguna & Others	82.573	82.573	83.313	3.370	2.630	-740	2.244	740	740	1.890	84.351	98,77%	(1.038)
	Pensiun	25.407	25.407	25.645	535	440	-95	614	237	237	203	25.745	99,61%	(100)
	Total Pembiayaan	222.327	222.327	227.956	13.007	17.803	4.796	6.030	5.629	5.629	12.174			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.615	0,00%	0,00%	4,06%	1.615	1.615	1.615			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.615	0,00%	0,00%	6,42%	1.615	1.615	1.615			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	73	26	334	0,98%	0,98%	13,05%	308	308	261			
	KUR	26	73	26	334	0,98%	0,98%	13,05%	308	308	261			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	87	-	87	1.523	0,19%	0,19%	3,04%	1.435	1.435	1.523			
	Cilem	87	-	87	973	0,42%	0,42%	4,00%	886	886	973			
	Gadai	-	-	-	549	0,00%	0,00%	2,13%	549	549	549			
4	CFG	482	979	482	2.596	0,36%	0,36%	1,92%	2.114	2.114	1.617			
	CF 1	261	22	261	152	0,00%	0,00%	0,57%	152	152	130			
	Total Griya	-	-	-	152	0,00%	0,00%	0,73%	152	152	152			
	Oto	-	22	-	-	0,00%	0,00%	-	-	-	(22)			
	CF 2	482	956	482	2.443	0,45%	0,45%	2,24%	1.961	1.961	1.487			
	Mitraguna & Others	386	862	386	2.310	0,47%	0,47%	2,77%	1.924	1.924	1.449			
	Pensiun	95	95	95	133	0,38%	0,38%	0,52%	38	38	38			
	Total Pembiayaan	595	1.051	595	6.067	0,27%	0,27%	2,66%	5.472	5.472	5.016			

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	6.156	6.156	6.156	6.156	15,59%	15,59%	15,47%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	6.156	6.156	6.156	6.156	24,76%	24,76%	24,46%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.477	1.861	1.477	1.481									



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	42.284	42.284	14.257	15.497	(6.092)	1.241	(26.787)	-63,35%	(26.787)	-63,35%	43.006	36,04%	(27.509)
2	Tabungan	91.959	91.959	89.954	87.767	7.600	(2.186)	(4.191)	-4,56%	(4.191)	-4,56%	91.959	95,44%	(4.191)
3	Deposito	185.504	185.504	185.068	185.068	(954)	0	(436)	-0,23%	(436)	-0,23%	186.221	99,38%	(1.153)
	Total	319.746	319.746	289.278	288.333	555	(945)	(31.414)	-9,82%	(31.414)	-9,82%	321.185	89,77%	(32.853)
	CASA	134.243	134.243	104.210	103.265	1.509	(945)	(30.978)	-23,08%	(30.978)	-23,08%	134.965	76,51%	(31.700)
	(%) CASA	41,98%	41,98%	36,02%	35,81%									
	FDR	66,63%	66,63%	75,08%	75,32%									

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	4.601	4.601	4.465	4.516	51	(84)	-1,84%	(84)	-1,84%			
2	Giro ISE	299	299	564	582	18	283	94,83%	283	94,83%			
3	Tabungan ISE	4.302	4.302	3.902	3.935	33	(368)	-8,55%	(368)	-8,55%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	87	87	87	87	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	11.846	11.846	12.689	300	1.100	800	488	842	842	258	12.339	102,84%	350
	KUR	10.383	10.383	11.252	300	1.100	800	532	870	870	230	10.557	106,59%	
	Non KUR	1.463	1.463	1.436	-	-	0	-44	-27	-27	27	1.782	80,60%	(346)
3	PWG	41.008	41.008	45.226	9.182	13.594	4.411	1.504	4.218	4.218	9.375	42.392	106,69%	2.834
	Cilem	17.652	17.652	19.999	1.472	3.365	1.893	657	2.347	2.347	1.018	18.484	108,19%	1.515
	Gadai	23.356	23.356	25.227	7.711	10.229	2.518	847	1.871	1.871	8.358	23.907	105,52%	1.320
4	CFG	160.189	160.189	159.269	2.455	2.250	-205	410	-920	-920	3.170	162.630	97,93%	(3.361)
	CF 1	20.927	20.927	20.325	-	-	0	-257	-602	-602	602	21.542	94,35%	(1.217)
1	• Total Non Program	15.660	15.660	15.153	-	-	0	0	-507	-507	507	16.168	93,72%	(1.016)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.172	-	-	0	-257	-95	-95	95	5.374	96,25%	(202)
	CF 2	139.263	139.263	138.944	2.455	2.250	-205	667	-319	-319	2.569	141.088	98,48%	(2.144)
	Mitraguna & Others	134.778	134.778	134.493	1.755	2.250	495	-2	-284	-284	2.534	136.194	98,75%	(1.701)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	Total Pembiayaan	213.043	213.043	217.184	11.937	16.944	5.006	2.401	4.140	4.140	12.803			

