



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	34.851	34.851	58.718	57.442	(13.892)	(1,277)	22.591	64,82%	22.591	64,82%	41.530	138,31%	15.911
2	Tabungan	2.090.518	2.090.518	1.958.430	2.011.148	81.563	52.719	(79,369)	-3,80%	(79,369)	-3,80%	2.090.518	96,20%	(79,369)
3	Deposito	630.174	630.174	612.368	610.999	19.676	(1,369)	(19,175)	-3,04%	(19,175)	-3,04%	635.846	96,09%	(24.847)
	Total	2.755.543	2.755.543	2.629.516	2.679.589	87.347	50.073	(75,954)	-2,76%	(75,954)	-2,76%	2.767.894	96,81%	(88.305)
	CASA	2.125.368	2.125.368	2.017.148	2.068.590	67.671	51.442	(56,778)	-2,67%	(56,778)	-2,67%	2.132.048	97,02%	(63.458)
	(%) CASA	77,13%	77,13%	76,71%	77,20%									
	FDR	128,82%	128,82%	139,82%	137,21%									

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	42.479	42.479	38.744	38.924	180	(3,554)	-8,37%	(3,554)	-8,37%				
2	Giro ISE	3.651	3.651	4.320	3.170	(1,150)	(482)	-13,19%	(482)	-13,19%				
3	Tabungan ISE	34.609	34.609	30.206	31.536	1.330	(3,073)	-8,88%	(3,073)	-8,88%				
4	Deposito ISE	4.219	4.219	4.219	4.219	0	0	0,00%	0	0,00%				
5	CIF ISE	2.632	2.632	2.635	2.635	0	3	0,11%	3	0,11%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	244.487	244.487	281.598	4.545	43.413	38.868	1.207	37.111	37.111	6.302	245.556	114,68%	
	Linkage	110.286	110.286	109.771	-	-	-	-	(495)	(515)	515	110.860	99,02%	(1.089)
	Non-Linkage	134.201	134.201	171.827	4.545	43.413	38.868	1.702	37.626	37.626	5.787	134.696	127,57%	
	• Local Champion	134.201	134.201	171.827	4.545	43.413	38.868	1.702	37.626	37.626	5.787	134.676	127,59%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	450.800	450.800	450.993	20.131	16.410	(3,721)	5.959	193	193	16.217	456.230	98,85%	(5.237)
	KUR	425.845	425.845	426.453	19.001	16.225	(2,776)	5.371	608	608	15.617	428.394	99,55%	(1.942)
	Non KUR	24.956	24.956	24.541	1.130	185	(945)	589	(415)	(415)	600	27.836	88,16%	(3.295)
3	PWG	435.901	435.901	509.500	99.009	182.941	83.932	13.018	73.599	73.599	109.342	450.379	113,13%	59.121
	Cilem	243.033	243.033	281.712	28.298	54.496	26.198	14.840	38.679	38.679	15.816	252.765	111,45%	28.947
	Gadai	192.868	192.868	227.788	70.711	128.445	57.734	(1,823)	34.920	34.920	93.525	197.614	115,27%	30.174
4	CFG	2.418.549	2.418.549	2.434.535	65.514	52.867	(12,647)	31.585	15.986	15.986	36.881	2.433.514	100,04%	1.021
	CF 1	474.272	474.272	476.931	8.206	7.253	(954)	5.578	2.659	2.659	4.594	477.023	99,98%	(92)
	Total Griya	385.817	385.817	384.801	683	1.853	1.171	0	(1,016)	(1,016)	2.869	386.124	99,66%	(1.323)
	• Total Non Program	58.361	58.361	58.546	220	1.215	995	(810)	185	185	1.030			
	• Program	327.456	327.456	326.255	463	638	176	(4,522)	(1,201)	(1,201)	1.839			
	Oto	88.455	88.455	92.130	7.524	5.400	(2,124)	5.578	3.675	3.675	1.725	90.898	101,35%	1.232
	CF 2	1.944.277	1.944.277	1.957.604	57.308	45.614	(11,693)	26.008	13.327	13.327	32.288	1.956.491	100,06%	1.113
	Mitraguna & Others	1.462.141	1.462.141	1.476.243	51.287	38.925	(12,362)	24.867	14.102	14.102	24.823	1.471.389	100,33%	4.853
	Pensiun	482.136	482.136	481.361	6.021	6.689	668	1.140	(775)	(775)	7.465	485.102	99,23%	(3.740)
	Total Pembiayaan	3.549.737	3.549.737	3.676.627	189.199	295.631	106.432	51.769	126.889	126.889	168.742	3.585.679	102,54%	90.948

