

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	512.213	519.744	326.326	7.532	(243.808)	-31,93%	(243.808)	-31,93%	779.838	66,65%	(260.093)
2	Tabungan	2.589.059	2.589.059	2.520.622	2.527.878	178.731	7.256	(61.181)	-2,36%	(61.181)	-2,36%	2.589.059	97,64%	(61.181)
3	Deposito	2.920.634	2.920.634	2.810.921	2.810.932	(390.176)	10	(109.702)	-3,76%	(109.702)	-3,76%	2.936.052	95,74%	(125.120)
	Total	6.273.245	6.273.245	5.843.756	5.858.554	114.880	14.798	(414.692)	-6,61%	(414.692)	-6,61%	6.304.948	92,92%	(446.395)
	CASA	3.352.612	3.352.612	3.032.835	3.047.622	505.056	14.787	(304.989)	-9,10%	(304.989)	-9,10%	3.368.897	90,46%	(321.275)
	(%) CASA	53,44%	53,44%	51,90%	52,02%									
	FDR	48,57%	48,57%	52,76%	52,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	119.542	119.461		(81)	12.665	11,86%	12.665	11,86%			
2	Giro ISE	18.995	18.995	23.022	22.797		(226)	3.802	20,01%	3.802	20,01%			
3	Tabungan ISE	68.468	68.468	76.886	77.030		144	8.562	12,50%	8.562	12,50%			
4	Deposito ISE	19.332	19.332	19.634	19.634		0	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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	187.429	6.100	8.234	2.134	2.468	-22.421	-22.421	30.655	211.995	88,41%	(24.566)
	Linkage	17.889	17.889	17.759	-	-	-	-	-127	-130	130	19.041	93,27%	(1.282)
	Non-Linkage	191.961	191.961	169.671	6.100	8.234	2.134	2.595	-22.290	-22.290	30.524	192.955	87,93%	(23.284)
	• Local Champion	181.667	181.667	159.620	5.100	8.234	3.134	1.541	-22.047	-22.047	30.281	182.620	87,41%	(23.000)
	• Value Chain	10.294	10.294	10.050	1.000	-	(1.000)	1.054	-244	-244	244	10.334	97,25%	(284)
2	MBG	198.935	198.935	201.418	10.175	9.158	-1.017	4.200	2.483	2.483	6.675	198.118	101,67%	3.300
	KUR	188.785	188.785	191.877	9.485	8.958	-527	3.747	3.093	3.093	5.865	189.874	101,06%	
	Non KUR	10.150	10.150	9.540	690	200	-490	453	-610	-610	810	8.244	115,72%	
3	PWG	459.599	459.599	501.866	96.391	149.619	53.228	25.395	42.266	42.266	107.353	480.684	104,41%	21.182
	Cilem	248.801	248.801	277.203	30.283	48.930	18.647	14.413	28.402	28.402	20.528	262.172	105,73%	15.031
	Gadai	210.799	210.799	224.663	66.109	100.689	34.581	10.982	13.864	13.864	86.825	218.511	102,82%	6.151
4	CFG	2.178.496	2.178.496	2.192.304	70.499	56.769	-13.730	24.944	13.808	13.808	42.960	2.206.489	99,36%	(14.185)
	CF 1	387.334	387.334	386.286	12.726	6.057	-6.669	191	-1.048	-1.048	7.105	393.160	98,25%	(6.874)
	Total Griya	317.524	317.524	317.360	10.076	5.062	-5.014	0	-165	-165	5.227			
	• Total Non Program	313.027	313.027	312.738	9.916	4.907	-5.009	4.811	-289	-289	5.196			
	• Program	4.498	4.498	4.621	160	155	-5	139	124	124	31			
	Oto	69.810	69.810	68.927	2.650	995	-1.655	191	-883	-883	1.878	72.528	95,03%	(3.601)
	CF 2	1.791.161	1.791.161	1.806.018	57.773	50.712	-7.061	24.752	14.856	14.856	35.856	1.813.328	99,60%	(7.311)
	Mitraguna & Others	1.591.167	1.591.167	1.605.174	52.324	47.396	-4.928	21.455	14.007	14.007	33.389	1.610.035	99,70%	(4.861)
	Pensiun	199.995	199.995	200.844	5.449	3.316	-2.133	3.297	849	849	2.467	203.293	98,80%	(2.449)
	Total Pembiayaan	3.046.880	3.046.880	3.083.016	183.165	223.780	40.615	57.006	36.137	36.137	187.643	3.097.285	99,54%	(14.269)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25						%	Penc.	Gap
1	SME	-	3.204	-	●	0,00%	●	0,00%	●	0,00%	-	(3.204)
	Linkage	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-
	Local Champion	-	3.204	-	●	0,00%	●	0,00%	●	0,00%	-	(3.204)
	Value Chain	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-
2	MBG	3.329	3.329	3.329	3.310	1,67%	1,67%	1,64%	(20)	(20)	(20)	
	KUR	3.176	3.176	3.176	3.102	1,68%	1,68%	1,62%	(74)	(74)	(74)	
	Non KUR	153	153	153	207	1,51%	1,51%	2,17%	54	54	54	
3	PWG	1.006	1.006	1.006	1.770	0,22%	0,22%	0,35%	765	765	765	
	Cilem	1.006	1.006	1.006	1.770	0,40%	0,40%	0,64%	765	765	765	
	Gadai	-	-	-	●	0,00%	●	0,00%	-	-	-	
4	CFG	22.413	24.078	22.413	26.974	1,03%	1,03%	1,23%	4.561	4.561	2.896	
	CF 1	4.912	5.995	4.912	9.051	1,27%	1,27%	2,34%	4.138	4.138	3.056	
	Total Griya	4.165	5.484	4.165	8.303	1,31%	1,31%	2,62%	4.138	4.138	2.819	
	Oto	748	511	748	748	1,07%	1,07%	1,09%	-	-	237	
	CF 2	17.500	18.084	17.500	17.923	0,98%	0,98%	0,99%	423	423	(160)	
	Mitraguna & Others	16.505	17.489	16.505	17.152	1,04%	1,04%	1,07%	647	647	(337)	
	Pensiun	995	594	995	771	0,03%	0,03%	0,38%	(224)	(224)	177	
	Total Pembiayaan	32.000	33.703	32.000	36.480	1,05%	1,05%	1,18%	4.480	4.480	2.777	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	4.358.798	4.358.798	6.274.559	1.915.761	
2	Contribution Margin	158.691	158.691	142.833	(15.858)	10,0%

PHR & Payroll

Kinerja	Posisi	Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25
PHR	3,10	3,27	3,28
CIF Payroll	18.110	19.067	20.569



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	82.793	82.793	93.193	93.232	6.837	38	10.439	12,61%	10.439	12,61%	84.860	109,86%	8.371
2	Tabungan	420.104	420.104	396.253	397.011	22.046	758	(23.092)	-5,50%	(23.092)	-5,50%	420.104	94,50%	(23.092)
3	Deposito	192.311	192.311	193.272	193.272	(7.784)	0	961	0,50%	961	0,50%	194.115	99,57%	(843)
	Total	695.207	695.207	682.719	683.515	21.099	796	(11.692)	-1,68%	(11.692)	-1,68%	699.079	97,77%	(15.564)
	CASA	502.896	502.896	489.447	490.243	28.883	796	(12.653)	-2,52%	(12.653)	-2,52%	504.964	97,08%	(14.721)
	(%) CASA	72,34%	72,34%	71,69%	71,72%									
	FDR	76,04%	76,04%	74,12%	74,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	25.283	25.283	25.899	25.746	(153)	463	1,83%	463	1,83%			
2	Giro ISE	4.827	4.827	6.527	6.495	(32)	1.668	34,56%	1.668	34,56%			
3	Tabungan ISE	14.956	14.956	13.873	13.751	(122)	(1.205)	-8,06%	(1.205)	-8,06%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.141	87.141	62.387	2.300	950	-1.350	-493	-24.754	-24.754	25.704	87.674	71,16%	(25.287)
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126	3.363	88,82%	(376)
	Non-Linkage	84.028	84.028	59.400	2.300	950	-1.350	-369	-24.628	-24.628	25.578	84.311	70,45%	(24.911)
	• Local Champion	83.103	83.103	58.511	2.300	950	-1.350	-333	-24.592	-24.592	25.542	83.352	70,20%	(24.841)
	• Value Chain	925	925	889	-	-	-	-35	-36	-36	36	959	92,70%	(70)
2	MBG	40.857	40.857	40.127	1.200	1.215	15	-145	-730	-730	1.945	40.235	99,73%	(108)
	KUR	38.399	38.399	38.166	1.200	1.215	15	-77	-234	-234	1.449	38.396	99,40%	(230)
	Non KUR	2.458	2.458	1.961	-	-	0	-68	-497	-497	497	1.839	106,65%	
3	PWG	39.718	39.718	41.763	8.710	10.853	2.143	2.002	2.045	2.045	8.809	41.104	101,60%	659
	Cilem	18.601	18.601	20.003	2.025	3.240	1.216	857	1.402	1.402	1.838	19.436	102,92%	568
	Gadai	21.117	21.117	21.760	6.686	7.613	928	1.145	642	642	6.971	21.669	100,42%	91
4	CFG	360.890	360.890	361.781	10.015	5.528	-4.487	1.493	891	891	4.637	361.934	99,96%	(153)
	CF 1	52.385	52.385	51.430	1.458	-	-1.458	314	-954	-954	954	52.652	97,68%	(1.221)
	Total Griya	41.765	41.765	41.131	675	-	-675	-210	-635	-635	635	41.860	98,26%	(729)
1	• Total Non Program	41.765	41.765	41.131	675	-	-675	-210	-635	-635	635			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	10.619	10.619	10.300	783	-	-783	314	-320	-320	320	10.792	95,44%	(492)
	CF 2	308.505	308.505	310.350	8.557	5.528	-3.029	1.179	1.845	1.845	3.683	309.282	100,35%	1.068
	Mitraguna & Others	290.360	290.360	292.368	8.132	5.528	-2.604	923	2.009	2.009	3.519	291.110	100,43%	1.258
	Pensiun	18.145	18.145	17.982	425	-	-425	256	-163	-163	163	18.172	98,95%	(190)
	Total Pembiayaan	528.607	528.607	506.058	22.225	18.546	-3.678	2.857	-22.549	-22.549	41.095	530.947	95,31%	(24.889)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	-	0,00%	0,00%	0,00%	-	-	-	(3.204)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	-	0,00%	0,00%	0,00%	-	-	-	(3.204)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.009	1.799	1.009	972	2,47%	2,47%	2,42%	(38)	(38)	(827)			
	KUR	1.009	1.705	1.009	972	2,63%	2,63%	2,55%	(38)	(38)	(733)			
	Non KUR	-	94	-	-	0,00%	0,00%	0,00%	-	-	-	(94)		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.663	5.303	4.663	4.367	1,29%	1,29%	1,21%	(296)	(296)	(936)			
	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	4.367	1,51%	1,51%	1,41%	(296)	(296)	(936)			
	Mitraguna & Others	4.663	5.303	4.663	4.367	1,61%	1,61%	1,49%	(296)	(296)	(936)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.050	6.672	6.050	5.745	1,14%	1,14%	1,14%	(305)	(305)	(927)			

