



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	34,851	34,851	60,267	61,168	3,202	901	26,317	75,51%	26,317	75,51%	41,530	147,28%	19,637
2	Tabungan	2,090,518	2,090,518	1,934,054	1,933,519	25,333	(534)	(156,998)	-7,51%	(156,998)	-7,51%	2,090,518	92,49%	(156,998)
3	Deposito	630,174	630,174	629,552	628,230	(63,555)	(1,322)	(1,944)	-0,31%	(1,944)	-0,31%	635,846	98,80%	(7,616)
	Total	2.755.543	2.755.543	2.623.873	2.622.917	(35.019)	(955)	(132.625)	-4,81%	(132.625)	-4,81%	2.767.894	94,76%	(144.976)
	CASA	2.125.368	2.125.368	1,994,321	1,994,687	28,535	367	(130,681)	-6,15%	(130,681)	-6,15%	2.132.048	93,56%	(137,361)
	(%) CASA	77,13%	77,13%	76,01%	76,05%									
	FDR	128,82%	128,82%	137,97%	138,02%									

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	42,479	42,479	41,257	40,483		(774)	(1,995)	-4,70%	(1,995)	-4,70%			
2	Giro ISE	3,651	3,651	5,355	4,641		(714)	990	27,11%	990	27,11%			
3	Tabungan ISE	34,609	34,609	31,684	31,623		(60)	(2,985)	-8,63%	(2,985)	-8,63%			
4	Deposito ISE	4,219	4,219	4,219	4,219		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	2,632	2,632	2,635	2,635		0	3	0,11%	3	0,11%			

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	244,487	244,487	242,556	4,545	1,593	-2,952	1,207	-1,931	-1,931	3,524	245,556	98,78%	(3,000)
	Linkage	110,286	110,286	109,771	-	-	-	-	-495	-515	515	110,860	99,02%	(1,089)
	Non-Linkage	134,201	134,201	132,785	4,545	1,593	-2,952	1,702	-1,416	-1,416	3,009	134,696	98,58%	(1,912)
	• Local Champion	134,201	134,201	132,785	4,545	1,593	-2,952	1,702	-1,416	-1,416	3,009	134,676	98,60%	(1,892)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	450,800	450,800	446,216	16,081	10,260	-5,821	5,959	-4,585	-4,585	14,845	456,230	97,80%	(10,015)
	KUR	425,845	425,845	421,593	15,451	10,075	-5,376	5,371	-4,252	-4,252	14,327	428,394	98,41%	(6,801)
	Non KUR	24,956	24,956	24,623	630	185	-445	589	-333	-333	518	27,836	88,46%	(3,214)
3	PWG	435,901	435,901	503,469	86,747	170,070	83,323	13,018	67,568	67,568	102,502	450,379	111,79%	53,091
	Cilem	243,033	243,033	279,349	25,538	51,712	26,175	14,840	36,316	36,316	15,396	252,765	110,52%	26,584
	Gadai	192,868	192,868	224,120	61,209	118,358	57,149	12,156	31,252	31,252	87,106	197,614	113,41%	26,506
4	CFG	2,418,549	2,418,549	2,427,845	57,718	44,983	-12,736	31,585	9,296	9,296	35,687	2,433,514	99,77%	(5,669)
	CF 1	474,272	474,272	475,512	6,613	5,495	-1,118	5,578	1,240	1,240	4,255	477,023	99,68%	(1,510)
	Total Griya	385,817	385,817	384,487	683	1,375	693	0	-1,330	-1,330	2,705			
	• Total Non Program	58,361	58,361	58,595	220	1,215	995	-810	234	234	981			
	• Program	327,456	327,456	325,892	463	160	-303	-4,522	-1,564	-1,564				
	Oto	88,455	88,455	91,025	5,930	4,120	-1,810	5,578	2,570	2,570	1,724			
	CF 2	1,944,277	1,944,277	1,952,333	51,106	39,488	-11,618	26,008	8,055	8,055	31,432	1,956,491	99,79%	(4,158)
	Mitraguna & Others	1,462,141	1,462,141	1,472,045	46,143	34,570	-11,572	24,867	9,904	9,904	24,666	1,471,389	100,04%	656
	Pensiun	482,136	482,136	480,288	4,963	4,917	-46	1,140	-1,849	-1,849	6,766	485,102	99,01%	(4,814)
	Total Pembiayaan	3.549.737	3.549.737	3.620.086	165,091	226,906	61,815	51,769	70,348	70,348	156,558	3.585.679	99,01%	34,407

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	86	460	86	683	● 0,04%	● 0,04%	● 0,28%	597	597	223				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	86	460	86	683	● 0,06%	● 0,06%	● 0,51%	597	597	223				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	5,695	5,695	5,695	31,646	● 1,26%	● 1,26%	● 7,09%	25,951	25,951	25,951				
	KUR	4,911	4,911	4,911	27,438	● 1,15%	● 1,15%	● 6,51%	22,526	22,526	22,526				
	Non KUR	784	784	784	4,208	● 3,14%	● 3,14%	● 17,09%	3,424	3,424	3,424				
3	PWG	832	832	832	16,873	● 0,19%	● 0,19%	● 3,35%	16,041	16,041	16,041				
	Cilem	832	832	832	13,775	● 0,34%	● 0,34%	● 4,93%	12,943	12,943	12,943				
	Gadai	-	-	-	3,098	● 0,00%	● 0,00%	● 1,38%	3,098	3,098	3,098				
4	CFG	58,523	70,806	58,523	111,428	● 2,42%	● 2,42%	● 4,59%	52,905	52,905	40,622				
	CF 1	41,039	45,314	41,039	65,801	● 8,65%	● 8,65%	● 13,84%	24,762	24,762	20,486				
	Total Griya	39,539	42,848	39,539	62,635	● 10,25%	● 10,25%	● 16,29%	23,097	23,097	19,788				
	Oto	1,500	2,467	1,500	3,165	● 1,70%	● 1,70%	● 3,48%	1,665	1,665	698				
	CF 2	17,484	25,491	17,484	45,627	● 0,90%	● 0,90%	● 2,34%	28,143	28,143	20,136				
	Mitraguna & Others	16,143	23,560	16,143	42,348	● 1,10%	● 1,10%	● 2,88%	26,205	26,205	18,788				
	Pensiun	1,341	1,931	1,341	3,379	● 0,10%	● 0,10%	● 0,70%	(102)	(102)	343				
	Total Pembiayaan	171.830	174.204	171.830	175.968	● 4,84%	● 4,84%	● 4,86%	4,138	4,138	1,764				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3,261,982	3,261,982	3,686,640	424,658	-28,2%
2	Contribution Margin	93,445	93,445	119,813	26,368	

PHR & Payroll

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 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	9.058	9.058	8.661	8.648	983	(13)	(410)	-4,53%	(410)	-4,53%	9.058	95,47%	(410)
3	Deposito	3.150	3.150	3.746	3.747	500	1	597	18,97%	597	18,97%	3.231	115,97%	516
	Total	12.208	12.208	12.407	12.396	1.483	(12)	188	1,54%	188	1,54%	12.290	100,86%	106
	CASA	9.058	9.058	8.661	8.648	983	(13)	(410)	-4,53%	(410)	-4,53%	9.058	95,47%	(410)
	(%) CASA	74,20%	74,20%	69,81%	69,77%									
	FDR	27,72%	27,72%	28,37%	28,40%									

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	147	147	57	58	1	(89)	-60,73%	(89)	-60,73%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	147	147	57	58	1	(89)	-60,73%	(89)	-60,73%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	8	8	8	8	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	3.384	3.384	3.520	200	235	35	108	137	137	98	3.330	105,71%	190
	KUR	3.154	3.154	3.295	200	235	35	113	141	141	94	3.263	100,98%	
	Non KUR	230	230	226	-	-	0	-5	-4	-4	4	68	333,67%	
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		
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	3.384	3.384	3.520	200	235	35	108	137	137	98			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	29-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	75	0,00%	0,00%	2,12%	75	75	75					
	KUR	-	-	-	-	28	0,00%	0,00%	0,84%	28	28	28					
	Non KUR	-	-	-	-	47	0,00%	0,00%	20,76%	47	47	47					
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 1	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	29-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26				MtD	YtD	%				%	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%	-</								