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-31 Dec'25)	MtD (1-31 Jan'26)	MtM	Net (UG) & DG		Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25				MtD	YtD		Posisi	Penc.	Gap
1	SME	86	460	86	600	0	0,04%	0,04%	0,21%	514	514	140	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	86	460	86	600	0	0,06%	0,06%	0,35%	514	514	140	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
2	MBG	5.695	5.695	5.695	6.980	0	1,26%	1,26%	1,55%	1.285	1.285	1.285	
	KUR	4.911	4.911	4.911	5.585	0	1,15%	1,15%	1,31%	674	674	674	
	Non KUR	784	784	784	1.395	0	3,14%	3,14%	5,68%	611	611	611	
3	PWG	832	832	832	1.239	0	0,19%	0,19%	0,24%	407	407	407	
	Cilem	832	832	832	1.239	0	0,34%	0,34%	0,44%	407	407	407	
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
4	CFG	58.523	70.806	58.523	74.816	0	2,42%	2,42%	3,07%	16.293	16.293	4.010	
	CF 1	41.039	45.314	41.039	49.057	0	8,65%	8,65%	10,29%	8.018	8.018	3.742	
	Total Griya	39.539	42.848	39.539	46.382	0	10,25%	10,25%	12,05%	6.843	6.843	3.534	
	Oto	1.500	2.467	1.500	2.675	0	1,70%	1,70%	2,90%	1.175	1.175	208	
	CF 2	17.484	25.491	17.484	25.759	0	0,90%	0,90%	1,32%	8.275	8.275	268	
	Mitraguna & Others	16.143	23.560	16.143	24.483	0	1,10%	1,10%	1,66%	8.340	8.340	923	
	Pensiun	1.341	1.931	1.341	1.827	0	0,28%	0,28%	0,27%	(65)	(65)	(184)	
	Total Pembiayaan	171.830	174.204	171.830	171.980	0	4,84%	4,84%	4,68%	150	150	(2.224)	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	-28,2%
2	Contribution Margin	93.445	93.445	119.813	26.368	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
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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	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	9.058	9.058	8.782	8.743	1.870	(39)	(315)	-3,48%	(315)	-3,48%	9.058	96,52%	(315)
3	Deposito	3.150	3.150	3.749	3.749	500	0	599	19,00%	599	19,00%	3.231	116,01%	517
	Total	12.208	12.208	12.531	12.492	2.370	(39)	284	2,32%	284	2,32%	12.290	101,65%	202
	CASA	9.058	9.058	8.782	8.743	1.870	(39)	(315)	-3,48%	(315)	-3,48%	9.058	96,52%	(315)
	(%) CASA	74,20%	74,20%	70,08%	69,99%									
	FDR	27,72%	27,72%	28,89%	28,98%									

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	147	147	58	58		0	(89)	-60,61%	(89)	-60,61%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	147	147	58	58		0	(89)	-60,61%	(89)	-60,61%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	8	8	8	8		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	3.384	3.384	3.620	200	335	135	108	236	236	99	3.330	108,69%	290
	KUR	3.154	3.154	3.395	200	335	135	113	241	241	94	3.263	104,05%	
	Non KUR	230	230	225	-	-	0	-5	-5	-5	5	68	332,88%	
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	3.384	3.384	3.620	200	335	135	108	236	236	99	3.330	108,69%	290