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 (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.263	8.263	7.076	7.059	1.801	(16)	(1.204)	-14,57%	(1.204)	-14,57%	9.352	75,49%	(2.292)
2	Tabungan	283.875	283.875	286.710	285.970	35.111	(740)	2.095	0,74%	2.095	0,74%	283.875	100,74%	2.095
3	Deposito	160.857	160.857	155.952	155.952	(3.645)	0	(4.906)	-3,05%	(4.906)	-3,05%	162.189	96,15%	(6.237)
	Total	452.996	452.996	449.738	448.981	33.267	(757)	(4.014)	-0,89%	(4.014)	-0,89%	455.415	98,59%	(6.434)
	CASA	292.138	292.138	293.786	293.029	36.912	(757)	891	0,31%	891	0,31%	293.227	99,93%	(197)
	(%) CASA	64,49%	64,49%	65,32%	65,27%									
	FDR	60,44%	60,44%	60,83%	60,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.010	12.010	11.960	11.908	(52)	(102)	-0,85%	(102)	-0,85%			
2	Giro ISE	2.545	2.545	1.621	1.576	(44)	(969)	-38,07%	(969)	-38,07%			
3	Tabungan ISE	1.593	1.593	1.467	1.460	(8)	(133)	-8,34%	(133)	-8,34%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	18.632	18.632	17.614	-	200	332	-1.018	-1.018	1.218		19.007	92,67%	(1.393)	
	Linkage	-	-	-	-	-	0	0	0	0	-		175	(175)	
	Non-Linkage	18.632	18.632	17.614	-	200	332	-1.018	-1.018	1.218		18.832	93,53%	(1.218)	
	• Local Champion	18.231	18.231	17.213	-	200	332	-1.018	-1.018	1.218		18.431	93,39%	(1.218)	
	• Value Chain	401	401	401	-	-	0	-0	-0	0		401	99,91%	(0)	
2	MBG	39.038	39.038	39.413	2.350	1.648	-702	881	376	376	1.272	39.018	101,01%	396	
	KUR	38.539	38.539	38.932	2.350	1.648	-702	894	393	393	1.255	38.520	101,07%		
	Non KUR	499	499	481	-	-	0	-13	-18	-18	18	497	96,71%	(16)	
3	PWG	39.022	39.022	42.301	7.313	11.826	4.513	2.456	3.279	3.279	8.547	40.422	104,65%	1.878	
	Cilem	21.522	21.522	23.462	2.647	3.470	823	1.444	1.940	1.940	1.530	22.371	104,88%	1.091	
	Gadai	17.500	17.500	18.839	4.666	8.356	3.690	1.012	1.339	1.339	7.018	18.051	104,36%	788	
4	CFG	177.122	177.122	174.233	10.640	2.260	-8.380	7.498	-2.889	-2.889	5.149	179.785	96,91%	(5.552)	
	CF 1	68.427	68.427	67.052	2.130	-	-2.130	-95	-1.375	-1.375	1.375	68.590	97,76%	(1.538)	
	Total Griya	64.824	64.824	63.536	2.130	-	-2.130	0	-1.288	-1.288	1.288	64.834	98,00%	(1.298)	
1	• Total Non Program	64.824	64.824	63.536	2.130	-	-2.130	1.042	-1.288	-1.288	1.288				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	3.602	3.602	3.516	-	-	0	-95	-87	-87	87	3.756	93,61%	(240)	
	CF 2	108.695	108.695	107.181	8.510	2.260	-6.250	7.592	-1.514	-1.514	3.774	111.195	96,39%	(4.014)	
	Mitraguna & Others	103.413	103.413	101.732	8.510	2.060	-6.450	7.627	-1.681	-1.681	3.741	105.421	96,50%	(3.690)	
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33	5.774	94,38%	(324)	
	Total Pembiayaan	273.813	273.813	273.561	20.303	15.934	-4.369	11.168	-252	-252	16.186	278.232	98,32%	(4.671)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.642	2.541	1.642	1.622	4,20%	4,20%	4,12%	(19)	(19)	(919)			
	KUR	1.518	2.418	1.518	1.503	3,94%	3,94%	3,86%	(15)	(15)	(915)			
	Non KUR	123	123	123	119	24,73%	24,73%	24,73%	(4)	(4)	(4)			
3	PWG	10	-	10	161	0,02%	0,02%	0,38%	151	151	161			
	Cilem	10	-	10	161	0,04%	0,04%	0,69%	151	151	161			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.588	6.197	3.588	3.216	2,03%	2,03%	1,85%	(372)	(372)	(2.981)			
	CF 1	3.501	4.746	3.501	3.216	5,12%	5,12%	4,80%	(286)	(286)	(1.530)			
	Total Griya	3.501	4.642	3.501	3.216	5,40%	5,40%	5,06%	(286)	(286)	(1.427)			
	CF 2	87	1.451	87	-	0,08%	0,08%	0,00%	(87)	(87)	(1.451)			
	Mitraguna & Others	87	1.258	87	-	0,08%	0,08%	0,00%	(87)	(87)	(1.258)			
	Pensiun	-	193	-	-	0,00%	0,00%	0,00%	-	-	(193)			
	Total Pembiayaan	5.239	8.737	5.239	4.999	1,91%	1,91%	1,83%	(241)	(241)	(3.739)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	296	318	296	296	0,76%	0,76%	0,75%	-	-	(23)			
	KUR	226	248	226	226	0,59%	0,59%	0,58%	-	-	(23)			
	Non KUR	70	70	70	70	14,08%	14,08%	14,60%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.932	3.932	2.841	2.879	2.811	38	(1.054)	-26,79%	(1.054)	-26,79%	4.689	61,40%	(1.810)
2	Tabungan	141.973	141.973	141.641	142.856	(1.982)	1.215	883	0,62%	883	0,62%	141.973	100,62%	883
3	Deposito	76.711	76.711	75.927	75.927	(189)	0	(784)	-1,02%	(784)	-1,02%	77.429	98,06%	(1.501)
	Total	222.616	222.616	220.409	221.662	640	1.253	(954)	-0,43%	(954)	-0,43%	224.091	98,92%	(2.429)
	CASA	145.905	145.905	144.482	145.734	829	1.253	(171)	-0,12%	(171)	-0,12%	146.662	99,37%	(928)
	(%) CASA	65,54%	65,54%	65,55%	65,75%									
	FDR	66,16%	66,16%	68,59%	68,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	8.003	8.220	216	4.056	97,42%	4.056	97,42%			
2	Giro ISE	103	103	103	103	(0)	(0)	-0,05%	(0)	-0,05%			
3	Tabungan ISE	4.060	4.060	7.900	8.117	217	4.056	99,90%	4.056	99,90%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	280	280	144	-	-	0	-13	-136	-136	136	280	51,54%	(136)
	Linkage	148	148	144	-	-	-	-4	-4	-4	4	148	97,52%	(4)
	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	6.754	1.190	370	-820	1.124	223	223	147	5.571	121,24%	1.183
	KUR	5.293	5.293	5.534	500	370	-130	418	240	240	130	5.548	99,74%	(14)
	Non KUR	1.237	1.237	1.220	690	-	-690	706	-17	-17	17	23	5383,34%	
3	PWG	23.459	23.459	26.463	4.566	7.259	2.692	1.690	3.005	3.005	4.254	24.839	106,54%	1.625
	Cilem	14.441	14.441	16.229	2.166	2.767	600	1.399	1.788	1.788	978	15.270	106,28%	959
	Gadai	9.018	9.018	10.234	2.400	4.492	2.092	290	1.216	1.216	3.275	9.569	106,95%	665
4	CFG	117.010	117.010	117.824	1.646	2.748	1.102	169	814	814	1.934	118.621	99,33%	(797)
	CF 1	21.080	21.080	20.806	400	-	-400	-117	-274	-274	274	21.279	97,77%	(474)
	Total Griya	16.583	16.583	16.396	400	-	-400	0	-187	-187	187	16.609	98,72%	(213)
1	• Total Non Program	16.093	16.093	15.907	400	-	-400	-67	-186	-186	186			
	• Program	491	491	489	-	-	0	-2	-1	-1	1			
	Oto	4.496	4.496	4.410	-	-	0	-117	-87	-87	87	4.671	94,41%	(261)
	CF 2	95.930	95.930	97.018	1.246	2.748	1.502	286	1.088	1.088	1.660	97.342	99,67%	(323)
	Mitraguna & Others	65.497	65.497	66.700	1.090	2.560	1.470	439	1.204	1.204	1.356	66.777	99,89%	(76)
	Pensiun	30.434	30.434	30.318	156	188	32	-153	-116	-116	304	30.565	99,19%	(247)
	Total Pembiayaan	147.280	147.280	151.185	7.402	10.377	2.974	2.970	3.906	3.906	6.471	149.311	101,26%	1.875