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	4.435	4.435	5.890	6.872	1.392	981	2.436	54,92%	2.436	54,92%	5.055	135,93%	1.816
2	Tabungan	227.062	227.062	218.260	215.262	(1.629)	(2.998)	(11.800)	-5,20%	(11.800)	-5,20%	227.062	94,80%	(11.800)
3	Deposito	45.162	45.162	44.936	44.937	497	1	(225)	-0,50%	(225)	-0,50%	45.846	98,02%	(908)
	Total	276.659	276.659	269.086	267.070	260	(2.016)	(9.589)	-3,47%	(9.589)	-3,47%	277.963	96,08%	(10.892)
	CASA	231.497	231.497	224.150	222.133	(237)	(2.017)	(9.364)	-4,05%	(9.364)	-4,05%	232.117	95,70%	(9.984)
	(%) CASA	83,68%	83,68%	83,30%	83,17%									
	FDR	130,46%	130,46%	139,81%	140,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.884	6.884	7.290	7.318	28	434	6,31%	434	6,31%			
2	Giro ISE	534	534	1.502	1.513	10	979	183,39%	979	183,39%			
3	Tabungan ISE	3.350	3.350	2.788	2.806	18	(545)	-16,26%	(545)	-16,26%			
4	Deposito ISE	3.000	3.000	3.000	3.000	0	0	0,00%	0	0,00%			
5	CIF ISE	238	238	238	238	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	47.179	47.179	46.245	2.000	-	-2.000	335	-934	-934	934	47.385	97,59%	(1.140)
	Linkage	2.320	2.320	2.155	-	-	-	-163	-165	-165	165	2.262	95,28%	(107)
	Non-Linkage	44.859	44.859	44.089	2.000	-	-2.000	498	-770	-770	770	45.123	97,71%	(1.033)
	• Local Champion	44.859	44.859	44.089	2.000	-	-2.000	498	-770	-770	770	45.123	97,71%	(1.033)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	33.173	33.173	32.538	1.095	685	-410	93	-635	-635	1.320	33.612	96,81%	(1.073)
	KUR	31.378	31.378	30.778	895	685	-210	-78	-600	-600	1.285	31.589	97,43%	(810)
	Non KUR	1.795	1.795	1.760	200	-	-200	171	-35	-35	35	2.023	87,00%	(263)
3	PWG	59.051	59.051	73.581	15.949	42.539	26.589	-6.450	14.529	14.529	28.009	60.636	121,35%	12.944
	Cilem	20.033	20.033	24.070	2.223	5.299	3.076	1.457	4.037	4.037	1.262	20.986	114,70%	3.085
	Gadai	39.018	39.018	49.510	13.726	37.239	23.513	-7.907	10.492	10.492	26.747	39.651	124,87%	9.860
4	CFG	221.521	221.521	223.854	7.092	6.220	-872	5.234	2.333	2.333	3.886	223.286	100,25%	568
	CF 1	21.689	21.689	21.938	577	483	-94	124	249	249	234	22.014	99,66%	(75)
	Total Griya	11.604	11.604	11.756	220	315	95	0	152	152	163	11.640	100,99%	116
1	• Total Non Program	11.485	11.485	11.638	220	315	95	-40	152	152	-			
	• Program	119	119	119	-	-	0	-1	-1	-1	1			
	Oto	10.085	10.085	10.182	357	168	-189	124	97	97	71	10.373	98,16%	(191)
	CF 2	199.831	199.831	201.916	6.515	5.737	-778	5.110	2.084	2.084	3.652	201.272	100,32%	644
	Mitraguna & Others	160.757	160.757	163.362	6.092	5.621	-471	5.026	2.606	2.606	3.015	161.847	100,94%	1.515
	Pensiun	39.075	39.075	38.553	423	116	-307	83	-521	-521	637	39.425	97,79%	(871)
	Total Pembiayaan	360.924	360.924	376.217	26.136	49.443	23.307	-788	15.293	15.293	34.150			

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	-	357	-	529	0,00%	0,00%	1,14%	529	529	172			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	529	0,00%	0,00%	1,20%	529	529	172			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	4.024	2,60%	2,60%	12,37%	3.161	3.161	2.775			
	KUR	780	1.249	780	3.858	2,49%	2,49%	12,54%	3.078	3.078	2.609			
	Non KUR	83	-	83	166	4,63%	4,63%	9,41%	82	82	166			
3	PWG	40	-	40	2.148	0,07%	0,07%	2,92%	2.108	2.108	2.148			
	Cilem	40	-	40	795	0,20%	0,20%	3,30%	755	755	795			
	Gadai	-	-	-	1.353	0,00%	0,00%	2,73%	1.353	1.353	1.353			
4	CFG	1.148	2.021	1.148	4.003	0,52%	0,52%	1,79%	2.854	2.854	1.982			
	CF 1	416	679	416	781	1,92%	1,92%	3,56%	365	365	102			
	Total Griya	148	277	148	247	1,27%	1,27%	2,10%	99	99	(30)			
	Oto	269	402	269	534	2,66%	2,66%	5,25%	266	266	132			
	CF 2	732	1.342	732	3.221	0,37%	0,37%	1,60%	2.489	2.489	1.880			
	Mitraguna & Others	588	1.199	588	3.077	0,37%	0,37%	1,88%	2.489	2.489	1.878			
	Pensiun	144	143	144	144	0,37%	0,37%	0,37%	-	-	1			
	Total Pembiayaan	2.756	3.046	2.756	3.183	0,76%	0,76%	0,85%	427	427	137			

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	311.873	311.873	380.584	68.711		2.84	3.09	3.07
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%			(0,02)



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	6.890	6.890	6.993	6.969	(4.789)	(24)	79	1,14%	79	1,14%	7.707	90,42%	(738)
2	Tabungan	313.451	313.451	251.786	252.643	(3.343)	858	(60.808)	-19,40%	(60.808)	-19,40%	313.451	80,60%	(60.808)
3	Deposito	148.988	148.988	147.062	145.572	(53.380)	(1.490)	(3.416)	-2,29%	(3.416)	-2,29%	149.852	97,14%	(4.280)
	Total	469.330	469.330	405.840	405.185	(61.512)	(656)	(64.145)	-13,67%	(64.145)	-13,67%	471.011	86,02%	(65.826)
	CASA	320.341	320.341	258.778	259.612	(8.132)	834	(60.729)	-18,96%	(60.729)	-18,96%	321.159	80,84%	(61.546)
	(%) CASA	68,26%	68,26%	63,76%	64,07%									
	FDR	93,29%	93,29%	109,42%	109,60%									

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	5.642	5.642	4.559	4.402	(157)	(1.240)	-21,98%	(1.240)	-21,98%			
2	Giro ISE	507	507	586	593	7	86	16,90%	86	16,90%			
3	Tabungan ISE	5.135	5.135	3.974	3.809	(165)	(1.326)	-25,82%	(1.326)	-25,82%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	260	260	260	260	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	104.440	104.440	103.945	700	1.093	393	-276	-495	-495	1.588	104.884	99,10%	(940)
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207	42.829	98,82%	(506)
	Non-Linkage	61.910	61.910	61.622	700	1.093	393	-76	-288	-288	1.381	62.055	99,30%	(433)
	• Local Champion	61.910	61.910	61.622	700	1.093	393	-76	-288	-288	1.381	62.035	99,33%	(413)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	31.054	31.054	30.683	1.435	505	-930	1.091	-371	-371	876	31.689	96,83%	(1.006)
	KUR	30.108	30.108	29.751	1.435	505	-930	1.107	-357	-357	862	30.305	98,17%	(554)
	Non KUR	946	946	932	-	-	0	-16	-14	-14	14	1.384	67,32%	(452)
3	PWG	49.603	49.603	55.163	9.049	15.262	6.213	1.317	5.560	5.560	9.702	51.005	108,15%	4.158
	Cilem	26.650	26.650	31.355	2.168	6.328	4.159	936	4.705	4.705	1.623	27.529	113,90%	3.826
	Gadai	22.954	22.954	23.808	6.880	8.934	2.054	382	855	855	8.079	23.476	101,42%	332
4	CFG	252.727	252.727	254.296	6.069	4.879	-1.190	2.336	1.569	1.569	3.310	254.708	99,84%	(411)
	CF 1	45.346	45.346	45.768	1.248	862	-387	804	422	422	439	45.727	100,09%	41
	Total Griya	28.863	28.863	28.855	320	160	-160	0	-8	-8	168	28.920	99,77%	(65)
1	• Total Non Program	13.322	13.322	13.228	-	-	0	-142	-94	-94	94			
	• Program	15.541	15.541	15.627	320	160	-160	244	85	85	75			
	Oto	16.483	16.483	16.913	928	702	-227	804	430	430	271	16.807	100,63%	107
	CF 2	207.381	207.381	208.528	4.821	4.017	-804	1.532	1.147	1.147	2.870	208.981	99,78%	(453)
	Mitraguna & Others	189.980	189.980	191.108	4.755	3.834	-921	1.679	1.128	1.128	2.705	191.187	99,96%	(78)
	Pensiun	17.401	17.401	17.420	66	183	117	-147	19	19	165	17.794	97,90%	(374)
	Total Pembiayaan	437.824	437.824	444.087	17.253	21.738	4.485	4.468	6.263	6.263	15.475			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				DtD	% 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	-	289	-	1.996	(0,00%)	0,00%	6,51%	1.996	1.996	1.708				
	KUR	-	289	-	1.996	(0,00%)	0,00%	6,71%	1.996	1.996	1.708				
	Non KUR	-	-	-	-	(0,00%)	0,00%	0,00%	-	-	-				
3	PWG	-	30	-	1.234	(0,00%)	0,00%	2,24%	1.234	1.234	1.204				
	Cilem	-	-	-	930	(0,00%)	0,00%	2,97%	930	930	930				
	Gadai	-	30	-	304	(0,00%)	0,00%	1,28%	304	304	274				
4	CFG	2.393	4.038	2.393	9.796	0,95%	0,95%	3,85%	7.403	7.403	5.758				
	CF 1	2.080	3.429	2.080	6.435	4,59%	4,59%	14,06%	4.355	4.355	3.006				
	Total Griya	1.599	2.482	1.599	5.526	5,54%	5,54%	19,15%	3.927	3.927	3.044				
	Oto	481	947	481	908	2,92%	2,92%	5,37%	428	428	(38)				
	CF 2	313	609	313	3.361	0,15%	0,15%	1,61%	3.049	3.049	2.752				
	Mitraguna & Others	313	609	313	3.122	0,16%	0,16%	1,63%	2.810	2.810	2.513				
	Pensiun	-	-	-	239	0,00%	0,00%	1,37%	239	239	239				
	Total Pembiayaan	36.101	35.881	36.101	35.832	8,25%	8,25%	8,07%	(268)	(268)	(48)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				DtD	% 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	30.790	30.807	30.790	30.655	(29,48%)	29,48%	29,49%	(135)	(135)	(152)				
	Linkage	-	-	-	-	(0,00%)	0,00%	0,00%	-	-	-				
	Non-Linkage	30.790	30.807	30.790	30.655	(49,73%)	49,73%	49,75%	(135)	(135)	(152)				
2	MBG	550	271	550	550	1,77%	1,77%	1,79%	-	-	-	279			
	KUR	279	-	279	279	0,93%	0,93%	0,94%	-	-	-	279			
	Non KUR	271	271	271	271	2									