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-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	-	-	-	28	28	0,00%	0,00%	0,77%	28	28	28			
	KUR	-	-	-	28	28	0,00%	0,00%	0,82%	28	28	28			
	Non KUR	-	-	-	-	0	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%	0,77%	-	-	-			

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-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	-	-	-	-	-	0,00%	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%	-	-	-			

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	4.435	4.435	5.767	4.579	(1.407)	(1.188)	144	3,24%	144	3,24%	5.055	90,59%	(476)
2	Tabungan	227.062	227.062	215.630	238.061	(1.476)	22.431	10.999	4,84%	10.999	4,84%	227.062	104,84%	10.999
3	Deposito	45.162	45.162	44.938	44.939	10.494	1	(223)	-0,49%	(223)	-0,49%	45.846	98,02%	(907)
	Total	276.659	276.659	266.335	287.578	7.612	21.243	10.919	3,95%	10.919	3,95%	277.963	103,46%	9.616
	CASA	231.497	231.497	221.397	242.640	(2.883)	21.243	11.143	4,81%	11.143	4,81%	232.117	104,53%	10.523
	(%) CASA	83,68%	83,68%	83,13%	84,37%									
	FDR	130,46%	130,46%	151,42%	140,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	6.884	6.884	6.675	6.684		10	(200)	-2,90%	(200)	-2,90%			
2	Giro ISE	534	534	1.540	366	(1.174)	(168)	-31,40%	(168)	-31,40%				
3	Tabungan ISE	3.350	3.350	2.134	3.318		1.184	(32)	-0,96%	(32)	-0,96%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	238	238	238	238		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	47.179	47.179	69.495	2.000	26.000	24.000	335	22.316	22.316	3.684	47.385	146,66%	(107)
	Linkage	2.320	2.320	2.155	-	-	-	-163	-165	-165	165	2.262	95,28%	
	Non-Linkage	44.859	44.859	67.339	2.000	26.000	24.000	498	22.480	22.480	3.520	45.123	149,24%	
	• Local Champion	44.859	44.859	67.339	2.000	26.000	24.000	498	22.480	22.480	3.520	45.123	149,24%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	33.173	33.173	32.697	1.295	925	-370	93	-477	-477	1.402	33.612	97,28%	(915)
	KUR	31.378	31.378	30.939	1.095	925	-170	-78	-439	-439	1.364	31.589	97,94%	(649)
	Non KUR	1.795	1.795	1.757	200	-	-200	171	-38	-38	38	2.023	86,87%	(266)
3	PWG	59.051	59.051	77.082	19.188	48.413	29.225	-6.450	18.031	18.031	30.382	60.636	127,12%	16.446
	Cilem	20.033	20.033	24.493	2.375	5.853	3.479	1.457	4.460	4.460	1.394	20.986	116,71%	3.507
	Gadai	39.018	39.018	52.590	16.814	42.560	25.746	-7.907	13.571	13.571	28.988	39.651	132,63%	12.939
4	CFG	221.521	221.521	224.002	8.442	6.379	-2.062	5.234	2.481	2.481	3.898	223.286	100,32%	716
	CF 1	21.689	21.689	22.046	577	597	20	124	357	357	240	22.014	100,15%	33
	Total Griya	11.604	11.604	11.751	220	315	95	0	146	146	169	11.640	100,95%	110
1	• Total Non Program	11.485	11.485	11.632	220	315	95	-40	147	147	168			
	• Program	119	119	119	-	-	0	-1	-1	-1	1			
	Oto	10.085	10.085	10.296	357	282	-75	124	211	211	71	10.373	99,25%	(78)
	CF 2	199.831	199.831	201.956	7.865	5.783	-2.082	5.110	2.124	2.124	3.658	201.272	100,34%	684
	Mitraguna & Others	160.757	160.757	163.402	7.442	5.667	-1.775	5.026	2.646	2.646	3.021	161.847	100,96%	1.555
	Pensiun	39.075	39.075	38.553	423	116	-307	83	-521	-521	637	39.425	97,79%	(871)
	Total Pembiayaan	360.924	360.924	403.276	30.925	81.717	50.792	-788	42.351	42.351	39.366	364.918	110,51%	38.357