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	165	-	165	39	0,70%	0,70%	0,15%	(127)	(127)	39			
	Cilem	165	-	165	39	1,14%	1,14%	0,24%	(127)	(127)	39			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.328	4.367	2.328	2.454	1,99%	1,99%	1,99%	2.08%	126	126	(1.913)		
	CF 1	880	1.654	880	1.030	4,17%	4,17%	4,95%	150	150	(624)			
	Total Griya	880	1.654	880	1.030	5,31%	5,31%	6,28%	150	150	(624)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.448	2.713	1.448	1.424	1,51%	1,51%	1,47%	(24)	(24)	(1.289)			
	Mitraguna & Others	1.055	2.452	1.055	1.031	1,61%	1,61%	1,55%	(24)	(24)	(1.421)			
	Pensiun	393	262	393	393	1,29%	1,29%	1,30%	-	-	132			
	Total Pembiayaan	2.493	4.367	2.493	2.493	0,70%	0,70%	0,83%	215	215	577			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Growth (MtD)	Growth (YoY)		
1	Asset (Retail) T	232.327	232.327	222.658	(9.669)	9,8%	PHR	2,80	2,94	2,96	0,02	0,16
2	Contribution Margin	9.061	9.061	8.172	(889)		CIF Payroll	910	851	971	120	61



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	487.579	487.579	251.949	255.887	299.025	3.937	(231.692)	-47,52%	(231.692)	-47,52%	491.380	52,08%	(235.493)
2	Tabungan	244.607	244.607	205.065	209.301	40.305	4.236	(35.307)	-14,43%	(35.307)	-14,43%	244.607	85,57%	(35.307)
3	Deposito	1.393.419	1.393.419	1.299.449	1.299.449	(385.965)	0	(93.970)	-6,74%	(93.970)	-6,74%	1.396.810	93,03%	(97.362)
	Total	2.125.604	2.125.604	1.756.463	1.764.636	(46.635)	8.173	(360.968)	-16,98%	(360.968)	-16,98%	2.132.797	82,74%	(368.161)
	CASA	732.186	732.186	457.014	465.187	339.330	8.173	(266.998)	-36,47%	(266.998)	-36,47%	735.987	63,21%	(270.800)
	(%) CASA	34,45%	34,45%	26,02%	26,36%									
	FDR	12,89%	12,89%	16,18%	16,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	10.634	10.501	(133)	(1.218)	-10,39%	(1.218)	-10,39%			
2	Giro ISE	1.318	1.318	1.499	1.499	(0)	181	13,72%	181	13,72%			
3	Tabungan ISE	6.100	6.100	5.533	5.400	(133)	(701)	-11,49%	(701)	-11,49%			
4	Deposito ISE	4.300	4.300	3.602	3.602	0	(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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.148	21.148	23.687	2.000	3.735	1.735	1.494	2.539	2.539	1.196	21.789	108,71%	
	Linkage	-	-	-	-	-	-	0	0	0	-	375		(375)
	Non-Linkage	21.148	21.148	23.687	2.000	3.735	1.735	1.494	2.539	2.539	1.196	21.414	110,61%	
	• Local Champion	18.944	18.944	21.540	1.000	3.735	2.735	531	2.596	2.596	1.139	19.204	112,17%	
	• Value Chain	2.204	2.204	2.147	1.000	-	(1.000)	963	-57	-57	57	2.211	97,11%	(64)
2	MBG	55.355	55.355	55.327	1.110	1.620	510	-559	-29	-29	1.649	56.281	98,30%	(955)
	KUR	53.969	53.969	53.975	1.110	1.620	510	-513	6	6	1.614	54.017	99,92%	(42)
	Non KUR	1.386	1.386	1.351	-	-	0	-46	-35	-35	35	2.264	59,69%	(913)
3	PWG	29.528	29.528	31.830	6.111	9.355	3.244	2.160	2.303	2.303	7.052	30.936	102,89%	895
	Cilem	16.389	16.389	17.509	1.651	2.466	815	603	1.120	1.120	1.346	17.246	101,53%	264
	Gadai	13.139	13.139	14.321	4.460	6.889	2.429	1.556	1.182	1.182	5.707	13.690	104,61%	631
4	CFG	168.051	168.051	173.331	7.070	8.335	1.265	3.092	5.280	5.280	3.055	170.683	101,55%	2.648
	CF 1	19.642	19.642	20.296	1.990	1.021	-969	-156	654	654	367	20.077	101,09%	219
	Total Griya	15.288	15.288	15.881	1.990	800	-1.190	0	593	593	207	15.540	102,20%	341
1	• Total Non Program	12.467	12.467	13.085	1.990	800	-1.190	1.825	618	618	182			
	• Program	2.821	2.821	2.796	-	-	0	-28	-25	-25	25			
	Oto	4.355	4.355	4.416	-	221	221	-156	61	61	160	4.537	97,32%	(122)
	CF 2	148.408	148.408	153.035	5.080	7.314	2.234	3.248	4.626	4.626	2.688	150.606	101,61%	2.428
	Mitraguna & Others	129.674	129.674	134.008	4.650	6.906	2.256	2.938	4.334	4.334	2.572	131.845	101,64%	2.163
	Pensiun	18.734	18.734	19.026	430	408	-22	311	292	292	116	18.761	101,41%	265
	Total Pembiayaan	274.081	274.081	284.174	16.291	23.045	6.754	6.187	10.093	10.093	12.952	279.689	101,60%	4.485

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	526	1.465	526	570	0,95%	0,95%	1,03%	44	44	(895)			
	KUR	496	1.363	496	481	0,92%	0,92%	0,89%	(14)	(14)	(882)			
	Non KUR	30	102	30	88	2,16%	2,16%	6,53%	58	58	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	465	695	465	455	0,28%	0,28%	0,26%	(10)	(10)	(240)			
	CF 1	465	695	465	455	2,37%	2,37%	2,24%	(10)	(10)	(240)			
	Total Griya	346	572	346	339	2,26%	2,26%	2,14%	(7)	(7)	(233)			
	Oto	119	123	119	116	2,74%	2,74%	2,62%	(4)	(4)	(7)			
	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	990	2.160	990	1.024	0,36%	0,36%	0,36%	34	34	(1.135)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	856	881	856	787	1,55%	1,55%	1,42%	(69)	(69)	(94)			
	KUR	409	489	409	409	0,76%	0,76%	0,76%	-	-	(80)			
	Non KUR	447	392	447	378	32,23%	32,23%	27,96%	(69)	(69)	(14)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.095	8.095	7.502	7.415	(76)	(87)	(680)	-8,40%	(680)	-8,40%	8.704	85,19%	(1.289)
2	Tabungan	118.643	118.643	114.293	114.316	(7.544)	23	(4.327)	-3,65%	(4.327)	-3,65%	118.643	96,35%	(4.327)
3	Deposito	42.564	42.564	40.127	40.127	694	0	(2.436)	-5,72%	(2.436)	-5,72%	43.136	93,02%	(3.009)
	Total	169.302	169.302	161.922	161.858	(6.926)	(64)	(7.443)	-4,40%	(7.443)	-4,40%	170.483	94,94%	(8.625)
	CASA	126.738	126.738	121.795	121.731	(7.620)	(64)	(5.007)	-3,95%	(5.007)	-3,95%	127.347	95,59%	(5.616)
	(%) CASA	74,86%	74,86%	75,22%	75,21%									
	FDR	70,07%	70,07%	73,67%	73,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.109	11.109	9.988	10.060	71	(1.049)	-9,44%	(1.049)	-9,44%			
2	Giro ISE	3.721	3.721	3.893	3.945	51	224	6,01%	224	6,01%			
3	Tabungan ISE	6.587	6.587	5.295	5.315	20	(1.273)	-19,32%	(1.273)	-19,32%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	37.012	7.060	10.325	3.266	618	1.372	1.372	8.953	36.952	100,16%	60
	Cilem	15.532	15.532	16.156	1.166	2.604	1.438	-503	624	624	1.980	16.292	99,16%	(137)
	Gadai	20.108	20.108	20.856	5.894	7.721	1.827	1.121	748	748	6.973	20.659	100,95%	197
4	CFG	77.413	77.413	76.834	3.039	820	-2.219	735	-580	-580	1.400	78.558	97,81%	(1.724)
	CF 1	17.116	17.116	16.391	1.624	-	-1.624	282	-725	-725	725	17.311	94,69%	(920)
	Total Griya	14.820	14.820	14.158	1.258	-	-1.258	0	-662	-662	662	14.853	95,32%	(695)
1	• Total Non Program	14.820	14.820	14.158	1.258	-	-1.258	1.049	-662	-662	662			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.233	366	-	-366	282	-63	-63	63	2.458	90,87%	(224)
	CF 2	60.298	60.298	60.442	1.415	820	-595	453	145	145	675	61.247	98,69%	(805)
	Mitraguna & Others	53.287	53.287	53.487	1.365	820	-545	465	199	199	621	53.857	99,31%	(370)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-55	-55	55	7.390	94,12%	(435)
	Total Pembiayaan	118.632	118.632	119.293	10.099	11.145	1.046	1.221	661	661	10.485	121.129	98,48%	(1.835)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,30%	110	110	110			
	Cilem	-	-	-	-	0,00%	0,00%	0,68%	110	110	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	484	497	484	484	0,63%	0,63%	0,63%	-	-	(13)			
	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	484	497	484	484	0,80%	0,80%	0,80%	-	-	(13)			
	Mitraguna & Others	484	497	484	484	0,91%	0,91%	0,91%	-	-	(13)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	484	497	484	484	0,41%	0,41%	0,41%	-	-	(13)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	173.097	173.097	169.302	(3.795)	-61,5%	3,03	3,11
2	Contribution Margin	5.207	5.207	8.410	3.203		762	58