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	71	380	71	891	0,60%	0,60%	7,02%	820	820	511				
	KUR	71	229	71	501	0,69%	0,69%	4,45%	429	429	272				
	Non KUR	-	151	-	390	0,00%	0,00%	27,18%	390	390	240				
3	PWG	68	-	68	2.343	0,17%	0,17%	5,18%	2.275	2.275	2.343				
	Cilem	68	-	68	1.637	0,38%	0,38%	8,18%	1.569	1.569	1.637				
	Gadai	-	-	-	706	0,00%	0,00%	2,80%	706	706	706				
4	CFG	635	2.440	635	3.147	0,40%	0,40%	1,98%	2.512	2.512	706				
	CF 1	574	823	574	1.726	2,74%	2,74%	8,49%	1.152	1.152	904				
	Total Griya	574	-	574	1.719	3,67%	3,67%	11,35%	1.145	1.145	1.719				
	Oto	-	823	-	7	0,00%	0,00%	0,14%	7	7	(816)				
	CF 2	61	1.617	61	1.420	0,04%	0,04%	1,02%	1.360	1.360	(197)				
	Mitraguna & Others	61	1.617	61	1.381	0,05%	0,05%	1,03%	1.320	1.320	(236)				
	Pensiun	-	-	-	39	0,00%	0,00%	0,88%	39	39	39				
	Total Pembiayaan	774	2.820	774	6.380	0,36%	0,36%	2,94%	5.607	5.607	3.560				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	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%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	263	265	263	263	2,22%	2,22%	2,07%	(0)	(0)	(3)				
	KUR	198	198	198	198	1,90%	1,90%	1,76%	(0)	(0)	(0)				
	Non KUR	65	67	65	65	4,43%	4,43%	4,51%	-	-	(3)				
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	2.667	2.795	2.667	2.727	1,67%	1,67%	1,71%	6						