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	-	357	-	529	0,00%	0,00%	0,76%	529	529	172			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	529	0,00%	0,00%	0,79%	529	529	172			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	1.275	2,60%	2,60%	3,90%	411	411	25			
	KUR	780	1.249	780	1.217	2,49%	2,49%	3,93%	437	437	(32)			
	Non KUR	83	-	83	58	4,63%	4,63%	3,28%	(26)	(26)	58			
3	PWG	40	-	40	136	0,07%	0,07%	0,18%	96	96	136			
	Cilem	40	-	40	136	0,20%	0,20%	0,56%	96	96	136			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.148	2.021	1.148	2.042	0,52%	0,52%	0,91%	894	894	21			
	CF 1	416	679	416	680	1,92%	1,92%	3,08%	263	263	0			
	Total Griya	148	277	148	145	1,27%	1,27%	1,23%	(3)	(3)	(132)			
	Oto	269	402	269	534	2,66%	2,66%	5,19%	266	266	132			
	CF 2	732	1.342	732	1.363	0,37%	0,37%	0,67%	631	631	21			
	Mitraguna & Others	588	1.199	588	1.363	0,37%	0,37%	0,83%	775	775	164			
	Pensiun	144	143	144	-	0,37%	0,37%	0,00%	(144)	(144)	(143)			
	Total Pembiayaan	2.756	3.046	2.756	2.946	0,76%	0,76%	0,73%	190	190	(100)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	
1	Asset (Retail) T	311.873	311.873	380.584	68.711		2,84	3,09	3,07	
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%	CIF Payroll	2.515	2.781	3.031



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	6.203	6.171	(7.910)	(32)	(719)	-10,44%	(719)	-10,44%	7.707	80,07%	(1.536)
2	Tabungan	313.451	313.451	259.346	259.739	(275)	394	(53.712)	-17,14%	(53.712)	-17,14%	313.451	82,86%	(53.712)
3	Deposito	148.988	148.988	145.492	145.492	(33.374)	0	(3.496)	-2,35%	(3.496)	-2,35%	149.852	97,09%	(4.360)
	Total	469.330	469.330	411.041	411.403	(41.559)	362	(57.927)	-12,34%	(57.927)	-12,34%	471.011	87,34%	(59.608)
	CASA	320.341	320.341	265.549	265.910	(8.185)	362	(54.431)	-16,99%	(54.431)	-16,99%	321.159	82,80%	(55.248)
	(%) CASA	68,26%	68,26%	64,60%	64,64%									
	FDR	93,29%	93,29%	112,48%	112,38%									

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	5.642	5.642	3.797	3.808		11	(1.834)	-32,50%	(1.834)	-32,50%			
2	Giro ISE	507	507	623	629		6	122	24,05%	122	24,05%			
3	Tabungan ISE	5.135	5.135	3.174	3.179		5	(1.956)	-38,09%	(1.956)	-38,09%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	260	260	260	260		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	104.440	104.440	119.758	700	16.913	16.213	-276	15.318	15.318	1.595	104.884	114,18%	
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207	42.829	98,82%	(506)
	Non-Linkage	61.910	61.910	77.436	700	16.913	16.213	-76	15.526	15.526	1.387	62.055	124,79%	
	• Local Champion	61.910	61.910	77.436	700	16.913	16.213	-76	15.526	15.526	1.387	62.035	124,83%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	31.054	31.054	31.046	1.875	955	-920	1.091	-8	-8	963	31.689	97,97%	(643)
	KUR	30.108	30.108	30.117	1.875	955	-920	1.107	8	8	947	30.305	99,38%	(188)
	Non KUR	946	946	929	-	-	0	-16	-16	-16	16	1.384	67,14%	(455)
3	PWG	49.603	49.603	56.071	10.740	16.606	5.866	1.317	6.468	6.468	10.138	51.005	109,93%	5.066
	Cilem	26.650	26.650	32.163	2.299	7.161	4.862	936	5.514	5.514	1.647	27.529	116,83%	4.634
	Gadai	22.954	22.954	23.908	8.441	9.445	1.004	382	954	954	8.491	23.476	101,84%	432
4	CFG	252.727	252.727	255.463	6.301	6.104	-198	2.336	2.736	2.736	3.368	254.708	100,30%	755
	CF 1	45.346	45.346	46.372	1.480	1.501	21	804	1.026	1.026	475	45.727	101,41%	645
	Total Griya	28.863	28.863	29.144	320	480	160	0	281	281	199	28.920	100,77%	223
1	• Total Non Program	13.322	13.322	13.208	-	-	0	-142	-113	-113	113			
	• Program	15.541	15.541	15.935	320	480	160	244	394	394	86			
	Oto	16.483	16.483	17.228	1.160	1.021	-139	804	745	745	276	16.807	102,51%	421
	CF 2	207.381	207.381	209.091	4.821	4.602	-219	1.532	1.710	1.710	2.893	208.981	100,05%	110
	Mitraguna & Others	189.980	189.980	191.671	4.755	4.419	-336	1.679	1.691	1.691	2.728	191.187	100,25%	485
	Pensiun	17.401	17.401	17.420	66	183	117	-147	19	19	165	17.794	97,90%	(374)
	Total Pembiayaan	437.824	437.824	462.338	19.616	40.578	20.961	4.468	24.514	24.514	16.064	442.286	104,53%	20.052