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.031	2.031	4.470	4.494	(348)	25	2.463	121,25%	2.463	121,25%	2.606	172,47%	1.888
2	Tabungan	91.862	91.862	81.465	80.369	10.957	(1.096)	(11.492)	-12,51%	(11.492)	-12,51%	91.862	87,49%	(11.492)
3	Deposito	22.462	22.462	21.341	21.341	(324)	0	(1.121)	-4,99%	(1.121)	-4,99%	23.000	92,79%	(1.659)
	Total	116.355	116.355	107.275	106.205	10.285	(1.071)	(10.150)	-8,72%	(10.150)	-8,72%	117.467	90,41%	(11.262)
	CASA	93.893	93.893	85.934	84.864	10.609	(1.071)	(9.029)	-9,62%	(9.029)	-9,62%	94.468	89,83%	(9.604)
	(%) CASA	80,70%	80,70%	80,11%	79,91%									
	FDR	76,70%	76,70%	85,83%	86,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.346	1.346	4.184	4.164	(20)	2.818	209,35%	2.818	209,35%				
2	Giro ISE	751	751	3.222	3.227	5	2.476	329,65%	2.476	329,65%				
3	Tabungan ISE	595	595	962	937	(25)	342	57,49%	342	57,49%				
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	4.466	4.466	4.305	-	-	0	-101	-162	-162	162	4.229	101,79%	76
	KUR	4.384	4.384	4.224	-	-	0	-98	-159	-159	159	4.229	99,89%	(5)
	Non KUR	83	83	80	-	-	0	-2	-2	-2	2			-0
3	PWG	6.953	6.953	8.631	911	2.112	1.201	553	1.678	1.678	434	7.531	114,60%	1.100
	Cilem	6.953	6.953	8.631	911	2.112	1.201	553	1.678	1.678	434	7.531	114,60%	1.100
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	77.827	77.827	79.138	4.334	2.722	-1.612	2.720	1.311	1.311	1.410	79.213	99,91%	(75)
	CF 1	27.829	27.829	27.931	1.500	440	-1.060	375	102	102	337	27.885	100,17%	46
1	• Total Non Program	23.781	23.781	23.554	865	-	-865	0	-227	-227	227	23.807	98,94%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.378	635	440	-195	375	329	329	111	4.078	107,34%	299
	CF 2	49.997	49.997	51.207	2.834	2.282	-552	2.344	1.209	1.209	1.073	51.328	99,76%	(121)
	Mitraguna & Others	49.551	49.551	50.765	2.584	2.282	-302	2.099	1.214	1.214	1.068	50.799	99,93%	(33)
	Pensiun	447	447	441	250	-	-250	245	-5	-5	5	529	83,37%	(88)
	Total Pembiayaan	89.246	89.246	92.073	5.245	4.833	-411	3.172	2.828	2.828	2.006	90.973	101,21%	1.100

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (31-Jan-26)	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	44	-	44	58	0,64%	0,64%	0,68%	14	14	58			
	Cilem	44	-	44	58	0,64%	0,64%	0,68%	14	14	58			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	215	-	59	0,00%	0,00%	0,07%	59	59	(156)			
	CF 1	-	145	-	-	0,00%	0,00%	0,00%	-	-	(145)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	145	-	-	0,00%	0,00%	0,00%	-	-	(145)			
	CF 2	-	70	-	59	0,00%	0,00%	0,12%	59	59	(11)			
	Mitraguna & Others	-	70	-	59	0,00%	0,00%	0,12%	59	59	(11)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	44	215	44	117	0,05%	0,05%	0,13%	73	73	(98)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (31-Jan-26)	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	2.144	792	792	1,02%	1,02%	1,00%	-	-	(1.352)			
	CF 1	773	1.828	773	773	2,78%	2,78%	2,77%	-	-	(1.054)			
	Total Griya	773	1.828	773	773	3,25%	3,25%	3,28%	-	-	(1.054)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	317	19	19	0,04%	0,04%	0,04%	-	-	(298)			</td



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.776	4.776	1.672	1.800	130	128	(2.976)	-62,30%	(2.976)	-62,30%	5.325	33,81%	(3.525)
2	Tabungan	179.061	179.061	186.900	187.982	11.177	1.082	8.921	4,98%	8.921	4,98%	179.061	104,98%	8.921
3	Deposito	108.457	108.457	113.173	113.173	(270)	0	4.716	4,35%	4.716	4,35%	109.045	103,79%	4.128
	Total	292.294	292.294	301.745	302.956	11.037	1.211	10.661	3,65%	10.661	3,65%	293.431	103,25%	9.525
	CASA	183.837	183.837	188.572	189.782	11.307	1.210	5.946	3,23%	5.946	3,23%	184.386	102,93%	5.397
	(%) CASA	62,89%	62,89%	62,49%	62,64%									
	FDR	31,01%	31,01%	30,70%	30,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.931	2.931	3.088	2.969	(120)	38	1,29%	38	1,29%				
2	Giro ISE	24	24	24	24	(0)	(0)	-0,35%	(0)	-0,35%				
3	Tabungan ISE	2.906	2.906	3.064	2.944	(120)	38	1,30%	38	1,30%				
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	586	586	582	-	-	0	-4	-4	-4	4	586	99,32%	(4)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	586	586	582	-	-	0	-4	-4	-4	4	586	99,32%	(4)
	• Local Champion	586	586	582	-	-	0	-4	-4	-4	4	586	99,32%	(4)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	9.960	9.960	11.332	650	1.530	880	408	1.372	1.372	158	8.731	129,79%	2.601
	KUR	9.015	9.015	10.406	650	1.530	880	426	1.391	1.391	139	8.664	120,11%	
	Non KUR	945	945	926	-	-	0	-18	-19	-19	19	68	1371,65%	
3	PWG	5.460	5.460	6.406	435	1.444	1.009	91	946	946	498	6.032	106,19%	374
	Cilem	5.460	5.460	6.406	435	1.444	1.009	91	946	946	498	6.032	106,19%	374
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	74.621	74.621	74.317	2.554	1.472	-1.082	269	-304	-304	1.776	75.055	99,02%	(738)
	CF 1	20.278	20.278	19.798	950	-	-950	381	-480	-480	480	20.632	95,96%	(834)
	Total Griya	17.506	17.506	17.071	500	-	-500	0	-435	-435	435	17.688	96,51%	(617)
1	• Total Non Program	17.506	17.506	17.071	500	-	-500	546	-435	-435	435			
	• 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	54.519	1.604	1.472	-132	-112	176	176	1.296	54.423	100,18%	96
	Mitraguna & Others	48.214	48.214	48.216	1.350	1.100	-250	-161	2	2	1.098	48.260	99,91%	(44)
	Pensiun	6.129	6.129	6.303	254	372	118	49	173	173	199	6.163	102,27%	140
	Total Pembiayaan	90.627	90.627	92.637	3.639	4.446	807	764	2.010	2.010	2.436	90.404	102,47%	2.233