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	4.927	4.927	5.823	6.016	(1.417)	193	1.089	22,10%	1.089	22,10%	5.621	107,04%	395
2	Tabungan	288.520	288.520	281.284	279.955	(12)	(1.329)	(8.565)	-2,97%	(8.565)	-2,97%	288.520	97,03%	(8.565)
3	Deposito	89.021	89.021	82.951	82.952	2.673	1	(6.069)	-6,82%	(6.069)	-6,82%	89.430	92,76%	(6.478)
	Total	382.468	382.468	370.058	368.923	1.244	(1.135)	(13.545)	-3,54%	(13.545)	-3,54%	383.571	96,18%	(14.648)
	CASA	293.447	293.447	287.107	285.971	(1.429)	(1.136)	(7.476)	-2,55%	(7.476)	-2,55%	294.141	97,22%	(8.170)
	(%) CASA	76,72%	76,72%	77,58%	77,52%									
	FDR	144,67%	144,67%	149,93%	150,39%									

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	2.510	2.510	2.136	2.021	(115)	(489)	-19,48%	(489)	-19,48%				
2	Giro ISE	11	11	10	15	5	4	34,24%	4	34,24%				
3	Tabungan ISE	2.498	2.498	2.125	2.005	(120)	(493)	-19,73%	(493)	-19,73%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	374	374	374	374	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	84.701	84.701	84.097	1.845	300	-1.545	1.256	-604	-604	904	85.121	98,80%	(1.023)
	Linkage	57.718	57.718	57.650	-	-	-	-60	-68	-68	68	58.051	99,31%	(401)
	Non-Linkage	26.983	26.983	26.448	1.845	300	-1.545	1.316	-535	-535	835	27.070	97,70%	(622)
	• Local Champion	26.983	26.983	26.448	1.845	300	-1.545	1.316	-535	-535	835	27.070	97,70%	(622)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	36.407	36.407	35.581	1.750	580	-1.170	514	-826	-826	1.406	36.093	98,58%	(512)
	KUR	35.304	35.304	34.495	1.750	580	-1.170	531	-810	-810	1.390	35.448	97,31%	(954)
	Non KUR	1.103	1.103	1.087	-	-	0	-17	-16	-16	16	645	168,47%	
3	PWG	58.194	58.194	63.230	12.615	18.687	6.072	3.398	5.036	5.036	13.652	59.706	105,90%	3.524
	Cilem	27.495	27.495	30.382	2.899	5.113	2.215	1.660	2.887	2.887	2.226	28.469	106,72%	1.914
	Gadai	30.699	30.699	32.847	9.717	13.574	3.857	1.739	2.149	2.149	11.425	31.237	105,16%	1.610
4	CFG	374.004	374.004	371.931	4.046	2.114	-1.932	2.583	-2.073	-2.073	4.187	375.153	99,14%	(3.222)
	CF 1	233.675	233.675	232.417	1.477	279	-1.198	1.398	-1.258	-1.258	1.537	233.886	99,37%	(1.469)
	Total Griya	218.464	218.464	217.263	-	-	0	0	0	0	1.201	218.487	99,44%	(1.224)
1	• Total Non Program	4.702	4.702	4.651	-	-	0	-52	-51	-51	51			
	• Program	213.762	213.762	212.612	-	-	0	-2.575	-1.150	-1.150	1.150			
	Oto	15.211	15.211	15.154	1.477	279	-1.198	1.398	-57	-57	336	15.399	98,41%	(245)
	CF 2	140.329	140.329	139.514	2.569	1.835	-734	1.186	-815	-815	2.650	141.267	98,76%	(1.753)
	Mitraguna & Others	91.034	91.034	90.504	1.989	1.155	-834	519	-530	-530	1.685	91.745	98,65%	(1.240)
	Pensiun	49.295	49.295	49.010	580	680	100	667	-285	-285	965	49.523	98,96%	(513)
	Total Pembiayaan	553.306	553.306	554.840	20.256	21.681	1.425	7.751	1.533	1.533	20.148			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 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	MtD		YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	150	0,00%	0,00%	0,18%	150	150	150					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	150	0,00%	0,00%	0,57%	150	150	150					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	334	403	334	1.722	0,92%	0,92%	4,84%	1.389	1.389	1.319					
	KUR	334	403	334	1.628	0,95%	0,95%	4,72%	1.295	1.295	1.225					
	Non KUR	-	-	-	94	0,00%	0,00%	8,65%	94	94	94					
3	PWG	114	-	114	1.451	0,20%	0,20%	2,29%	1.337	1.337	1.451					
	Cilem	114	-	114	1.366	0,41%	0,41%	4,50%	1.253	1.253	1.366					
	Gadai	-	-	-	85	0,00%	0,00%	0,26%	85	85	85					
4	CFG	29.400	30.678	29.400	43.256	7,86%	7,86%	11,63%	13.855	13.855	12.577					
	CF 1	27.082	28.543	27.082	39.121	11,59%	11,59%	16,83%	12.039	12.039	10.578					
	Total Griya	27.082	28.435	27.082	38.803	12,40%	12,40%	17,86%	11.721	11.721	10.368					
	Oto	-	108	-	319	0,00%	0,00%	2,10%	319	319	210					
	CF 2	2.319	2.135	2.319	4.134	1,65%	1,65%	2,96%	1.816	1.816	2.000					
	Mitraguna & Others	1.679	1.807	1.679	3.295	1,84%	1,84%	3,64%	1.615	1.615	1.488					
	Pensiun	639	328	639	839	1,30%	1,30%	1,71%	200	200	512					
	Total Pembiayaan	74.536	76.505	74.536	75.968	13,47%	13,47%	13,69%	1.432	1.432	1.536					

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	530.211	530.211	571.038	40.827	65,2%	PHR	2,78	2,95
2	Contribution Margin	11.173	11.173	3.893	(7.280)		CIF Payroll	1.921	1.784

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	254	254	129	129	152	0	(125)	-49,19%	(125)	-49,19%	792	16,27%	(663)
2	Tabungan	88.453	88.453	74.804	74.698	7.263	(106)	(13.755)	-15,55%	(13.755)	-15,55%	88.453	84,45%	(13.755)
3	Deposito	36.208	36.208	36.503	36.503	50	0	295	0,81%	295	0,81%	36.614	99,70%	(111)
	Total	124.915	124.915	111.436	111.330	7.465	(106)	(13.585)	-10,88%	(13.585)	-10,88%	125.859	88,46%	(14.529)
	CASA	88.707	88.707	74.933	74.827	7.415	(106)	(13.880)	-15,65%	(13.880)	-15,65%	89.245	83,84%	(14.418)
	(%) CASA	71,01%	71,01%	67,24%	67,21%									
	FDR	192,16%	192,16%	220,66%	220,87%									

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	1.680	1.680	1.503	1.474		(29)	(206)	-12,28%	(206)	-12,28%			
2	Giro ISE	247	247	118	118		(0)	(129)	-52,30%	(129)	-52,30%			
3	Tabungan ISE	1.433	1.433	1.385	1.356		(29)	(77)	-5,37%	(77)	-5,37%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	150	150	150	150		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	20.210	20.210	19.675	700	-	-700	480	-535	-535	535	20.126	97,76%	(450)
	KUR	18.679	18.679	18.170	700	-	-700	478	-509	-509	509	18.789	96,70%	(619)
	Non KUR	1.532	1.532	1.506	-	-	0	2	-26	-26	26	1.337	112,65%	
3	PWG	30.051	30.051	36.046	4.166	11.803	7.637	197	5.996	5.996	5.807	31.214	115,48%	4.832
	Cilem	18.951	18.951	23.397	1.814	5.721	3.907	1.432	4.447	4.447	1.275	19.647	119,09%	3.750
	Gadai	11.100	11.100	12.649	2.352	6.082	3.730	-1.236	1.549	1.549	4.532	11.567	109,35%	1.082
4	CFG	189.769	189.769	190.170	3.648	2.914	-734	2.334	401	401	2.513	190.450	99,85%	(280)
	CF 1	4.196	4.196	4.162	-	-	0	-42	-34	-34	34	4.322	96,31%	(160)
	Total Griya	1.940	1.940	1.909	-	-	0	0	-31	-31	31	1.953	97,71%	(45)
1	• Total Non Program	1.940	1.940	1.909	-	-	0	-35	-31	-31	31			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	-	0	-42	-4	-4	4	2.368	95,15%	(115)
	CF 2	185.573	185.573	186.008	3.648	2.914	-734	2.376	435	435	2.479	186.128	99,94%	(120)
	Mitraguna & Others	120.848	120.848	120.994	2.454	2.050	-404	1.955	146	146	1.904	121.268	99,77%	(275)
	Pensiun	64.725	64.725	65.015	1.194	864	-330	421	289	289	575	64.860	100,24%	154
	Total Pembiayaan	240.030	240.030	245.892	8.514	14.717	6.203	3.010	5.862	5.862	8.855			

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	898	3.010	898	162	444	4,44%	4,44%	0,83%	(735)	(735)	(2.848)		
	KUR	812	2.773	812	76	435	4,35%	4,35%	0,42%	(735)	(735)	(2.696)		
	Non KUR	86	238	86	86	5,61	5,61%	5,61	5,71%	-	-	(152)		
3	PWG	4	14	4	8	0,01%	0,01%	0,02%	0,02%	4	4	(6)		
	Cilem	4	-	4	8	0,02%	0,02%	0,03%	0,03%	4	4	8		
	Gadai	-	14	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(14)		
4	CFG	686	2.688	686	2.940	0,36	0,36%	0,36	1,55%	2.254	2.254	252		
	CF 1	232	-	232	393	5,52	5,52%	5,52	9,45%	162	162	393		
	Total Griya	232	-	232	393	11,94	11,94%	11,94	20,60%	162	162	393		
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	CF 2	454	2.688	454	2.547	0,24	0,24%	0,24	1,37%	2.093	2.093	(141)		
	Mitraguna & Others	454	2.587	454	2.148	0,38	0,38%	0,38	1,78%	1.694	1.694	(439)		
	Pensiun	-	101	-	399	0,00%	0,00%	0,00%	0,61%	399	399	298		
	Total Pembiayaan	2.703	2.249	2.703	2.580	1,13%	1,13%	1,13%	1,05%	(124)	(124)	331		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	222.249	222.249	258.199	35.950	33,1%
2	Contribution Margin	10.360	10.360	6.930	(3.430)	