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	14.871	14.871	15.165	15.523	(11)	359	652	4,38%	652	4,38%	15.386	100,90%	138
2	Tabungan	86.362	86.362	88.380	88.856	1.228	475	(2.506)	-2,90%	(2.506)	-2,90%	86.362	97,10%	(2.506)
3	Deposito	20.333	20.333	21.515	21.516	223	0	1.183	5,82%	1.183	5,82%	20.876	103,06%	640
	Total	121.566	121.566	120.061	120.895	1.440	834	(671)	-0,55%	(671)	-0,55%	122.624	98,59%	(1.729)
	CASA	101.233	101.233	98.545	99.379	1.217	834	(1.854)	-1,83%	(1.854)	-1,83%	101.748	97,67%	(2.369)
	(%) CASA	83,27%	83,27%	82,08%	82,20%									
	FDR	62,07%	62,07%	64,07%	63,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.132	1.097	(34)	(227)	-17,11%	(227)	-17,11%			
2	Giro ISE	78	78	76	42	(34)	(36)	-46,12%	(36)	-46,12%			
3	Tabungan ISE	1.246	1.246	1.056	1.055	(1)	(190)	-15,29%	(190)	-15,29%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	55	55	55	55	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	2	2	-	-	0	0	-0	-0	0	2	90,02%	(0)
	Linkage	2	2	2	-	-	-	0	-0	-0	0	2	90,02%	(0)
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	6.355	6.355	6.476	700	200	-500	647	121	121	79	6.418	100,91%	58
	KUR	6.150	6.150	6.271	700	200	-500	644	121	121	79	6.395	98,07%	(123)
	Non KUR	204	204	204	-	-	0	3	0	0	-	23	88,97%	
3	PWG	20.840	20.840	22.512	3.946	7.213	3.267	1.362	1.672	1.672	5.541	22.179	101,50%	333
	Cilem	11.801	11.801	12.395	1.570	1.660	90	759	594	594	1.066	12.590	98,45%	(195)
	Gadai	9.039	9.039	10.117	2.376	5.553	3.176	603	1.078	1.078	4.475	9.589	105,50%	527
4	CFG	48.265	48.265	47.932	1.726	1.137	-589	1.042	-333	-333	1.470	50.543	94,83%	(2.611)
	CF 1	10.968	10.968	10.772	-	-	0	-160	-196	-196	196	11.322	95,14%	(551)
	Total Griya	6.627	6.627	6.543	-	-	0	0	-84	-84	84	6.802	96,19%	(259)
1	• Total Non Program	5.785	5.785	5.705	-	-	0	-82	-80	-80	80			
	• Program	842	842	838	-	-	0	-4	-4	-4	4			
	CF 2	37.297	37.297	37.160	1.726	1.137	-589	1.201	-137	-137	1.274	39.221	94,75%	(2.060)
	Mitraguna & Others	34.697	34.697	34.265	1.476	818	-658	975	-432	-432	1.250	36.119	94,87%	(1.854)
	Pensiun	2.600	2.600	2.896	250	319	69	227	296	296	23	3.102	93,34%	(206)
	Total Pembiayaan	75.462	75.462	76.921	6.372	8.550	2.178	3.050	1.460	1.460	7.090			

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	-	408	-	102	0,00%	0,00%	1,58%	102	102	(306)			
	KUR	-	408	-	102	0,00%	0,00%	1,63%	102	102	(306)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.100	0,00%	0,00%	4,89%	1.100	1.100	1.100		
	Cilem	-	-	-	-	1.100	0,00%	0,00%	8,88%	1.100	1.100	1.100		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	90	273	90	1.616	0,19%	0,19%	0,19%	3,37%	1.526	1.526	1.342		
	CF 1	1	185	1	433	0,01%	0,01%	0,01%	4,02%	432	432	248		
	Total Griya	-	-	-	-	327	0,00%	0,00%	5,00%	327	327	327		
	Oto	1	185	1	106	0,03%	0,03%	0,251	2,51%	105	105	(79)		
	CF 2	88	89	88	1.183	0,24%	0,24%	0,24%	3,18%	1.095	1.095	1.094		
	Mitraguna & Others	88	89	88	1.183	0,25%	0,25%	0,25%	3,45%	1.095	1.095	1.094		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	90	682	90	2.819	0,12%	0,12%	0,12%	3,66%	2.729	2.729	2.137		

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	2	2	2	100,00%	100,00%	100,00%	(0)	(0)	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	(0)	(0)	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	817	683	817	904	1,69%	1,69%	1,89%	88	88	221			
	CF 1	250	115	250	250	2,28%	2,28%	2,32%	-	-	135			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	250	115	250	250	5,76%	5,76%	5,92%	-	-	135			
	CF 2	566	568	566	654	1,52%								



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	3.557	3.557	3.980	4.198	24	218	641	18,01%	641	18,01%	4.033	104,09%	165
2	Tabungan	93.044	93.044	92.969	92.773	2.923	(196)	(271)	-0,29%	(271)	-0,29%	93.044	99,71%	(271)
3	Deposito	44.242	44.242	49.033	49.024	(378)	(9)	4.782	10,81%	4.782	10,81%	44.799	109,43%	4.224
	Total	140.843	140.843	145.982	145.995	2.568	13	5.152	3,66%	5.152	3,66%	141.876	102,90%	4.119
	CASA	96.601	96.601	96.949	96.971	2.947	22	370	0,38%	370	0,38%	97.077	99,89%	(106)
	(%) CASA	68,59%	68,59%	66,41%	66,42%									
	FDR	18,73%	18,73%	19,22%	19,22%									