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	4.017	4.175	4.017	821	5.38	5.38	5.38	1.11%	(3.196)	(3.196)	(3.353)		
	CF 1	4.017	3.837	4.017	517	19,81	19,81	19,81	2,61%	(3.500)	(3.500)	(3.319)		
	Total Griya	4.017	3.837	4.017	517	22,95	22,95	22,95	3,03%	(3.500)	(3.500)	(3.319)		
	CF 2	-	338	-	304	0,00	0,00%	0,00%	0,56%	304	304	(34)		
	Mitraguna & Others	-	23	-	-	0	0,00%	0,00%	0,00%	-	-	(23)		
	Pensiun	-	315	-	304	0,00	0,00%	0,00%	4,82%	304	304	(11)		
	Total Pembiayaan	4.017	4.175	4.017	6.453	4,43	4,43	4,43	0,89%	(3.196)	(3.196)	(3.353)		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		%	Penc.	Gap	
1	SME	586	590	586	582	100,00%	100,00%	100,00%	100,00%	(4)	(4)	(8)		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	586	590	586	582	100,00%	100,00%	100,00%	100,00%	(4)	(4)	(8)		
	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	2.466	2.173	2.466	5.871	3,30	3,30	3,30	7,90%	3.405	3.405	3.698		
	CF 1	842	855	842	4.553	4,15	4,15	4,15	23,00%	3.710	3.710	3.698		
	Total Griya	707	719	707	4.418	4,04	4,04	4,04	25,88%	3.710	3.710	3.698		
	Oto	135	135	135	135	4,88	4,88	4,88	4,96%	-	-	-		
	CF 2	1.624	1.318	1.624	1.318	2,99	2,99	2,99	2,4					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.470	14.470	14.256	14.981	(911)	726	512	3,54%	512	3,54%	15.212	98,49%	(230)
2	Tabungan	120.049	120.049	120.230	120.945	5.457	714	896	0,75%	896	0,75%	120.049	100,75%	896
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	180.380	181.820	4.297	1.440	1.184	0,66%	1.184	0,66%	182.110	99,84%	(290)
	CASA	134.519	134.519	134.486	135.926	4.546	1.440	1.407	1,05%	1.407	1,05%	135.261	100,49%	666
	(%) CASA	74,47%	74,47%	74,56%	74,76%									
	FDR	79,01%	79,01%	80,59%	79,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	820	820	716	719		3	(101)	-12,35%	(101)	-12,35%			
2	Giro ISE	57	57	4	4		(0)	(53)	-93,53%	(53)	-93,53%			
3	Tabungan ISE	763	763	712	715		3	(48)	-6,30%	(48)	-6,30%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	24.174	24.174	27.521	5.707	8.824	3.117	837	3.346	3.346	5.477	25.544	107,74%	1.977
	Cilem	12.833	12.833	14.560	1.488	2.973	1.485	712	1.727	1.727	1.245	13.651	106,65%	908
	Gadai	11.342	11.342	12.961	4.219	5.851	1.632	125	1.619	1.619	4.232	11.893	108,98%	1.068
4	CFG	118.544	118.544	117.842	3.682	2.324	-1.358	2.624	-703	-703	3.027	119.925	98,26%	(2.083)
	CF 1	17.768	17.768	17.586	225	-	-225	161	-183	-183	183	18.100	97,16%	(515)
	Total Griya	15.545	15.545	15.432	-	-	0	0	-113	-113	113	15.701	98,29%	(269)
1	• Total Non Program	15.545	15.545	15.432	-	-	0	0	-113	-113	113			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.223	2.223	2.153	225	-	-225	161	-69	-69	69	2.399	89,75%	(246)
	CF 2	100.776	100.776	100.256	3.457	2.324	-1.133	2.463	-520	-520	2.844	101.824	98,46%	(1.568)
	Mitraguna & Others	90.285	90.285	89.905	2.939	2.249	-690	2.040	-380	-380	2.629	91.330	98,44%	(1.425)
	Pensiun	10.491	10.491	10.351	518	75	-443	422	-140	-140	215	10.495	98,63%	(144)
	Total Pembiayaan	142.719	142.719	145.362	9.389	11.148	1.759	3.460	2.643	2.643	8.504	145.469	99,93%	(106)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	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	8	-	8	-	0	0,03%	0,03%	0,00%	(8)	(8)	-	-
	Cilem	8	-	8	-	0	0,06%	0,06%	0,00%	(8)	(8)	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	399	410	399	462	0	0,34%	0,34%	0,39%	63	63	52	
	CF 1	-	-	-	55	0	0,00%	0,00%	0,31%	55	55	55	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Oto	-	-	-	55	0	0,00%	0,00%	2,56%	55	55	55	
	CF 2	399	410	399	407	0	0,40%	0,40%	0,41%	8	8	(3)	
	Mitraguna & Others	399	410	399	407	0	0,44%	0,44%	0,45%	8	8	(3)	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Total Pembiayaan	616	616	616	853	0	0,52%	0,52%	0,72%	237	237	237	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	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	616	616	616	853	0	0,61%	0,61%	0,85%	237	237	237	
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	237	237	237	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	CF 2	616	616	616	853	0	0,68%	0,68%	0,95%	237	237	237	
	Mitraguna & Others	616	616	616	853	0	0,00%	0,00%	0,00%	-</td			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.820	3.820	6.315	4.891	1.007	(1.423)	1.072	28,05%	1.072	28,05%	4.592	106,52%	300
2	Tabungan	153.202	153.202	154.057	153.251	(1.960)	(806)	49	0,03%	49	0,03%	153.202	100,03%	49
3	Deposito	132.943	132.943	117.213	117.213	3.127	0	(15.730)	-11,83%	(15.730)	-11,83%	133.618	87,72%	(16.406)
	Total	289.964	289.964	277.585	275.355	2.174	(2.230)	(14.609)	-5,04%	(14.609)	-5,04%	291.412	94,49%	(16.057)
	CASA	157.022	157.022	160.372	158.142	(953)	(2.230)	1.121	0,71%	1.121	0,71%	157.794	100,22%	349
	(%) CASA	54,15%	54,15%	57,77%	57,43%									
	FDR	65,00%	65,00%	68,04%	68,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.753	4.753	5.602	5.776	174	1.023	21,53%	1.023	21,53%			
2	Giro ISE	1	1	1	1	0	(0)	-2,17%	(0)	-2,17%			
3	Tabungan ISE	4.752	4.752	5.602	5.775	174	1.023	21,54%	1.023	21,54%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	28.240	4.435	7.790	3.354	1.132	-633	-633	8.423	30.261	93,32%	(2.021)
	Cilem	13.207	13.207	14.876	1.296	2.449	1.153	466	1.669	1.669	780	14.044	105,92%	832
	Gadai	15.666	15.666	13.364	3.139	5.340	2.201	666	-2.302	-2.302	7.643	16.217	82,41%	(2.853)
4	CFG	151.231	151.231	152.327	3.040	3.830	790	563	1.096	1.096	2.734	152.140	100,12%	187
	CF 1	16.198	16.198	16.001	18	155	137	-122	-197	-197	352	16.634	96,19%	(634)
1	• Total Non Program	13.509	13.509	13.396	-	155	155	0	42	42	113	13.826	98,01%	(275)
	• Program	-	-	155	-	155	155	0	155	155	-			
	Oto	2.689	2.689	2.450	18	-	-18	-122	-239	-239	239	2.809	87,22%	(359)
	CF 2	135.033	135.033	136.326	3.022	3.675	653	685	1.294	1.294	2.381	135.506	100,61%	821
	Mitraguna & Others	123.373	123.373	124.015	2.082	2.920	838	-69	642	642	2.278	123.799	100,17%	216
	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	188.880	7.475	11.620	4.144	1.645	412	412	11.208	191.028	98,88%	(2.147)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	173	-	173	323	0,60%	0,60%	1,14%	151	151	323			
	Cilem	173	-	173	323	1,31%	1,31%	2,17%	151	151	323			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	520	769	520	956	0,34%	0,34%	0,63%	436	436	187			
	CF 1	269	195	269	833	1,66%	1,66%	5,20%	564	564	638			
	Total Griya	116	43	116	833	0,86%	0,86%	6,15%	717	717	790			
	Oto	153	152	153	-	5,69%	5,69%	0,00%	(153)	(153)	(152)			
	CF 2	251	575	251	123	0,19%	0,19%	0,09%	(128)	(128)	(451)			
	Mitraguna & Others	251	575	251	123	0,20%	0,20%	0,10%	(128)	(128)	(451)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	693	769	693	1.279	0,37%	0,37%	0,68%	586	586	510			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	43	43	43	43	100,00%	100,00%	100,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	43	43	43	43	100,00%	100,00%	100,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.202	1.276	1.202	1.392	0,79%	0,79%	0,91%	190	190	117			
	CF 1	-	73	-	74	0,00%	0,00%	0,46%	74	74	0			
	Total Griya	-	73	-	74	0,00%	0,00%	0,55%	74	74	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.825	14.825	12.166	12.336	9.875	171	(2.489)	-16,79%	(2.489)	-16,79%	15.579	79,18%	(3.243)
2	Tabungan	143.357	143.357	140.936	143.670	(111)	2.734	313	0,22%	313	0,22%	143.357	100,22%	313
3	Deposito	163.005	163.005	161.186	161.186	(4.442)	0	(1.819)	-1,12%	(1.819)	-1,12%	163.698	98,47%	(2.512)
	Total	321.186	321.186	314.288	317.192	5.322	2.905	(3.994)	-1,24%	(3.994)	-1,24%	322.634	98,31%	(5.442)
	CASA	158.182	158.182	153.102	156.006	9.764	2.905	(2.175)	-1,38%	(2.175)	-1,38%	158.936	98,16%	(2.929)
	(%) CASA	49,25%	49,25%	48,71%	49,18%									
	FDR	80,11%	80,11%	82,78%	82,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	4.168	4.168	3.542	3.552		11	(616)	-14,78%	(616)	-14,78%			
2	Giro ISE	119	119	738	740		1	620	520,04%	620	520,04%			
3	Tabungan ISE	3.799	3.799	2.553	2.563		9	(1.236)	-32,55%	(1.236)	-32,55%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.067	5.067	3.909	1.800	-	-1.800	1.075	-1.158	-1.158	1.158	5.436	71,90%	(1.528)
	Linkage	-	-	-	-	-	-	0	0	0	-	250	(250)	
	Non-Linkage	5.067	5.067	3.909	1.800	-	-1.800	1.075	-1.158	-1.158	1.158	5.186	75,37%	(1.278)
	• Local Champion	5.067	5.067	3.909	1.800	-	-1.800	1.075	-1.158	-1.158	1.158	5.186	75,37%	(1.278)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	12.939	12.939	13.060	950	625	-325	588	122	122	503	12.835	101,76%	225
	KUR	11.745	11.745	11.704	950	425	-525	636	-40	-40	465	11.863	98,67%	(158)
	Non KUR	1.194	1.194	1.356	-	200	200	-49	162	162	38	972	139,45%	
3	PWG	25.223	25.223	27.582	5.679	8.083	2.404	884	2.358	2.358	5.725	26.545	103,91%	1.037
	Cilem	15.400	15.400	15.984	1.754	2.067	314	709	583	583	1.484	16.171	98,84%	(188)
	Gadai	9.823	9.823	11.598	3.925	6.016	2.090	175	1.775	1.775	4.241	10.373	111,80%	1.225
4	CFG	214.066	214.066	215.631	7.820	6.987	-832	1.447	1.565	1.565	5.422	215.593	100,02%	37
	CF 1	28.251	28.251	27.953	908	39	-868	-107	-298	-298	337	28.838	96,93%	(886)
	Total Griya	24.668	24.668	24.432	908	-	-908	0	-236	-236	236	25.036	97,59%	(605)
1	• Total Non Program	24.668	24.668	24.432	908	-	-908	708	-236	-236	236			
	• 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	187.678	6.912	6.948	36	1.554	1.863	1.863	5.085	186.755	100,49%	923
	Mitraguna & Others	166.713	166.713	168.776	6.562	6.834	272	1.551	2.064	2.064	4.770	167.650	100,67%	1.126
	Pensiun	19.102	19.102	18.901	350	114	-236	3	-201	-201	315	19.104	98,94%	(203)
	Total Pembiayaan	257.294	257.294	260.181	16.249	15.695	-553	3.994	2.887	2.887	12.808	260.409	99,91%	(228)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	56	99	56	56	0,43%	0,43%	0,43%	-	-	(43)				
	KUR	56	99	56	56	0,48%	0,48%	0,48%	-	-	(43)				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	85	-	85	71	0,34%	0,34%	0,26%	(15)	(15)	71				
	Cilem	85	-	85	71	0,55%	0,55%	0,44%	(15)	(15)	71				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	412	65	412	512	0,19%	0,19%	0,19%	1.08%	1.921	1.921	2.269			
	CF 1	46	65	46	345	0,16%	0,16%	1,23%	299	299	280				
	Total Griya	46	47	46	345	0,19%	0,19%	1,41%	299	299	298				
	Oto	-	-	18	-	0,00%	0,00%	0,00%	-	-	(18)				
	CF 2	366	-	366	1.988	0,20%	0,20%	1,06%	1.622	1.622	1.988				
	Mitraguna & Others	366	-	366	1.988	0,22%	0,22%	1,18%	1.622	1.622	1.988				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	512	512	512	512	0,20%	0,20%	0,20%	-	-	(0)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	512	512	512	512	0,24%	0,24%	0,24%	-	-	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.263	7.263	4.992	4.895	2.674	(97)	(2.368)	-32,60%	(2.368)	-32,60%	8.007	61,14%	(3.112)
2	Tabungan	108.476	108.476	107.714	107.630	9.031	(84)	(846)	-0,78%	(846)	-0,78%	108.476	99,22%	(846)
3	Deposito	135.229	135.229	135.078	135.078	23.522	0	(151)	-0,11%	(151)	-0,11%	135.930	99,37%	(852)
	Total	250.968	250.968	247.783	247.603	35.226	(181)	(3.365)	-1,34%	(3.365)	-1,34%	252.413	98,09%	(4.810)
	CASA	115.739	115.739	112.706	112.525	11.705	(181)	(3.214)	-2,78%	(3.214)	-2,78%	116.483	96,60%	(3.958)
	(%) CASA	46,12%	46,12%	45,49%	45,45%									
	FDR	60,99%	60,99%	62,31%	62,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.303	4.303	8.148	8.142		(5)	3.839	89,22%	3.839	89,22%			
2	Giro ISE	1.640	1.640	1.604	1.604		1	(36)	-2,19%	(36)	-2,19%			
3	Tabungan ISE	2.563	2.563	6.444	6.438		(6)	3.875	151,22%	3.875	151,22%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	53	-	-	0	-2	-2	-2	2	387	13,66%	(334)
	KUR	-	-	-	-	-	0	0	0	0	-	290		(290)
	Non KUR	55	55	53	-	-	0	-2	-2	-2	2	97	54,54%	(44)
3	PWG	28.392	28.392	30.225	6.139	9.246	3.106	1.753	1.833	1.833	7.412	29.727	101,68%	498
	Cilem	16.041	16.041	17.096	1.883	2.323	441	759	1.055	1.055	1.268	16.826	101,60%	270
	Gadai	12.350	12.350	13.129	4.257	6.922	2.666	994	778	778	6.144	12.901	101,77%	228
4	CFG	122.987	122.987	122.522	2.845	1.905	-940	-34	-465	-465	2.370	124.474	98,43%	(1.952)
	CF 1	13.510	13.510	13.257	160	-	-160	-95	-253	-253	253	14.053	94,34%	(795)
	Total Griya	10.279	10.279	10.125	160	-	-160	0	-154	-154	154	10.597	95,54%	(473)
1	• Total Non Program	10.106	10.106	9.952	-	-	0	-123	-154	-154	154			
	• 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	109.264	2.685	1.905	-780	61	-213	-213	2.118	110.421	98,95%	(1.157)
	Mitraguna & Others	77.257	77.257	77.541	2.685	1.905	-780	343	284	284	1.621	77.881	99,56%	(340)
	Pensiun	32.220	32.220	31.723	-	-	0	-283	-497	-497	497	32.540	97,49%	(817)
	Total Pembiayaan	153.077	153.077	154.401	8.985	11.151	2.166	1.677	1.325	1.325	9.826	156.231	98,83%	(1.830)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	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	757	665	757	741	0,62%	0,62%	0,61%	(16)	(16)	77			
	CF 1	143	145	143	140	1,06%	1,06%	1,06%	(2)	(2)	(5)			
	Total Griya	143	145	143	140	1,39%	1,39%	1,39%	(2)	(2)	(5)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	615	519	615	601	0,56%	0,56%	0,55%	(14)	(14)	82			
	Mitraguna & Others	303	303	303	303	0,39%	0,39%	0,39%	-	-	(0)			
	Pensiun	312	217	312	298	0,20%	0,20%	0,20%	(14)	(14)	82			
	Total Pembiayaan	757	665	757	741	0,49%	0,49%	0,48%	(16)	(16)	77			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	231.625	231.625	250.968	19.343	-15,3%	3,14	3,25
2	Contribution Margin	7.365	7.365	8.494	1.129		0,058	1.237