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	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	289	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(289)		
	KUR	-	289	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(289)		
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	30	-	-	0,00%	0,00%	0,33%	186	186	156			
	Cilem	-	-	-	-	0,00%	0,00%	0,58%	186	186	186			
	Gadai	-	30	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(30)		
4	CFG	2.393	4.038	2.393	4.546	0,95%	0,95%	0,95%	1,78%	2.154	2.154	509		
	CF 1	2.080	3.429	2.080	3.454	4,59%	4,59%	4,59%	7,45%	1.374	1.374	25		
	Total Griya	1.599	2.482	1.599	2.641	5,54%	5,54%	5,54%	9,06%	1.042	1.042	160		
	Oto	481	947	481	812	2,92%	2,92%	2,92%	4,72%	332	332	(134)		
	CF 2	313	609	313	1.093	0,15%	0,15%	0,15%	0,52%	780	780	484		
	Mitraguna & Others	313	609	313	2.036	0,16%	0,16%	0,16%	0,56%	761	761	464		
	Pensiun	-	-	-	19	0,00%	0,00%	0,00%	0,11%	19	19	19		
	Total Pembiayaan	36.101	35.881	36.101	35.832	8,25%	8,25%	7,75%	(268)	(268)	(48)			

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	437.801	437.801	469.385	31.584	-135,9%	2,44	2,71	2,73
2	Contribution Margin	9.961	9.961	23.495	13.534	-	6.739	6.200	6.307

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	4.927	4.927	5.614	5.771	(1.064)	157	844	17,13%	844	17,13%	5.621	102,68%	151
2	Tabungan	288.520	288.520	283.790	286.112	5.952	2.323	(2.408)	-0,83%	(2.408)	-0,83%	288.520	99,17%	(2.408)
3	Deposito	89.021	89.021	82.954	82.244	17.914	(710)	(6.777)	-7,61%	(6.777)	-7,61%	89.430	91,96%	(7.187)
	Total	382.468	382.468	372.358	374.127	22.802	1.770	(8.341)	-2,18%	(8.341)	-2,18%	383.571	97,54%	(9.444)
	CASA	293.447	293.447	289.404	291.884	4.888	2.480	(1.564)	-0,53%	(1.564)	-0,53%	294.141	99,23%	(2.257)
	(%) CASA	76,72%	76,72%	77,72%	78,02%									
	FDR	144,67%	144,67%	149,15%	148,45%									