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	6.348	6.348	4.254	4.223	(31)	(2.125)	-33,47%	(2.125)	-33,47%				
2	Giro ISE	45	45	775	793	19	748	1645,69%	748	1645,69%				
3	Tabungan ISE	5.803	5.803	2.980	2.930	(50)	(2.873)	-49,51%	(2.873)	-49,51%				
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%				
5	CIF ISE	36	36	36	36	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	5.647	5.647	6.638	692	1.308	616	272	992	992	316	6.151	107,92%	487
	Cilem	5.647	5.647	6.638	692	1.308	616	272	992	992	316	6.151	107,92%	487
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	20.733	20.733	21.419	1.245	1.000	-245	479	685	685	315	21.253	100,78%	166
	CF 1	1.803	1.803	2.777	-	1.000	1.000	1.000	-30	974	974	1.935	143,55%	843
1	• Total Non Program	860	860	1.856	-	1.000	1.000	1.000	-3	997	997	939	197,66%	917
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	921	-	-	0	-30	-23	-23	23	995	92,50%	(75)
	CF 2	18.930	18.930	18.642	1.245	-	-1.245	509	-288	-288	288	19.318	96,50%	(676)
	Mitraguna & Others	18.839	18.839	18.550	1.245	-	-1.245	509	-288	-288	288	19.183	96,70%	(633)
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0	135	67,59%	(44)
	Total Pembiayaan	26.380	26.380	28.057	1.937	2.308	371	751	1.677	1.677	631			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			MtD	YtD	MtM	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	-	-	-	-	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	229	-	229	337	405	4,05%	4,05%	5,07%	108	108	337			
	Cilem	229	-	229	337	405	4,05%	4,05%	5,07%	108	108	337			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	182	428	182	182	0,88%	0,88%	0,88%	0,85%	-	-	(246)			
	CF 1	182	185	182	182	10,07%	10,07%	10,07%	6,54%	-	-	(4)			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	182	185	182	182	19,25%	19,25%	19,25%	19,73%	-	-	(4)			
	CF 2	-	242	-	-	0	0,00%	0,00%	0,00%	-	-	(242)			
	Mitraguna & Others	-	242	-	-	0	0,00%	0,00%	0,00%	-	-	(242)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(230)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			MtD	YtD	MtM	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	-	230	-	-	0	0,00%	0,00%	0,00%	-	-	(230)			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	(230)			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	230	-	-	0	0,00%	0,00%	0,00%	-	-	(230)			
	Mitraguna & Others	-	230												

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	31.858	31.858	28.975	29.732	(7.580)	757	(2.126)	-6,67%	(2.126)	-6,67%	32.433	91,67%	(2.700)
2	Tabungan	58.972	58.972	55.497	54.979	5.955	(519)	(3.993)	-6,77%	(3.993)	-6,77%	58.972	93,23%	(3.993)
3	Deposito	44.472	44.472	44.693	44.943	(498)	250	471	1,06%	471	1,06%	44.738	100,46%	205
	Total	135.302	135.302	129.166	129.654	(2.123)	488	(5.648)	-4,17%	(5.648)	-4,17%	136.142	95,23%	(6.488)
	CASA	90.830	90.830	84.473	84.711	(1.625)	238	(6.119)	-6,74%	(6.119)	-6,74%	91.404	92,68%	(6.693)
	(%) CASA	67,13%	67,13%	65,40%	65,34%									
	FDR	43,02%	43,02%	48,36%	48,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.321	2.321	2.110	1.902	(208)	(419)	-18,04%	(419)	-18,04%			
2	Giro ISE	55	55	55	55	0	0	0,52%	0	0,52%			
3	Tabungan ISE	2.266	2.266	2.054	1.847	(208)	(419)	-18,49%	(419)	-18,49%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	39	39	39	39	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 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	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	1.846	91,26%	(161)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	1.846	91,26%	(161)
	• Local Champion	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	1.846	91,26%	(161)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.712	10.712	12.512	795	2.812	2.016	379	1.800	1.800	1.011	11.054	113,19%	1.458
	Cilem	10.712	10.712	12.512	795	2.812	2.016	379	1.800	1.800	1.011	11.054	113,19%	1.458
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	45.650	45.650	48.269	400	3.908	3.508	-242	2.620	2.620	1.288	47.015	102,67%	1.254
	CF 1	7.628	7.628	8.652	-	1.118	1.118	-109	1.024	1.024	94	7.903	109,49%	750
	Total Griya	3.090	3.090	4.028	-	977	977	0	938	938	39	3.222	125,03%	806
1	• Total Non Program	3.090	3.090	4.028	-	977	977	-39	938	938	39			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.625	-	141	141	-109	86	86	55	4.681	98,79%	(57)
	CF 2	38.021	38.021	39.617	400	2.790	2.390	-133	1.595	1.595	1.195	39.113	101,29%	504
	Mitraguna & Others	37.225	37.225	38.825	400	2.790	2.390	-127	1.600	1.600	1.190	38.148	101,78%	677
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5	965	82,04%	(173)
	Total Pembiayaan	58.208	58.208	62.466	1.195	6.720	5.524	-24	4.259	4.259	2.461			