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.834	2.834	3.479	3.336	(618)	(143)	501	17,68%	501	17,68%	3.392	98,35%	(56)
2	Tabungan	115.394	115.394	109.154	108.414	10.858	(740)	(6.980)	-6,05%	(6.980)	-6,05%	115.394	93,95%	(6.980)
3	Deposito	44.546	44.546	44.366	44.366	(2.219)	0	(180)	-0,40%	(180)	-0,40%	45.101	98,37%	(735)
	Total	162.774	162.774	156.999	156.116	8.021	(883)	(6.659)	-4,09%	(6.659)	-4,09%	163.887	95,26%	(7.771)
	CASA	118.228	118.228	112.633	111.750	10.241	(883)	(6.479)	-5,48%	(6.479)	-5,48%	118.785	94,08%	(7.036)
	(%) CASA	72,63%	72,63%	71,74%	71,58%									
	FDR	103,47%	103,47%	110,48%	111,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	2.540	2.422	(118)	(1.406)	-36,73%	(1.406)	-36,73%			
2	Giro ISE	160	160	297	161	(137)	1	0,57%	1	0,57%			
3	Tabungan ISE	3.659	3.659	2.233	2.252	19	(1.407)	-38,46%	(1.407)	-38,46%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	8.396	850	500	-350	719	325	325	175	7.982	105,18%	414
	KUR	7.488	7.488	7.828	850	500	-350	733	340	340	160	7.726	101,32%	
	Non KUR	583	583	568	-	-	0	-14	-15	-15	15	256	221,91%	
3	PWG	36.403	36.403	39.602	10.743	15.753	5.011	3.746	3.198	3.198	12.555	37.728	104,97%	1.874
	Cilem	16.437	16.437	17.706	3.549	2.618	-931	2.814	1.268	1.268	1.350	17.211	102,87%	494
	Gadai	19.966	19.966	21.896	7.194	13.135	5.941	932	1.930	1.930	11.205	20.516	106,72%	1.380
4	CFG	103.832	103.832	105.340	1.924	2.688	764	-9	1.507	1.507	1.181	105.316	100,02%	24
	CF 1	14.229	14.229	15.063	945	1.000	55	66	834	834	166	14.548	103,54%	515
1	• Total Non Program	10.507	10.507	11.397	800	1.000	200	689	889	889	111	10.832	106,78%	735
	• 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	90.277	979	1.688	709	-74	673	673	1.015	90.768	99,46%	(491)
	Mitraguna & Others	82.912	82.912	83.569	679	1.478	799	-313	657	657	821	83.868	99,64%	(299)
	Pensiun	6.692	6.692	6.707	300	210	-90	239	16	16	194	6.900	97,21%	(192)
	Total Pembiayaan	168.423	168.423	173.452	13.517	18.941	5.425	4.454	5.029	5.029	13.912	171.142	101,35%	2.310

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	73	0,00%	0,19%	73	73	73			
	Cilem	-	-	-	-	73	0,00%	0,42%	73	73	73			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.193	2.116	3.193	3.949	3.08%	3.08%	3.08%	756	756	1.833			
	CF 1	161	111	161	350	1,13%	1,13%	1,13%	190	190	239			
	Total Griya	161	-	161	350	1,50%	1,50%	3,03%	190	190	350			
	Oto	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
	CF 2	3.033	2.005	3.033	3.599	3,38%	3,38%	3,99%	566	566	1.594			
	Mitraguna & Others	3.033	2.005	3.033	3.285	3,66%	3,66%	3,93%	252	252	1.280			
	Pensiun	-	-	-	-	0,00%	0,00%	4,69%	314	314	314			
	Total Pembiayaan	3.193	2.284	3.489	2.716	1,48%	1,48%	1,57%	227	227	432			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	141.438	141.438	171.988	30.550		3.04	3.16
2	Contribution Margin	6.401	6.401	8.606	2.205	-34,4%	776	794