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,28	3,45	3,47	0,02	0,20
CIF Payroll	1.104	1.469	1.579	110	475



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	94	94	94	94	15	0	0	0,07%	0	0,07%	542	17,29%	(449)
2	Tabungan	151.062	151.062	148.114	148.728	2.102	614	(2.334)	-1,55%	(2.334)	-1,55%	151.062	98,45%	(2.334)
3	Deposito	51.112	51.112	51.833	51.833	(134)	0	721	1,41%	721	1,41%	51.413	100,82%	421
	Total	202.268	202.268	200.041	200.655	1.984	614	(1.613)	-0,80%	(1.613)	-0,80%	203.017	98,84%	(2.362)
	CASA	151.156	151.156	148.208	148.822	2.118	614	(2.334)	-1,54%	(2.334)	-1,54%	151.604	98,16%	(2.783)
	(%) CASA	74,73%	74,73%	74,09%	74,17%									
	FDR	83,37%	83,37%	84,54%	84,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	690	690	(0)	(28)	-3,85%	(28)	-3,85%				
2	Giro ISE	3	3	3	3	0	0	7,80%	0	7,80%				
3	Tabungan ISE	715	715	687	687	(0)	(28)	-3,89%	(28)	-3,89%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	196	196	196	196	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	• Local Champion	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	20.761	20.761	20.258	900	250	-650	336	-503	-503	753	20.884	97,01%	(625)
	KUR	19.437	19.437	18.869	750	150	-600	222	-569	-569	719	19.576	96,39%	(707)
	Non KUR	1.324	1.324	1.390	150	100	-50	114	66	66	34	1.308	106,26%	
3	PWG	8.593	8.593	9.476	466	1.386	920	7	883	883	502	8.959	105,77%	517
	Cilem	8.593	8.593	9.476	466	1.386	920	7	883	883	502	8.959	105,77%	517
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	139.281	139.281	139.383	2.812	2.245	-567	1.379	102	102	2.143	140.177	99,43%	(794)
	CF 1	4.307	4.307	4.221	574	-	-574	664	-85	-85	85	4.471	94,40%	(250)
1	• Total Non Program	996	996	979	-	-	0	-17	-17	-17	17	3.166	93,27%	(213)
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.954	574	-	-574	664	-67	-67	67			
	CF 2	134.974	134.974	135.162	2.238	2.245	7	715	187	187	2.058	135.706	99,60%	(544)
	Mitraguna & Others	96.118	96.118	96.798	2.238	2.107	-131	1.083	680	680	1.427	96.672	100,13%	126
	Pensiun	38.856	38.856	38.364	-	138	138	-368	-492	-492	630	39.034	98,28%	(670)
	Total Pembiayaan	168.639	168.639	169.122	4.177	3.881	-297	1.720	483	483	3.398			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%
1	SME	4	6	4	4	100,00%	100,00%	100,00%	100,00%	0	0	(2)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	4	6	4	4	100,00%	100,00%	100,00%	100,00%	0	0	(2)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
2	MBG	126	129	126	126	0,61%	0,61%	0,61%	0,79%	1.250	1.250	1.248		
	KUR	-	-	-	-	1.195	0,00%	0,00%	0,00%	1.195	1.195	1.195		
	Non KUR	126	129	126	181	9,52%	9,52%	9,52%	13,05%	55	55	53		
3	PWG	80	-	80	232	0,93%	0,93%	0,93%	2,45%	152	152	232		
	Cilem	80	-	80	232	0,93%	0,93%	0,93%	2,45%	152	152	232		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.453	1.203	1.453	2.464	1,04%	1,04%	1,04%	1,77%	1.011	1.011	1.261		
	CF 1	230	147	230	230	5,33%	5,33%	5,33%	5,44%	-	-	83		
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Oto	230	147	230	230	7,60%	7,60%	7,60%	7,77%	-	-	83		
	CF 2	1.224	1.056	1.224	2.234	0,91%	0,91%	0,91%	1,65%	1.011	1.011	1.178		
	Mitraguna & Others	1.216	1.056	1.216	2.227	1,27%	1,27%	1,27%	2,30%	1.011	1.011	1.170		
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	0,02%	-	-	8		
	Total Pembiayaan	1.056	1.064	1.056	1.477	0,63%	0,63%	0,63%	0,87%	422	422	413		

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	172.540	172.540	202.268	29.728	34,5%	2,92	3,24	3,28
2	Contribution Margin	9.606	9.606	12.923	3.317	-34,5%	1.179	1.533	1.577



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	416	416	367	365	(74)	(2)	(51)	-12,36%	(51)	-12,36%	866	42,14%	(501)
2	Tabungan	97.675	97.675	90.214	91.772	369	1.558	(5.903)	-6,04%	(5.903)	-6,04%	97.675	93,96%	(5.903)
3	Deposito	14.680	14.680	14.639	14.359	(168)	(280)	(321)	-2,19%	(321)	-2,19%	14.974	95,89%	(615)
	Total	112.772	112.772	105.220	106.496	127	1.276	(6.276)	-5,57%	(6.276)	-5,57%	113.516	93,82%	(7.019)
	CASA	98.092	98.092	90.581	92.137	295	1.556	(5.955)	-6,07%	(5.955)	-6,07%	98.541	93,50%	(6.404)
	(%) CASA	86,98%	86,98%	86,09%	86,52%									
	FDR	170,13%	170,13%	188,90%	186,64%									

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	2.758	2.758	2.777	2.778	1	20	0,73%	20	0,73%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.739	1.739	1.759	1.759	1	20	1,15%	20	1,15%			
4	Deposito ISE	1.019	1.019	1.019	1.019	0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	158	158	158	158	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	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	87	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	• Local Champion	87	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	58.239	58.239	58.149	3.145	1.700	-1.445	1.639	-90	-90	1.790	59.279	98,09%	(1.130)
	KUR	55.531	55.531	55.528	3.145	1.700	-1.445	1.710	-4	-4	1.704	55.742	99,61%	(215)
	Non KUR	2.707	2.707	2.621	-	-	0	-71	-86	-86	86	3.536	74,12%	(915)
3	PWG	47.599	47.599	54.063	9.911	17.672	7.761	3.442	6.463	6.463	11.208	48.892	110,58%	5.171
	Cilem	22.908	22.908	25.980	2.666	4.331	1.665	2.325	3.072	3.072	1.259	23.678	109,72%	2.303
	Gadai	24.691	24.691	28.082	7.245	13.340	6.096	1.116	3.391	3.391	9.949	25.214	111,38%	2.869
4	CFG	85.930	85.930	86.481	1.776	2.843	1.067	1.835	551	551	2.292	86.736	99,71%	(255)
	CF 1	2.608	2.608	2.576	-	-	0	584	-32	-32	32	2.740	94,05%	(163)
1	• Total Non Program	744	744	739	-	-	0	0	-5	-5	5	744	99,36%	(5)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.837	-	-	0	584	-27	-27	27	1.995	92,06%	(158)
	CF 2	83.322	83.322	83.905	1.776	2.843	1.067	1.252	583	583	2.260	83.997	99,89%	(92)
	Mitraguna & Others	53.484	53.484	54.619	1.776	2.449	673	1.302	1.135	1.135	1.314	54.000	101,15%	619
	Pensiun	29.838	29.838	29.286	-	394	394	-51	-552	-552	946	29.997	97,63%	(711)
	Total Pembiayaan	191.855	191.855	198.765	14.832	22.215	7.383	6.901	6.910	6.910	15.304			

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	606	936	606	4.752	1,04%	1,04%	8,17%	4.145	4.145	3.815			
	KUR	433	766	433	4.184	0,78%	0,78%	7,53%	3.750	3.750	3.418			
	Non KUR	173	170	173	568	6,38%	6,38%	21,66%	395	395	397			
3	PWG	-	-	-	258	0,00%	0,00%	0,48%	258	258	258			
	Cilem	-	-	-	253	0,00%	0,00%	0,98%	253	253	253			
	Gadai	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
4	CFG	106	149	106	697	0,12%	0,12%	0,81%	592	592	548			
	CF 1	-	-	-	19	0,00%	0,00%	0,74%	19	19	19			
	Total Griya	-	-	-	19	0,00%	0,00%	2,57%	19	19	19			
	Oto	-	-	-	-	0,00%	0,00%	-	-	-	-			
	CF 2	106	149	106	678	0,13%	0,13%	0,81%	573	573	529			
	Mitraguna & Others	106	104	106	678	0,20%	0,20%	1,24%	573	573	575			
	Pensiun	-	45	-	-	0,00%	0,00%	0,00%	-	-	(45)			
	Total Pembiayaan	712	1.085	712	5.707	0,37%	0,37%	2,87%	4.995	4.995	4.622			