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	47	0,00%	0,00%	0,38%	47	47	47			
	Cilem	-	-	-	-	47	0,00%	0,00%	0,38%	47	47	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				

Kualitas Pembiayaan (NPF)

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



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	1	0	0	1	0,00%	1	0,00%	257	0,39%	(256)
2	Tabungan	13.594	13.594	17.904	17.656	1.137	(248)	4.061	29,88%	4.061	29,88%	13.594	129,88%	4.061
3	Deposito	753	753	1.035	1.035	(50)	0	282	37,50%	282	37,50%	1.000	103,47%	35
	Total	14.347	14.347	18.939	18.691	1.088	(248)	4.345	30,28%	4.345	30,28%	14.851	125,86%	3.840
	CASA	13.594	13.594	17.905	17.657	1.137	(248)	4.062	29,88%	4.062	29,88%	13.851	127,48%	3.806
	(%) CASA	94,75%	94,75%	94,54%	94,46%									
	FDR	133,77%	133,77%	117,64%	119,20%									

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	37	37	584	585	1	1	548	1473,12%	548	1473,12%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	584	585	1	1	548	1473,12%	548	1473,12%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	4	4	4	4	0	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	797	797	1.143	275	350	75	278	346	346	4	1.176	97,21%	(33)
	KUR	797	797	1.143	275	350	75	278	346	346	4	1.135	100,77%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	41		(41)
3	PWG	13.108	13.108	15.930	2.194	4.985	2.791	985	2.822	2.822	2.163	14.483	109,99%	1.447
	Cilem	9.349	9.349	11.573	797	2.976	2.179	488	2.223	2.223	753	10.174	113,75%	1.399
	Gadai	3.758	3.758	4.357	1.397	2.009	612	497	599	599	1.410	4.309	101,12%	48
4	CFG	5.287	5.287	5.207	28	-	-28	-34	-80	-80	80	6.531	79,73%	(1.324)
	CF 1	2.498	2.498	2.465	28	-	-28	-4	-33	-33	33	2.735	90,15%	(269)
1	• Total Non Program	1.011	1.011	1.001	-	-	0	0	-10	-10	10	1.085	92,31%	(83)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.464	28	-	-28	-4	-23	-23	23	1.650	88,73%	(186)
	CF 2	2.789	2.789	2.742	-	-	0	-30	-48	-48	48	3.796	72,22%	(1.055)
	Mitraguna & Others	2.522	2.522	2.477	-	-	0	-28	-45	-45	45	3.443	71,92%	(967)
	Pensiun	267	267	265	-	-	0	-2	-2	-2	2	353	75,12%	(88)
	Total Pembiayaan	19.192	19.192	22.280	2.497	5.335	2.839	1.228	3.088	3.088	2.248			

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	-	-	-	-	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	-	-	-	-	339	0,00%	0,00%	2,13%	339	339	339		
	Cilem	-	-	-	-	319	0,00%	0,00%	2,76%	319	319	319		
	Gadai	-	-	-	-	19	0,00%	0,00%	0,44%	19	19	19		
4	CFG	43	-	43	43	43	0,81%	0,81%	0,83%	(0)	(0)	43		
	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	43	-	43	43	43	1,54%	1,54%	1,57%	(0)	(0)	43		
	Mitraguna & Others	43	-	43	43	43	1,70%	1,70%	1,74%	(0)	(0)	43		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	43	-	43	382	0,22%	0,22%	0,22%	1,71%	339	339	382		

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	-	-	-	-	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%	-	-	-	-