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	596	596	515	495	40	(21)	(101)	-16,97%	(101)	-16,97%	596	83,03%	(101)
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%	368	81,49%	(68)
	Total	896	896	815	795	(210)	(21)	(101)	-11,29%	(101)	-11,29%	964	82,44%	(169)
	CASA	596	596	515	495	40	(21)	(101)	-16,97%	(101)	-16,97%	596	83,03%	(101)
	(%) CASA	66,51%	66,51%	63,20%	62,25%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	-	-	-	-	-	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	-	0	0,00%	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	31-Jan-26		31-Dec-25	31-Dec-25	31-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	31-Jan-26		31-Dec-25	31-Dec-25	31-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 (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	30.299	30.299	37.293	37.647	(8.027)	354	7.347	24,25%	7.347	24,25%	31.027	121,33%	6.619
2	Tabungan	123.931	123.931	137.706	138.088	8.510	382	14.157	11,42%	14.157	11,42%	123.931	111,42%	14.157
3	Deposito	106.411	106.411	105.906	105.906	(2.384)	0	(505)	-0,47%	(505)	-0,47%	107.128	98,86%	(1.222)
	Total	260.642	260.642	280.905	281.641	(1.900)	736	20.999	8,06%	20.999	8,06%	262.087	107,46%	19.554
	CASA	154.231	154.231	174.999	175.735	484	736	21.504	13,94%	21.504	13,94%	154.958	113,41%	20.776
	(%) CASA	59,17%	59,17%	62,30%	62,40%									
	FDR	85,30%	85,30%	82,64%	82,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.768	5.768	8.989	9.023	35	3.256	56,44%	3.256	56,44%			
2	Giro ISE	3.250	3.250	2.953	2.861	(92)	(389)	-11,96%	(389)	-11,96%			
3	Tabungan ISE	2.518	2.518	6.036	6.162	126	3.644	144,73%	3.644	144,73%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	39.488	39.488	41.986	-	3.349	3.349	463	2.498	2.498	851	39.715	105,72%		
	Linkage	14.626	14.626	14.625	-	-	-	1	-1	-1	1	14.728	99,31%	(102)	
	Non-Linkage	24.862	24.862	27.361	-	3.349	3.349	461	2.499	2.499	850	24.987	109,50%		
	• Local Champion	21.896	21.896	24.515	-	3.349	3.349	307	2.619	2.619	730	22.021	111,33%		
	• Value Chain	2.966	2.966	2.846	-	-	-	154	-120	-120	120	2.966	95,94%	(120)	
2	MBG	2.621	2.621	2.512	-	-	0	-126	-109	-109	109	2.573	97,65%	(60)	
	KUR	2.621	2.621	2.512	-	-	0	-126	-109	-109	109	2.534	99,13%	(22)	
	Non KUR	-	-	-	-	-	0	0	0	0	-	38		(38)	
3	PWG	45.441	45.441	50.387	9.628	14.722	5.094	2.971	4.946	4.946	9.776	46.804	107,65%	3.583	
	Cilem	20.824	20.824	24.472	2.925	5.161	2.237	1.952	3.648	3.648	1.514	21.636	113,11%	2.836	
	Gadai	24.616	24.616	25.915	6.703	9.560	2.857	1.019	1.298	1.298	8.262	25.167	102,97%	747	
4	CFG	134.777	134.777	137.247	4.196	4.872	676	2.722	2.470	2.470	2.402	137.220	100,02%	27	
	CF 1	26.797	26.797	26.656	-	154	154	-136	-141	-141	294	27.124	98,28%	(468)	
1	• Total Non Program	21.030	21.030	20.830	-	-	0	0	-200	-200	-200	200	21.235	98,09%	(405)
	• Program	-	-	-	-	-	0	0	0	0	0	-			
	Oto	5.767	5.767	5.826	-	154	154	-136	59	59	94	5.889	98,93%	(63)	
	CF 2	107.980	107.980	110.591	4.196	4.718	522	2.858	2.610	2.610	2.108	110.096	100,45%	495	
	Mitraguna & Others	82.573	82.573	84.946	3.370	4.278	908	2.244	2.373	2.373	1.905	84.351	100,71%	595	
	Pensiun	25.407	25.407	25.645	826	440	-386	614	237	237	203	25.745	99,61%	(100)	
	Total Pembiayaan	222.327	222.327	232.132	13.824	22.942	9.119	6.030	9.805	9.805	13.138	226.311	102,57%	5.821	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	73	26	24	0,98%	0,98%	0,95%	(2)	(2)	(49)			
	KUR	26	73	26	24	0,98%	0,98%	0,95%	(2)	(2)	(49)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	87	-	87	-	0,19%	0,19%	0,00%	(87)	(87)	-			
	Cilem	87	-	87	-	0,42%	0,42%	0,00%	(87)	(87)	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	482	979	482	546	0,36%	0,36%	0,40%	64	64	(433)			
	CF 1	-	22	-	-	0,00%	0,00%	0,00%	-	-	(22)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	-	-	0,00%	0,00%	0,00%	-	-	(22)			
	CF 2	482	956	482	546	0,45%	0,45%	0,49%	64	64	(411)			
	Mitraguna & Others	386	862	386	546	0,47%	0,47%	0,64%	159	159	(316)			
	Pensiun	95	95	95	-	0,38%	0,38%	0,00%	(95)	(95)	(95)			
	Total Pembiayaan	7.633	8.017	7.633	7.728	3,43%	3,43%	3,33%	95	95	(289)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (MtD)	Growth (YoY)	
1	Asset (Retail) T	257.235	257.235	260.642	3.407	19,9%	PHR	2,92	3,02	3,03	0,01	0,11
2	Contribution Margin	11.577	11.577	9.271	(2.306)		CIF Payroll	659	723	751	28	92



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	42.284	42.284	15.589	19.386	18.774	3.797	(22.898)	-54,15%	(22.898)	-54,15%	43.006	45,08%	(23.620)
2	Tabungan	91.959	91.959	88.665	87.593	13.165	(1.073)	(4.366)	-4,75%	(4.366)	-4,75%	91.959	95,25%	(4.366)
3	Deposito	185.504	185.504	185.068	185.068	(3.054)	0	(436)	-0,23%	(436)	-0,23%	186.221	99,38%	(1.153)
	Total	319.746	319.746	289.322	292.047	28.885	2.725	(27.700)	-8,66%	(27.700)	-8,66%	321.185	90,93%	(29.139)
	CASA	134.243	134.243	104.254	106.979	31.939	2.725	(27.264)	-20,31%	(27.264)	-20,31%	134.965	79,26%	(27.986)
	(%) CASA	41,98%	41,98%	36,03%	36,63%									
	FDR	66,63%	66,63%	75,62%	74,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.601	4.601	4.105	4.085	(20)	(515)	-11,20%	(515)	-11,20%			
2	Giro ISE	299	299	336	335	(1)	36	12,22%	36	12,22%			
3	Tabungan ISE	4.302	4.302	3.769	3.750	(19)	(552)	-12,83%	(552)	-12,83%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	11.846	11.846	12.490	900	1.100	200	488	644	644	456	12.339	101,23%	152
	KUR	10.383	10.383	11.194	900	1.100	200	532	811	811	289	10.557	106,04%	
	Non KUR	1.463	1.463	1.296	-	-	0	-44	-167	-167	167	1.782	72,75%	(486)
3	PWG	41.008	41.008	45.592	9.953	14.844	4.891	1.504	4.584	4.584	10.261	42.392	107,55%	3.200
	Cilem	17.652	17.652	20.410	1.693	3.809	2.116	657	2.758	2.758	1.051	18.484	110,42%	1.926
	Gadai	23.356	23.356	25.182	8.260	11.035	2.775	847	1.826	1.826	9.209	23.907	105,33%	1.275
4	CFG	160.189	160.189	160.692	4.095	3.698	-397	410	503	503	3.195	162.630	98,81%	(1.938)
	CF 1	20.927	20.927	21.435	390	1.130	740	-257	508	508	622	21.542	99,50%	(107)
	Total Griya	15.660	15.660	16.269	390	1.130	740	0	609	609	521	16.168	100,62%	101
1	• Total Non Program	15.660	15.660	16.269	390	1.130	740	312	609	609	521			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.166	-	-	0	-257	-101	-101	101	5.374	96,13%	(208)
	CF 2	139.263	139.263	139.257	3.705	2.568	-1.137	667	-6	-6	2.574	141.088	98,70%	(1.830)
	Mitraguna & Others	134.778	134.778	134.807	3.005	2.568	-437	-2	29	29	2.539	136.194	98,98%	(1.388)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	Total Pembiayaan	213.043	213.043	218.774	14.948	19.642	4.694	2.401	5.731	5.731	13.912	217.360	100,65%	1.414

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	31-Jan-26		31-Dec-25	31-Dec-25	31-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	71	380	71	66	0,60%	0,60%	0,53%	(5)	(5)	(314)				
	KUR	71	229	71	66	0,69%	0,69%	0,59%	(5)	(5)	(163)				
	Non KUR	-	151	-	-	0,00%	0,00%	0,00%	-	-	(151)				
3	PWG	68	-	68	410	0,17%	0,17%	0,90%	342	342	410				
	Cilem	68	-	68	410	0,38%	0,38%	2,01%	342	342	410				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	635	2.440	635	7	0,40%	0,40%	0,00%	(628)	(628)	(2.433)				
	CF 1	574	823	574	7	2,74%	2,74%	0,03%	(567)	(567)	(816)				
	Total Griya	574	-	574	-	3,67%	3,67%	0,00%	(574)	(574)	-				
	Oto	-	823	-	7	0,00%	0,00%	0,14%	7	7	(816)				
	CF 2	61	1.617	61	-	0,04%	0,04%	0,00%	(61)	(61)	(1.617)				
	Mitraguna & Others	61	1.617	61	-	0,05%	0,05%	0,00%	(61)	(61)	(1.617)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	774	2.820	774	483	0,36%	0,36%	0,22%	(291)	(291)	(2.337)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				DtD	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	(0,00%)	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	263	265	263	263	2,22%	2,22%	2,10%	(0)	(0)	(3)				
	KUR	198	198	198	198	1,90%	1,90%	1,77%	(0)	(0)	(0)				
	Non KUR	65	67	65	65	4,43%	4,43%	5,00%	-	-	(3)				
3	PWG	-	-	-	-	(0,00%)	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	(0,00%)	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	(0,00%)	0,00%	0,00%	-	-					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.871	14.871	14.543	14.380	350	(163)	(491)	-3,30%	(491)	-3,30%	15.386	93,46%	(1.006)
2	Tabungan	86.362	86.362	84.323	83.937	4.279	(387)	(2.425)	-2,81%	(2.425)	-2,81%	86.362	97,19%	(2.425)
3	Deposito	20.333	20.333	21.666	21.676	(678)	10	1.343	6,61%	1.343	6,61%	20.876	103,83%	800
	Total	121.566	121.566	120.532	119.993	3.951	(539)	(1.573)	-1,29%	(1.573)	-1,29%	122.624	97,85%	(2.631)
	CASA	101.233	101.233	98.866	98.317	4.629	(549)	(2.917)	-2,88%	(2.917)	-2,88%	101.748	96,63%	(3.431)
	(%) CASA	83,27%	83,27%	82,02%	81,94%									
	FDR	62,07%	62,07%	64,14%	64,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.331	1.303	(28)	(21)	-1,58%	(21)	-1,58%			
2	Giro ISE	78	78	34	34	(0)	(44)	-56,24%	(44)	-56,24%			
3	Tabungan ISE	1.246	1.246	1.297	1.269	(28)	23	1,86%	23	1,86%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	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	6.472	700	200	-500	647	117	117	83	6.418	100,84%	54
	KUR	6.150	6.150	6.267	700	200	-500	644	117	117	83	6.395	98,00%	(128)
	Non KUR	204	204	204	-	-	0	3	0	0	-	23	88,69%	
3	PWG	20.840	20.840	22.712	4.675	7.522	2.848	1.362	1.872	1.872	5.650	22.179	102,40%	533
	Cilem	11.801	11.801	12.525	1.795	1.858	62	759	724	724	1.134	12.590	99,48%	(65)
	Gadai	9.039	9.039	10.187	2.879	5.665	2.785	603	1.148	1.148	4.516	9.589	106,23%	598
4	CFG	48.265	48.265	48.119	1.726	1.422	-304	1.042	-146	-146	1.568	50.543	95,20%	(2.424)
	CF 1	10.968	10.968	10.753	-	-	0	-160	-215	-215	215	11.322	94,97%	(570)
1	• Total Non Program	5.785	5.785	5.704	-	-	0	-82	-81	-81	85	6.802	96,18%	(260)
	• Program	842	842	838	-	-	0	-4	-4	-4	4			
	Oto	4.341	4.341	4.211	-	-	0	-160	-130	-130	130	4.521	93,15%	(310)
	CF 2	37.297	37.297	37.367	1.726	1.422	-304	1.201	69	69	1.353	39.221	95,27%	(1.854)
	Mitraguna & Others	34.697	34.697	34.236	1.476	868	-608	975	-461	-461	1.329	36.119	94,79%	(1.883)
	Pensiun	2.600	2.600	3.131	250	554	304	227	531	531	23	3.102	100,92%	29
	Total Pembiayaan	75.462	75.462	77.305	7.101	9.144	2.044	3.050	1.843	1.843	7.301	79.142	97,68%	(1.837)