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	805	622	805	973	1,38%	1,38%	1,67%	167	167	351			
	KUR	499	314	499	668	0,90%	0,90%	1,20%	169	169	354			
	Non KUR	306	308	306	304	11,30%	11,30%	11,61%	(2)	(2)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	598	611	598	629	0,70%	0,70%	0,73%	31	31	18			
	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	598	611	598	629	0,72%	0,72%	0,75%	31	31	18			
	Mitraguna & Others	554	611	554	585	1,04%	1,04%	1,07%	31	31	(26)			
	Pensiun	44	-											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	28.689	28.291	4.374	(398)	22.939	428,58%	22.939	428,58%	5.966	474,23%	22.325
2	Tabungan	125.874	125.874	120.778	119.985	(624)	(793)	(5.889)	-4,68%	(5.889)	-4,68%	125.874	95,32%	(5.889)
3	Deposito	62.952	62.952	62.790	62.690	966	(100)	(262)	-0,42%	(262)	-0,42%	63.297	99,04%	(608)
	Total	194.179	194.179	212.257	210.966	4.716	(1.291)	16.787	8,65%	16.787	8,65%	195.137	108,11%	15.829
	CASA	131.226	131.226	149.467	148.276	3.750	(1.191)	17.049	12,99%	17.049	12,99%	131.840	112,47%	16.436
	(%) CASA	67,58%	67,58%	70,42%	70,28%									
	FDR	122,40%	122,40%	111,76%	112,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	3.594	3.613	19	(54)	-1,49%	(54)	-1,49%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	3.467	3.467	3.394	3.413	19	(54)	-1,57%	(54)	-1,57%				
4	Deposito ISE	200	200	200	200	0	0	0,00%	0	0,00%				
5	CIF ISE	241	241	241	241	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	92	92	83	-	-	0	-17	-9	-9	9	92	89,80%	(9)
	Linkage	36	36	35	-	-	-	-0	-1	-1	1	36	96,21%	(1)
	Non-Linkage	56	56	48	-	-	0	-17	-8	-8	8	56	85,68%	(8)
	• Local Champion	56	56	48	-	-	0	-17	-8	-8	8	56	85,68%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	20.601	20.601	19.776	-	-	0	-763	-825	-825	825	21.686	91,19%	(1.910)
	KUR	18.833	18.833	18.064	-	-	0	-703	-769	-769	769	18.996	95,09%	(932)
	Non KUR	1.768	1.768	1.712	-	-	0	-60	-56	-56	56	2.690	63,66%	(978)
3	PWG	9.696	9.696	10.320	475	1.118	644	25	624	624	494	10.402	99,22%	(81)
	Cilem	9.696	9.696	10.320	475	1.118	644	25	624	624	494	10.209	101,09%	111
	Gadai	-	-	-	-	-	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	207.045	3.211	2.350	-861	-631	-247	-247	2.597	208.366	99,37%	(1.321)
	CF 1	7.655	7.655	7.769	158	230	72	-104	113	113	117	7.865	98,77%	(97)
	Total Griya	4.479	4.479	4.430	-	-	-143	0	-49	-49	49	4.513	98,15%	(83)
1	• Total Non Program	3.547	3.547	3.501	-	-	0	-46	-46	-46	46			
	• Program	932	932	929	-	-	-143	154	-3	-3	3			
	Oto	3.176	3.176	3.339	15	230	215	-104	162	162	68	3.352	99,60%	(13)
	CF 2	199.636	199.636	199.276	3.053	2.120	-933	-527	-361	-361	2.481	200.501	99,39%	(1.225)
	Mitraguna & Others	168.594	168.594	168.700	2.535	2.010	-525	-724	106	106	1.904	169.245	99,68%	(545)
	Pensiun	31.042	31.042	30.576	518	110	-408	198	-466	-466	576	31.255	97,83%	(680)
	Total Pembiayaan	237.681	237.681	237.223	3.686	3.469	-217	-1.387	-457	-457	3.926			

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	7	22	7	-	7	7,61%	7,61%	0,00%	(7)	(7)	(22)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	7	22	7	-	7	12,50%	12,50%	0,00%	(7)	(7)	(22)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	210	979	210	852	1.02%	1,02%	4,31%	643	643	126				
	KUR	210	699	210	560	1,11%	1,11%	3,10%	350	350	139				
	Non KUR	-	280	-	293	0,00%	0,00%	0,00%	293	293	13				
3	PWG	305	-	305	601	3,15%	3,15%	5,83%	296	296	601				
	Cilem	305	-	305	601	3,15%	3,15%	5,83%	296	296	601				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	7.556	9.774	7.556	11.890	3,64%	3,64%	5,74%	4.335	4.335	2.116				
	CF 1	-	176	-	165	0,00%	0,00%	2,12%	165	165	111				
	Total Griya	-	-	-	165	0,00%	0,00%	3,72%	165	165	165				
	CF 2	7.556	9.598	7.556	11.726	3,78%	3,78%	5,88%	4.170	4.170	2.127				
	Mitraguna & Others	7.556	9.403	7.556	11.014	4,48%	4,48%	6,53%	3.458	3.458	1.611				
	Pensiun	-	195	-	712	0,00%	0,00%	2,33%	712	712	516				
	Total Pembiayaan	8.077	10.774	8.077	13.344	3,40%	3,40%	5,63%	5.266	5.266	2.570				

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.442	1.146	1.442	1.392	7,00%	7,00%	7,04%	(51)	(51)	246				
	KUR	1.150	967	1.150	1.099	6,11%	6,11%	6,09%	(51)	(51)	132				
	Non KUR	292	178	292	292	16,53%	16,53%	17,07%	-	-	114				
3	PWG	8	-	8	8	0,08%	0,08%	0,07%	(0)	(0)	8				
	Cilem	8	-	8	8	0,08%	0,08%	0,07%	(0)	(0)	8				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	16.578	18.043	16.578	16.908	8,00%	8,00%	8,17%	330	330	(1.135)				
	CF 1	216	216	216	360	2,83%	2,83%	4,64%	144	144	144				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	6.709	6.791	(554)	81	1.394	25,83%	1.394	25,83%	6.013	112,93%	777
2	Tabungan	175.430	175.430	167.316	166.499	(2.315)	(817)	(8.932)	-5,09%	(8.932)	-5,09%	175.430	94,91%	(8.932)
3	Deposito	25.945	25.945	27.924	28.468	(11.602)	544	2.523	9,72%	2.523	9,72%	26.470	107,55%	1.998
	Total	206.772	206.772	201.949	201.757	(14.471)	(192)	(5.015)	-2,43%	(5.015)	-2,43%	207.914	97,04%	(6.157)
	CASA	180.827	180.827	174.025	173.289	(2.869)	(736)	(7.538)	-4,17%	(7.538)	-4,17%	181.444	95,51%	(8.154)
	(%) CASA	87,45%	87,45%	86,17%	85,89%									
	FDR	141,82%	141,82%	150,81%	150,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	6.812	6.272	(541)	239	3,96%	239	3,96%			
2	Giro ISE	881	881	2.105	1.366	(738)	485	55,02%	485	55,02%			
3	Tabungan ISE	5.151	5.151	4.708	4.905	198	(246)	-4,77%	(246)	-4,77%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	209	209	209	209	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	48.506	48.506	48.466	1.480	1.615	135	527	-40	-40	1.655	48.371	100,20%	95
	KUR	44.262	44.262	44.196	1.400	1.530	130	29	-66	-66	1.596	44.533	99,24%	(337)
	Non KUR	4.244	4.244	4.270	80	85	5	498	26	26	59	3.838	111,26%	
3	PWG	53.683	53.683	61.877	12.175	18.815	6.640	4.557	8.194	8.194	10.621	55.231	112,03%	6.645
	Cilem	33.355	33.355	37.018	5.883	5.634	-249	3.763	3.662	3.662	1.972	34.381	107,67%	2.636
	Gadai	20.327	20.327	24.859	6.292	13.180	6.888	794	4.532	4.532	8.649	20.850	119,23%	4.009
4	CFG	191.046	191.046	194.215	5.540	5.896	356	3.086	3.168	3.168	2.727	192.347	100,97%	1.868
	CF 1	16.837	16.837	18.095	1.481	1.502	21	1.264	1.258	1.258	244	17.099	105,83%	996
	Total Griya	5.321	5.321	5.276	-	-	0	0	-45	-45	45	5.369	98,25%	(94)
1	• Total Non Program	5.169	5.169	5.124	-	-	0	-55	-45	-45	45			
	• Program	152	152	152	-	-	0	-1	-1	-1	1			
	Oto	11.516	11.516	12.819	1.481	1.502	21	1.264	1.303	1.303	199	11.729	109,29%	1.090
	CF 2	174.209	174.209	176.120	4.059	4.394	335	1.823	1.911	1.911	2.483	175.248	100,50%	872
	Mitraguna & Others	116.257	116.257	118.065	3.388	3.679	291	1.588	1.808	1.808	1.871	117.038	100,88%	1.027
	Pensiun	57.952	57.952	58.055	671	715	44	235	103	103	612	58.211	99,73%	(156)
	Total Pembiayaan	293.234	293.234	304.557	19.194	26.325	7.131	8.171	11.323	11.323	15.003			

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	97	234	97	6.518	0,20%	0,20%	0,20%	13,45%	6.421	6.421	6.284		
	KUR	26	162	26	4.908	0,06%	0,06%	0,06%	11,11%	4.882	4.882	4.747		
	Non KUR	70	72	70	1.609	1,66%	1,66%	1,66%	37,69%	1.539	1.539	1.537		
3	PWG	-	-	-	7.090	0,00%	0,00%	0,00%	11,46%	7.090	7.090	7.090		
	Cilem	-	-	-	6.510	0,00%	0,00%	0,00%	17,59%	6.510	6.510	6.510		
	Gadai	-	-	-	580	0,00%	0,00%	0,00%	2,33%	580	580	580		
4	CFG	1.057	1.127	1.057	5.267	0,55%	0,55%	0,55%	2,71%	4.211	4.211	4.140		
	CF 1	141	242	141	1.915	0,84%	0,84%	0,84%	10,58%	1.773	1.773	1.673		
	Total Griya	-	211	-	1.096	0,00%	0,00%	0,00%	20,77%	1.096	1.096	885		
	Oto	141	31	141	819	1,23%	1,23%	1,23%	6,39%	677	677	788		
	CF 2	915	885	915	3.353	0,53%	0,53%	0,53%	1,90%	2.438	2.438	2.467		
	Mitraguna & Others	463	356	463	2.901	0,40%	0,40%	0,40%	2,46%	2.438	2.438	2.545		
	Pensiun	452	530	452	452	0,78%	0,78%	0,78%	-	-	-	(77)		
	Total Pembiayaan	1.153	1.361	1.153	18.875	0,39%	0,39%	0,39%	6,20%	17.722	17.722	17.514		

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	401	479	401	425	0,83%	0,83%	0,88%	24	24	(54)			
	KUR	354	429	354	379	0,80%	0,80%	0,86%	25	25	(50)			
	Non KUR	46	50	46	45	1,10%	1,10%	1,06%	(1)	(1)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.673	1.468	1.673	1.837	0,88%	0,88%	0,95%	164	164	369			
	CF 1	294	294	294	294	1,74%	1,74%	1,62%	-	-	-			
	Total Griya	-												



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	673	673	704	725	(119)	21	52	7,71%	52	7,71%	924	78,41%	(200)
2	Tabungan	106.598	106.598	100.927	100.916	3.152	(11)	(5.683)	-5,33%	(5.683)	-5,33%	106.598	94,67%	(5.683)
3	Deposito	18.449	18.449	18.065	18.065	8.189	0	(384)	-2,08%	(384)	-2,08%	18.728	96,46%	(663)
	Total	125.720	125.720	119.695	119.705	11.223	10	(6.015)	-4,78%	(6.015)	-4,78%	126.251	94,82%	(6.546)
	CASA	107.271	107.271	101.630	101.641	3.034	10	(5.631)	-5,25%	(5.631)	-5,25%	107.523	94,53%	(5.882)
	(%) CASA	85,33%	85,33%	84,91%	84,91%									
	FDR	122,16%	122,16%	129,63%	129,62%									

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	2.362	2.362	1.996	1.997		1	(366)	-15,49%	(366)	-15,49%			
2	Giro ISE	556	556	306	306		(0)	(250)	-45,00%	(250)	-45,00%			
3	Tabungan ISE	1.807	1.807	1.690	1.691		1	(116)	-6,41%	(116)	-6,41%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	100	100	100	100		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	24.401	24.401	24.485	500	700	200	366	84	84	616	23.605	103,73%	880
	KUR	23.326	23.326	23.432	400	700	300	284	107	107	593	23.476	99,81%	(44)
	Non KUR	1.075	1.075	1.053	100	-	(100)	82	(22)	(22)	22	129	816,27%	
3	PWG	7.069	7.069	8.696	789	1.991	1.203	619	1.628	1.628	363	7.508	115,82%	1.188
	Cilem	7.069	7.069	8.696	789	1.991	1.203	619	1.628	1.628	363	7.508	115,82%	1.188
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	122.110	122.110	121.977	3.126	1.436	(1.690)	2.496	(134)	(134)	1.570	122.891	99,26%	(914)
	CF 1	20.802	20.802	20.619	-	25	25	205	(184)	(184)	209	20.946	98,44%	(327)
	Total Griya	13.857	13.857	13.790	-	-	0	0	(67)	(67)	67	13.873	99,40%	(83)
1	• Total Non Program	680	680	670	-	-	0	(10)	(10)	(10)	10			
	• Program	13.176	13.176	13.120	-	-	0	(1.849)	(57)	(57)	57			
	Oto	6.946	6.946	6.829	-	25	25	205	(117)	(117)	142	7.073	96,55%	(244)
	CF 2	101.308	101.308	101.358	3.126	1.411	(1.715)	2.291	50	50	1.361	101.945	99,42%	(587)
	Mitraguna & Others	83.288	83.288	83.470	2.924	1.285	(1.639)	2.403	182	182	1.103	83.770	99,64%	(300)
	Pensiun	18.020	18.020	17.888	202	126	(76)	(112)	(132)	(132)	258	18.175	98,42%	(287)
	Total Pembiayaan	153.580	153.580	155.158	4.415	4.127	(287)	3.481	1.578	1.578	2.549			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	177	534	177	728	0	0,73%	0,73%	2,97%	550	550	193		
	KUR	177	534	177	728	0	0,76%	0,76%	3,10%	550	550	193		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	154	0,00%	0,00%	1,77%	154	154	154		
	Cilem	-	-	-	-	154	0,00%	0,00%	1,77%	154	154	154		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.798	2.399	1.798	3.048	0	1,47%	1,47%	2,50%	1.250	1.250	649		
	CF 1	1.798	1.780	1.798	2.132	0	8,64%	8,64%	10,34%	334	334	352		
	Total Griya	1.716	1.567	1.716	2.055	0	12,39%	12,39%	14,90%	339	339	488		
	Oto	82	213	82	77	0	1,18%	1,18%	1,13%	(5)	(5)	(136)		
	CF 2	-	619	-	916	0	0,00%	0,00%	0,90%	916	916	298		
	Mitraguna & Others	-	619	-	916	0	0,00%	0,00%	1,10%	916	916	298		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	4.975	5.951	4.504	4.313	0	2,93%	2,93%	2,53%	1.954	1.954	996		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	814	651	814	814	0	3,34%	3,34%	3,32%	-	-	163		
	KUR	814	651	814	814	0	3,49%	3,49%	3,47%	-	-	163		
	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	3.691	5.300	3.691	3.499	0	3,02%	3,02%	2,87%	(191)	(191)	(1.801)		
	CF 1	3.202	4.994	3.202	3.194	0	15,39%	15,39%	15,49%	(8)	(8)	(1.800)		
	Total Griya	3.202	4.994	3.202	3.194	0	23,11%	23,11%	23,16%	(8)	(8)	(1.800)		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-</				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	85	85	20	(0)	(24)	-22,15%	(24)	-22,15%	395	21,45%	(310)
2	Tabungan	111.188	111.188	106.424	107.388	3.647	963	(3.800)	-3,42%	(3.800)	-3,42%	111.188	96,58%	(3.800)
3	Deposito	13.966	13.966	14.084	14.084	(4.467)	0	119	0,85%	119	0,85%	14.179	99,33%	(95)
	Total	125.262	125.262	120.593	121.557	(800)	964	(3.705)	-2,96%	(3.705)	-2,96%	125.761	96,66%	(4.204)
	CASA	111.296	111.296	106.509	107.472	3.667	963	(3.824)	-3,44%	(3.824)	-3,44%	111.582	96,32%	(4.110)
	(%) CASA	88,85%	88,85%	88,32%	88,41%									
	FDR	121,50%	121,50%	129,24%	128,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.485	1.488	4	(293)	-16,44%	(293)	-16,44%			
2	Giro ISE	7	7	7	7	0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.774	1.774	1.477	1.481	4	(293)	-16,51%	(293)	-16,51%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	158	158	158	158	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	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	• Local Champion	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	15.707	15.707	15.471	701	300	-401	168	-236	-236	536	15.844	97,65%	(373)
	KUR	14.283	14.283	14.083	701	300	-401	210	-199	-199	499	14.417	97,69%	(334)
	Non KUR	1.424	1.424	1.388	-	-	0	-41	-36	-36	36	1.427	97,24%	(39)
3	PWG	18.204	18.204	20.613	3.032	5.725	2.693	169	2.409	2.409	3.316	19.102	107,91%	1.511
	Cilem	11.651	11.651	12.640	793	2.032	1.239	133	989	989	1.043	12.274	102,98%	366
	Gadai	6.553	6.553	7.973	2.239	3.693	1.454	36	1.420	1.420	2.273	6.828	116,77%	1.145
4	CFG	118.237	118.237	119.725	5.371	4.046	-1.325	1.692	1.489	1.489	2.557	119.080	100,54%	645
	CF 1	1.930	1.930	1.923	142	-	-142	103	-7	-7	7	2.068	93,00%	(145)
1	• Total Non Program	242	242	241	-	-	0	0	-1	-1	1	242	99,45%	(1)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6	1.825	92,14%	(143)
	CF 2	116.306	116.306	117.803	5.229	4.046	-1.183	1.589	1.496	1.496	2.550	117.013	100,68%	790
	Mitraguna & Others	99.158	99.158	100.827	5.229	4.046	-1.183	1.767	1.669	1.669	2.377	99.698	101,13%	1.129
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	Total Pembiayaan	152.195	152.195	155.856	9.103	10.071	968	2.028	3.660	3.660	6.410			

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	647	965	647	1.389	4,12%	4,12%	4,12%	8,98%	742	742	424		
	KUR	598	923	598	1.341	4,19%	4,19%	4,19%	9,52%	742	742	418		
	Non KUR	49	43	49	49	3,44%	3,44%	3,44%	3,53%	-	-	6		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,73%	151	151	151		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1,19%	151	151	151		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	651	1.148	651	3.806	0,55%	0,55%	0,55%	3,18%	3.155	3.155	2.658		
	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	651	1.148	651	3.806	0,56%	0,56%	0,56%	3,23%	3.155	3.155	2.658		
	Mitraguna & Others	651	1.148	651	3.723	0,66%	0,66%	0,66%	3,69%	3.072	3.072	2.575		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,49%	83	83	83		
	Total Pembiayaan	2.472	2.221	2.472	2.749	1,62%	1,62%	1,76%	278	278	528			

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	147.619	147.619	159.136	11.517	1,7%	3,13	3,29	3,31
2	Contribution Margin	7.943	7.943	7.807	(136)		1.367	1.522	1.553



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	901	901	1.031	1.007	596	(23)	106	11,76%	106	11,76%	1.328	75,86%	(321)
2	Tabungan	81.982	81.982	68.935	69.939	6.130	1.004	(12.043)	-14,69%	(12.043)	-14,69%	81.982	85,31%	(12.043)
3	Deposito	55.640	55.640	58.381	58.381	(4.501)	0	2.741	4,93%	2.741	4,93%	55.876	104,48%	2.505
	Total	138.523	138.523	128.347	129.328	2.226	981	(9.195)	-6,64%	(9.195)	-6,64%	139.186	92,92%	(9.858)
	CASA	82.883	82.883	69.966	70.947	6.727	981	(11.937)	-14,40%	(11.937)	-14,40%	83.310	85,16%	(12.363)
	(%) CASA	59,83%	59,83%	54,51%	54,86%									
	FDR	175,41%	175,41%	191,77%	190,32%									