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	31-Jan-26		31-Dec-25	31-Dec-25	31-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	-	408	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(408)			
	KUR	-	408	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(408)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	56	0,00%	0,00%	0,25%	56	56	56			
	Cilem	-	-	-	-	56	0,00%	0,00%	0,45%	56	56	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	90	273	90	184	0,19%	0,19%	0,19%	0,38%	95	95	(89)			
	CF 1	1	185	1	1	0,01%	0,01%	0,01%	0,01%	(1)	(1)	(184)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	1	185	1	1	0,03%	0,03%	0,02%	0,02%	(1)	(1)	(184)			
	CF 2	88	89	88	183	0,24%	0,24%	0,49%	95	95	95	95			
	Mitraguna & Others	88	89	88	183	0,25%	0,25%	0,54%	95	95	95	95			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	90	682	90	240	0,12%	0,12%	0,31%	150	150	(442)				

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	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26				%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	100,00%	(0)	(0)	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	100,00%	(0)	(0)	-			
	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	817	683	817	817	1,69%	1,69%	1,70%	1,70%	-	-	134			
	CF 1	250	115	250	250	2,28%	2,28%	2,33%	2,33%	-	-	135			
	Total Griya	-</													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.557	3.557	4.395	4.563	(2.067)	168	1.006	28,27%	1.006	28,27%	4.033	113,15%	530
2	Tabungan	93.044	93.044	92.524	92.818	10.664	293	(226)	-0,24%	(226)	-0,24%	93.044	99,76%	(226)
3	Deposito	44.242	44.242	49.025	49.025	(5.382)	0	4.783	10,81%	4.783	10,81%	44.799	109,43%	4.226
	Total	140.843	140.843	145.944	146.406	3.216	461	5.563	3,95%	5.563	3,95%	141.876	103,19%	4.529
	CASA	96.601	96.601	96.919	97.381	8.597	461	779	0,81%	779	0,81%	97.077	100,31%	304
	(%) CASA	68,59%	68,59%	66,41%	66,51%									
	FDR	18,73%	18,73%	19,45%	19,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.348	6.348	8.269	8.315	45	1.966	30,97%	1.966	30,97%				
2	Giro ISE	45	45	110	132	21	86	189,48%	86	189,48%				
3	Tabungan ISE	5.803	5.803	7.659	7.683	24	1.880	32,40%	1.880	32,40%				
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	5.647	5.647	6.712	692	1.384	692	272	1.065	1.065	319	6.151	109,12%	561
	Cilem	5.647	5.647	6.712	692	1.384	692	272	1.065	1.065	319	6.151	109,12%	561
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	20.733	20.733	21.669	1.445	1.250	-195	479	935	935	315	21.253	101,96%	416
	CF 1	1.803	1.803	2.777	-	1.000	1.000	-30	974	974	26	1.935	143,55%	843
1	• Total Non Program	860	860	1.856	-	1.000	1.000	-3	997	997	3	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	18.892	1.445	250	-1.195	509	-38	-38	288	19.318	97,79%	(426)
	Mitraguna & Others	18.839	18.839	18.800	1.445	250	-1.195	509	-38	-38	288	19.183	98,00%	(383)
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0	135	67,59%	(44)
	Total Pembiayaan	26.380	26.380	28.380	2.137	2.634	497	751	2.000	2.000	634	27.404	103,56%	977

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (31-Jan-26)	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	229	-	229	270	4,05%	4,05%	4,02%	41	41	270			
	Cilem	229	-	229	270	4,05%	4,05%	4,02%	41	41	270			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	182	428	182	182	0,88%	0,88%	0,84%	-	-	(246)			
	CF 1	182	185	182	182	10,07%	10,07%	6,54%	-	-	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	182	185	182	182	19,25%	19,25%	19,73%	-	-	(4)			
	CF 2	-	242	-	-	0,00%	0,00%	0,00%	-	-	(242)			
	Mitraguna & Others	-	242	-	-	0,00%	0,00%	0,00%	-	-	(242)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (31-Jan-26)	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	Mitraguna & Others	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	230	-	-	0,								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	31.858	31.858	30.482	30.561	(4.912)	79	(1.297)	-4,07%	(1.297)	-4,07%	32.433	94,23%	(1.871)
2	Tabungan	58.972	58.972	54.968	55.339	7.229	372	(3.632)	-6,16%	(3.632)	-6,16%	58.972	93,84%	(3.632)
3	Deposito	44.472	44.472	44.943	44.943	(636)	0	471	1,06%	471	1,06%	44.738	100,46%	205
	Total	135.302	135.302	130.393	130.844	1.681	451	(4.459)	-3,30%	(4.459)	-3,30%	136.142	96,11%	(5.299)
	CASA	90.830	90.830	85.450	85.901	2.317	451	(4.930)	-5,43%	(4.930)	-5,43%	91.404	93,98%	(5.504)
	(%) CASA	67,13%	67,13%	65,53%	65,65%									
	FDR	43,02%	43,02%	48,08%	47,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.321	2.321	1.958	1.970		13	(350)	-15,10%	(350)	-15,10%			
2	Giro ISE	55	55	55	55		0	0	0,55%	0	0,55%			
3	Tabungan ISE	2.266	2.266	1.903	1.915		13	(351)	-15,48%	(351)	-15,48%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	12.757	1.066	3.057	1.990	379	2.045	2.045	1.012	11.054	115,40%	1.703
	Cilem	10.712	10.712	12.757	1.066	3.057	1.990	379	2.045	2.045	1.012	11.054	115,40%	1.703
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	45.650	45.650	48.251	400	3.908	3.508	-242	2.602	2.602	1.306	47.015	102,63%	1.236
	CF 1	7.628	7.628	8.635	-	1.118	1.118	-109	1.007	1.007	111	7.903	109,26%	732
	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	4.607	-	141	141	-109	69	69	72	4.681	98,41%	(74)
	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	62.693	1.466	6.965	5.498	-24	4.486	4.486	2.479	59.916	104,64%	2.778

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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%	-	-	-			
</td														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	1	1	0	0	1	0,00%	1	0,00%	257	0,39%	(256)
2	Tabungan	13.594	13.594	17.502	17.894	1.498	392	4.300	31,63%	4.300	31,63%	13.594	131,63%	4.300
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	18.538	18.930	1.448	392	4.583	31,95%	4.583	31,95%	14.851	127,47%	4.079
	CASA	13.594	13.594	17.503	17.895	1.498	392	4.301	31,64%	4.301	31,64%	13.851	129,20%	4.044
	(%) CASA	94,75%	94,75%	94,42%	94,53%									
	FDR	133,77%	133,77%	121,23%	118,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	37	37	585	585	0	548	1473,39%	548	1473,39%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	585	585	0	548	1473,39%	548	1473,39%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	4	4	4	4	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	797	797	1.134	275	350	75	278	337	337	13	1.176	96,42%	(42)
	KUR	797	797	1.134	275	350	75	278	337	337	13	1.135	99,95%	(1)
	Non KUR	-	-	-	-	-	0	0	0	0	-	41		(41)
3	PWG	13.108	13.108	16.132	2.569	5.221	2.653	985	3.024	3.024	2.197	14.483	111,39%	1.649
	Cilem	9.349	9.349	11.711	1.143	3.129	1.986	488	2.361	2.361	768	10.174	115,10%	1.537
	Gadai	3.758	3.758	4.421	1.426	2.092	667	497	663	663	1.429	4.309	102,61%	112
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	22.473	2.871	5.571	2.700	1.228	3.281	3.281	2.291	22.190	101,28%	283

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	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	89	0,00%	0,00%	0,55%	89	89	89			
	Cilem	-	-	-	-	89	0,00%	0,00%	0,76%	89	89	89			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
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	132	0,22%	0,22%	0,59%	89	89	132				

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	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,0								