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	2.355	2.355	2.213	2.213	0	(142)	-6,03%	(142)	-6,03%			
2	Giro ISE	595	595	602	601	(1)	6	1,02%	6	1,02%			
3	Tabungan ISE	1.760	1.760	1.610	1.612	2	(148)	-8,41%	(148)	-8,41%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	124	124	124	124	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	7.861	7.861	7.988	-	200	200	-72	127	127	73	7.861	101,62%	
	Linkage	7.682	7.682	7.609	-	-	-	-72	-73	-73	7.682	99,05%	(73)	
	Non-Linkage	179	179	379	-	200	200	-0	200	200	(0)	179	211,80%	
	• Local Champion	179	179	379	-	200	200	-0	200	200	(0)	179	211,80%	
	• Value Chain	-	-	-	-	-	-	0	0	0	0	0	0,00%	
2	MBG	29.646	29.646	29.085	425	750	325	-684	-561	-561	31.041	93,70%	(1.956)	
	KUR	26.153	26.153	25.655	425	750	325	-583	-499	-499	26.314	97,50%	(659)	
	Non KUR	3.492	3.492	3.430	-	-	0	-101	-63	-63	4.727	72,55%	(1.297)	
3	PWG	10.047	10.047	11.570	758	2.178	1.420	44	1.523	1.523	655	10.596	109,19%	973
	Cilem	10.047	10.047	11.570	758	2.178	1.420	44	1.523	1.523	655	10.596	109,19%	973
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0,00%	
4	CFG	195.436	195.436	197.492	7.135	4.100	-3.036	4.111	2.055	2.055	2.044	196.726	100,39%	766
	CF 1	104.818	104.818	105.333	807	1.687	879	572	515	515	1.172	105.073	100,25%	260
	Total Griya	95.568	95.568	95.564	-	900	900	0	-5	-5	905	95.613	99,95%	(49)
1	• Total Non Program	12.086	12.086	12.519	-	900	900	-353	433	433	467			
	• Program	83.482	83.482	83.045	-	-	0	-493	-438	-438	438			
	Oto	9.249	9.249	9.769	807	787	-21	572	519	519	267	9.460	103,26%	309
	CF 2	90.619	90.619	92.159	6.328	2.413	-3.915	3.539	1.541	1.541	873	91.653	100,55%	506
	Mitraguna & Others	78.732	78.732	79.976	3.054	-4.274	3.605	1.244	1.244	1.244	810	79.510	100,59%	466
	Pensiun	11.887	11.887	12.183	-	359	359	-66	296	296	63	12.143	100,33%	41
	Total Pembiayaan	242.990	242.990	246.134	8.319	7.228	-1.091	3.400	3.144	3.144	4.084			

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	317	1.176	317	3.268	1,07%	1,07%	11,24%	2.951	2.951	2.092			
	KUR	247	740	247	2.548	0,94%	0,94%	9,93%	2.301	2.301	1.808			
	Non KUR	70	436	70	720	2,01%	2,01%	20,99%	650	650	284			
3	PWG	47	-	47	700	0,46%	0,46%	6,05%	654	654	700			
	Cilem	47	-	47	700	0,46%	0,46%	6,05%	654	654	700			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.485	11.055	9.485	18.160	4,85%	4,85%	9,20%	8.675	8.675	7.105			
	CF 1	8.838	10.093	8.838	14.376	8,43%	8,43%	13,65%	5.538	5.538	4.283			
	Total Griya	8.677	9.787	8.677	14.232	9,08%	9,08%	14,89%	5.555	5.555	4.445			
	Oto	162	306	162	144	1,75%	1,75%	1,48%	(17)	(17)	(162)			
	CF 2	646	962	646	3.784	0,71%	0,71%	4,11%	3.138	3.138	2.822			
	Mitraguna & Others	646	962	646	3.784	0,82%	0,82%	4,73%	3.138	3.138	2.822			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.848	12.231	9.848	22.128	4,05%	4,05%	8,99%	12.280	12.280	9.897			

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	179	179	179	179	2,28%	2,28%	2,24%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	47,25%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.290	839	1.290	1.393	4,35%	4,35%	4,79%	103	103	555			
	KUR	433	98	433	536	1,66%	1,66%	2,09%	103	103	438			
	Non KUR	857	740	857	857	24,53%	24,53%	24,98%	-	-	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.245	16.126</td											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	1.312	1.326	2.628	14	(1.736)	-56,69%	(1.736)	-56,69%	3.308	40,08%	(1.982)
2	Tabungan	105.671	105.671	94.029	95.101	4.947	1.072	(10.570)	-10,00%	(10.570)	-10,00%	105.671	90,00%	(10.570)
3	Deposito	29.734	29.734	31.635	31.635	(1.011)	0	1.902	6,40%	1.902	6,40%	29.966	105,57%	1.669
	Total	138.466	138.466	126.977	128.062	6.563	1.085	(10.404)	-7,51%	(10.404)	-7,51%	138.945	92,17%	(10.883)
	CASA	108.732	108.732	95.342	96.427	7.575	1.085	(12.306)	-11,32%	(12.306)	-11,32%	108.979	88,48%	(12.552)
	(%) CASA	78,53%	78,53%	75,09%	75,30%									
	FDR	128,52%	128,52%	145,62%	144,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.473	1.480	7	236	19,00%	236	19,00%			
2	Giro ISE	237	237	107	110	3	(126)	-53,44%	(126)	-53,44%			
3	Tabungan ISE	1.007	1.007	1.366	1.369	4	363	36,02%	363	36,02%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	118	118	118	118	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	39.605	39.605	39.526	2.150	1.100	-1.050	2.453	-79	-79	1.179	40.332	98,00%	(806)
	KUR	38.687	38.687	38.635	2.150	1.100	-1.050	2.481	-53	-53	1.153	38.823	99,51%	(189)
	Non KUR	918	918	891	-	-	0	-28	-27	-27	27	1.509	59,06%	(618)
3	PWG	29.236	29.236	35.679	6.909	13.764	6.855	2.215	6.443	6.443	7.321	30.400	117,37%	5.279
	Cilem	15.774	15.774	18.684	2.213	3.842	1.629	1.361	2.910	2.910	932	16.470	113,44%	2.214
	Gadai	13.462	13.462	16.995	4.696	9.922	5.226	854	3.533	3.533	6.389	13.929	122,01%	3.066
4	CFG	109.113	109.113	109.704	4.212	3.302	-910	2.808	591	591	2.712	110.176	99,57%	(472)
	CF 1	2.731	2.731	3.137	18	428	409	-36	407	407	21	2.904	108,05%	234
	Total Griya	247	247	238	-	-	0	0	-9	-9	9	247	96,39%	(9)
1	• Total Non Program	247	247	238	-	-	0	-9	-9	-9	9			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.899	18	428	409	-36	416	416	12	2.656	109,14%	243
	CF 2	106.382	106.382	106.566	4.194	2.875	-1.319	2.844	184	184	2.691	107.272	99,34%	(705)
	Mitraguna & Others	66.881	66.881	66.499	3.638	1.765	-1.873	2.663	-382	-382	2.147	67.561	98,43%	(1.062)
	Pensiun	39.502	39.502	40.068	556	1.110	554	181	566	566	544	39.711	100,90%	357
	Total Pembiayaan	177.954	177.954	184.909	13.271	18.166	4.895	7.475	6.954	6.954	11.211			

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	35	35	35	1.624	0,09%	0,09%	4,11%	1.589	1.589	1.589				
	KUR	-	-	-	1.393	0,00%	0,00%	3,61%	1.393	1.393	1.393				
	Non KUR	35	35	35	231	3,85%	3,85%	25,90%	195	195	195				
3	PWG	46	-	46	447	0,16%	0,16%	1,25%	401	401	447				
	Cilem	46	-	46	244	0,29%	0,29%	1,30%	198	198	244				
	Gadai	-	-	-	204	0,00%	0,00%	1,20%	204	204	204				
4	CFG	439	816	439	1.604	0,40%	0,40%	1,46%	1.165	1.165	788				
	CF 1	136	135	136	134	4,99%	4,99%	4,26%	(3)	(3)	(2)				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	136	135	136	134	5,49%	5,49%	4,61%	(3)	(3)	(2)				
	CF 2	303	680	303	1.470	0,28%	0,28%	1,38%	1.168	1.168	790				
	Mitraguna & Others	303	579	303	1.470	0,45%	0,45%	2,21%	1.168	1.168	892				
	Pensiun	-	102	-	-	0,00%	0,00%	0,00%	-	-	(102)				
	Total Pembiayaan	521	850	521	3.676	0,29%	0,29%	1,99%	3.155	3.155	2.825				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	Dec-24	Dec-24	Dec-25		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	144	144	144	144	0,36%	0,36%	0,36%	-	-	(0)				
	KUR	54	54	54	54	0,14%	0,14%	0,14%	-	-	(0)				
	Non KUR	90	90	90	90	9,83%	9,83%	10,12%	-	-	0				
3	PWG	-	-	-	25	0,00%	0,00%	0,07%	25	25	25				
	Cilem	-	-	-	25	0,00%	0,00%	0,13%	25	25	25				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4</td															



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	630	756	573	126	73	10,74%	73	10,74%	948	79,76%	(192)
2	Tabungan	54.374	54.374	56.318	55.832	131	(486)	1.457	2,68%	1.457	2,68%	54.374	102,68%	1.457
3	Deposito	6.884	6.884	6.586	6.586	63	0	(298)	-4,32%	(298)	-4,32%	7.149	92,13%	(563)
	Total	61.941	61.941	63.534	63.174	766	(360)	1.233	1,99%	1.233	1,99%	62.472	101,12%	702
	CASA	55.057	55.057	56.948	56.588	704	(360)	1.531	2,78%	1.531	2,78%	55.323	102,29%	1.265
	(%) CASA	88,89%	88,89%	89,63%	89,57%									
	FDR	212,62%	212,62%	208,60%	209,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.216	1.217	1	(15)	-1,25%	(15)	-1,25%				
2	Giro ISE	72	72	8	8	0	(64)	-89,50%	(64)	-89,50%				
3	Tabungan ISE	1.161	1.161	1.209	1.210	1	49	4,19%	49	4,19%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	91	91	91	91	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	31.466	31.466	32.121	1.150	1.690	540	188	655	655	1.035	31.497	101,98%	623	
	KUR	30.638	30.638	31.308	1.050	1.690	640	104	670	670	1.020	30.818	101,59%		
	Non KUR	828	828	813	100	-	(100)	84	-15	-15	15	680	119,58%		
3	PWG	6.118	6.118	6.753	301	941	640	101	635	635	306	6.521	103,56%	232	
	Cilem	6.118	6.118	6.753	301	941	640	101	635	635	306	6.521	103,56%	232	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0		
4	CFG	94.116	94.116	93.655	1.892	1.190	(-702)	1.425	-461	-461	1.651	94.719	98,88%	(1.064)	
	CF 1	3.501	3.501	3.464	-	-	0	-16	-37	-37	37	3.599	96,24%	(135)	
	Total Griya	2.495	2.495	2.465	-	-	0	0	-30	-30	30	2.495	98,81%	(30)	
1	• Total Non Program	2.495	2.495	2.465	-	-	0	-30	-30	-30	30				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	1.007	1.007	1.000	-	-	0	-16	-7	-7	7	1.105	90,46%	(105)	
	CF 2	90.614	90.614	90.190	1.892	1.190	(-702)	1.440	-424	-424	1.614	91.119	98,98%	(929)	
	Mitraguna & Others	78.267	78.267	77.816	1.609	1.068	(-541)	1.185	-451	-451	1.519	78.653	98,94%	(837)	
	Pensiun	12.347	12.347	12.374	283	122	(-161)	1.255	255	27	27	95	12.467	99,26%	(92)
	Total Pembiayaan	131.699	131.699	132.529	3.343	3.821	478	1.714	829	829	2.991				

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	29-Jan-26	31-Dec-25				%	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	11	86	11	832	0	0,03%	0,03%	2,59%	821	821	746			
	KUR	-	72	-	832	0	0,00%	0,00%	2,66%	832	832	761			
	Non KUR	11	15	11	-	0	1,32%	1,32%	0,00%	(11)	(11)	(15)			
3	PWG	6	-	6	150	0	0,10%	0,10%	2,22%	144	144	150			
	Cilem	6	-	6	150	0	0,10%	0,10%	2,22%	144	144	150			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.125	1.795	1.125	2.613	0	1,19%	1,19%	2,79%	1.489	1.489	818			
	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	1.125	1.795	1.125	2.613	0	1,24%	1,24%	2,90%	1.489	1.489	818			
	Mitraguna & Others	1.125	1.795	1.125	2.613	0	1,44%	1,44%	3,36%	1.489	1.489	818			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.141	1.882	1.141	3.596	0	0,87%	0,87%	2,71%	2.454	2.454	1.714			

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	29-Jan-26	31-Dec-25				%	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	60	169	60	70	0	0,19%	0,19%	0,22%	11	11	(99)			
	KUR	-	110	-	-	0	0,00%	0,00%	0,00%	-	-	(110)			
	Non KUR	60	60	60	70	0	7,19%	7,19%	8,66%	11	11	11			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.148	952	1.148	1.354	0	1,22%	1,22%	1,45%	206	206	402			
	CF 1	320	320	320	320	0	9,15%	9,15%	9,25%	-	-	-			
	Total Griya	320	320	320	320	0	12,84%	12,84%	12,99%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.811	1.743	406	(68)	86	5,16%	86	5,16%	2.064	84,45%	(321)
2	Tabungan	126.686	126.686	120.525	120.539	2.087	14	(6.147)	-4,85%	(6.147)	-4,85%	126.686	95,15%	(6.147)
3	Deposito	26.269	26.269	26.446	26.447	(1.028)	0	178	0,68%	178	0,68%	26.670	99,16%	(223)
	Total	154.612	154.612	148.783	148.729	1.465	(54)	(5.884)	-3,81%	(5.884)	-3,81%	155.420	95,69%	(6.691)
	CASA	128.344	128.344	122.336	122.282	2.493	(54)	(6.062)	-4,72%	(6.062)	-4,72%	128.750	94,98%	(6.468)
	(%) CASA	83,01%	83,01%	82,22%	82,22%									
	FDR	119,46%	119,46%	128,79%	128,84%									

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	848	848	822	820	(2)	(28)	-3,29%	(28)	-3,29%			
2	Giro ISE	1	1	1	1	0	(0)	-1,10%	(0)	-1,10%			
3	Tabungan ISE	847	847	821	819	(2)	(28)	-3,30%	(28)	-3,30%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	187	187	187	187	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	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	• Local Champion	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	17.903	17.903	17.221	450	150	-300	-276	-682	-682	832	18.394	93,62%	(1.173)
	KUR	17.410	17.410	16.749	450	150	-300	-253	-661	-661	811	17.550	95,43%	(801)
	Non KUR	493	493	472	-	-	0	-23	-21	-21	21	844	55,96%	(372)
3	PWG	48.758	48.758	56.403	10.154	18.191	8.037	3.377	7.645	7.645	10.547	50.206	112,34%	6.197
	Cilem	24.693	24.693	29.007	2.092	5.798	3.706	977	4.313	4.313	1.484	25.536	113,59%	3.471
	Gadai	24.065	24.065	27.396	8.063	12.394	4.331	2.400	3.331	3.331	9.062	24.670	111,05%	2.726
4	CFG	117.967	117.967	117.918	1.788	1.448	-340	897	-49	-49	1.497	118.699	99,34%	(781)
	CF 1	4.176	4.176	4.090	131	-	-131	59	-86	-86	86	4.310	94,89%	(220)
	Total Griya	707	707	694	-	-	0	0	-13	-13	13	722	96,18%	(28)
1	• Total Non Program	707	707	694	-	-	0	-15	-13	-13	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.469	3.469	3.396	131	-	-131	59	-73	-73	73	3.589	94,63%	(193)
	CF 2	113.791	113.791	113.828	1.658	1.448	-210	838	36	36	1.412	114.389	99,51%	(561)
	Mitraguna & Others	58.744	58.744	59.307	1.188	1.448	261	815	563	563	885	59.196	100,19%	111
	Pensiun	55.048	55.048	54.521	470	-	-470	23	-527	-527	527	55.193	98,78%	(672)
	Total Pembiayaan	184.703	184.703	191.617	12.392	19.789	7.397	3.998	6.914	6.914	12.876			

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	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	391	218	1.309	1.22%	1.22%	7,60%	1.090	1.090	918			
	KUR	197	368	197	1.202	1.13%	1.13%	7,18%	1.005	1.005	834			
	Non KUR	21	23	21	106	4,31%	4,31%	22,52%	85	85	84			
3	PWG	191	78	191	2.248	0,39%	0,39%	3,99%	2.057	2.057	2.170			
	Cilem	191	-	191	1.680	0,77%	0,77%	5,79%	1.489	1.489	1.680			
	Gadai	-	78	-	568	0,00%	0,00%	2,07%	568	568	490			
4	CFG	1.227	1.914	1.227	1.883	1,04%	1,04%	1,60%	655	655	(32)			
	CF 1	86	90	86	101	2,06%	2,06%	2,46%	15	15	11			
	Total Griya	86	90	86	101	12,17%	12,17%	14,49%	15	15	11			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.141	1.825	1.141	1.782	1,00%	1,00%	1,57%	641	641	(42)			
	Mitraguna & Others	1.044	1.337	1.044	1.380	1,78%	1,78%	2,33%	336	336	43			
	Pensiun	98	488	98	403	0,18%	0,18%	0,74%	305	305	(85)			
	Total Pembiayaan	3.288	2.864	3.288	3.329	1,78%	1,78%	2,84%	41	41	464			

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	167.709	167.709	189.546	21.837	20,4%	PHR	1,87	2,11
2	Contribution Margin	11.234	11.234	14.647	3.413	-30,4%	CIF Payroll	1.698	1.784



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	27.036	27.036	25.478	25.403	2.823	(75)	(1.633)	-6,04%	(1.633)	-6,04%	27.036	93,96%	(1.633)
3	Deposito	2.015	2.015	1.969	1.969	(202)	0	(46)	-2,28%	(46)	-2,28%	2.150	91,61%	(180)
	Total	29.052	29.052	27.447	27.372	2.620	(75)	(1.679)	-5,78%	(1.679)	-5,78%	29.186	93,79%	(1.814)
	CASA	27.036	27.036	25.478	25.403	2.823	(75)	(1.633)	-6,04%	(1.633)	-6,04%	27.036	93,96%	(1.633)
	(%) CASA	93,06%	93,06%	92,83%	92,81%									
	FDR	67,94%	67,94%	71,63%	71,82%									

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	2.728	2.728	2.635	2.644	10	(84)	-3,06%	(84)	-3,06%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	2.728	2.728	2.635	2.644	10	(84)	-3,06%	(84)	-3,06%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	23	23	23	23	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	19.738	19.738	19.659	-	-	0	-281	-79	-79	79	20.447	96,15%	(788)
	KUR	18.662	18.662	18.587	-	-	0	-281	-75	-75	75	18.756	99,10%	(169)
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4	1.692	63,40%	(619)
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	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0		
	• Program	-	-	-	-	-	0	0	0	0	-	0		
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	19.738	19.738	19.659	-	-	0	-281	-79	-79	79			

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	1.155	4.357	1.155	1.018	5,85%	5,85%	5,85%	5,18%	(137)	(137)	(3.339)			
	KUR	1.097	4.171	1.097	959	5,88%	5,88%	5,88%	5,16%	(137)	(137)	(3.212)			
	Non KUR	59	185	59	59	5,46%	5,46%	5,46%	5,47%	-	-	(127)			
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	1.155	4.357	1.155	1.018	5,85%	5,85%	5,85%	5,18%	(137)	(137)	(3.339)			

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	1.000	900	1.000	1.232	5,07%	5,07%	5,07%	6,26%	231	231	331			
	KUR	570	467	570	805	3,06%	3,06%	4,33%	4,33%	235	235	338			
	Non KUR	430	433	430	426	39,96%	39,96%	39,76%	40%	(4)	(4)	(7)			
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%	-	-	-			
</															



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	396	396	202	212	(380)	10	(184)	-46,37%	(184)	-46,37%	396	53,63%	(184)
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
	Total	396	396	202	212	(380)	10	(184)	-46,37%	(184)	-46,37%	396	53,63%	(184)
	CASA	396	396	202	212	(380)	10	(184)	-46,37%	(184)	-46,37%	396	53,63%	(184)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	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	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	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	-	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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