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	2.510	2.510	2.057	2.074	17	(435)	-17,34%	(435)	-17,34%			
2	Giro ISE	11	11	69	79	10	68	593,65%	68	593,65%			
3	Tabungan ISE	2.498	2.498	1.988	1.995	7	(503)	-20,13%	(503)	-20,13%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	374	374	374	374	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	84.701	84.701	84.076	1.845	300	-1.545	1.256	-625	-625	925	85.121	98,77%	(1.045)
	Linkage	57.718	57.718	57.650	-	-	-	-60	-68	-68	68	58.051	99,31%	(401)
	Non-Linkage	26.983	26.983	26.426	1.845	300	-1.545	1.316	-557	-557	857	27.070	97,62%	(643)
	• Local Champion	26.983	26.983	26.426	1.845	300	-1.545	1.316	-557	-557	857	27.070	97,62%	(643)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	36.407	36.407	35.790	1.900	850	-1.050	514	-617	-617	1.467	36.093	99,16%	(304)
	KUR	35.304	35.304	34.704	1.900	850	-1.050	531	-600	-600	1.450	35.448	97,90%	(744)
	Non KUR	1.103	1.103	1.086	-	-	0	-17	-18	-18	18	645	168,30%	
3	PWG	58.194	58.194	63.633	13.648	20.218	6.570	3.398	5.439	5.439	14.779	59.706	106,58%	3.927
	Cilem	27.495	27.495	30.492	3.191	5.274	2.083	1.660	2.997	2.997	2.277	28.469	107,11%	2.024
	Gadai	30.699	30.699	33.141	10.457	14.944	4.487	1.739	2.442	2.442	12.502	31.237	106,09%	1.904
4	CFG	374.004	374.004	371.890	5.046	2.164	-2.882	2.583	-2.115	-2.115	4.278	375.153	99,13%	(3.264)
	CF 1	233.675	233.675	232.330	1.707	279	-1.428	1.398	-1.345	-1.345	1.624	233.886	99,33%	(1.557)
	Total Griya	218.464	218.464	217.196	-	-	0	0	-1.268	-1.268	1.268	218.487	99,41%	(1.291)
1	• Total Non Program	4.702	4.702	4.649	-	-	0	-52	-53	-53	53			
	• Program	213.762	213.762	212.547	-	-	0	-2.575	-1.215	-1.215	1.215			
	Oto	15.211	15.211	15.134	1.707	279	-1.428	1.398	-78	-78	357	15.399	98,28%	(265)
	CF 2	140.329	140.329	139.560	3.339	1.885	-1.454	1.186	-769	-769	2.654	141.267	98,79%	(1.707)
	Mitraguna & Others	91.034	91.034	90.552	2.239	1.205	-1.034	519	-482	-482	1.687	91.745	98,70%	(1.193)
	Pensiun	49.295	49.295	49.008	1.100	680	-420	667	-287	-287	967	49.523	98,96%	(514)
	Total Pembiayaan	553.306	553.306	555.388	22.439	23.532	1.093	7.751	2.082	2.082	21.450	556.073	99,88%	(685)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				DtD	% Relatif			MtD	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.
1	SME	-	-	-	67	0,00%	0,00%	0,08%	67	67	67	67			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	67	0,00%	0,00%	0,25%	67	67	67	67			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	334	403	334	375	0,92%	0,92%	1,05%	42	42	42	28			
	KUR	334	403	334	375	0,95%	0,95%	1,08%	42	42	42	28			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	114	-	114	137	0,20%	0,20%	0,22%	23	23	23	137			
	Cilem	114	-	114	137	0,41%	0,41%	0,45%	23	23	23	137			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	29.400	30.678	29.400	33.851	7,86%	7,86%	9,10%	4.451	4.451	4.451	3.173			
	CF 1	27.082	28.543	27.082	31.885	11,59%	11,59%	13,72%	4.803	4.803	4.803	3.341			
	Total Griya	27.082	28.435	27.082	31.885	12,40%	12,40%	14,68%	4.803	4.803	4.803	3.450			
	Oto	-	108	-	-	0,00%	0,00%	0,00%	-	-	-	(108)			
	CF 2	2.319	2.135	2.319	1.966	1,65%	1,65%	1,41%	(352)	(352)	(352)	(168)			
	Mitraguna & Others	1.679	1.807	1.679	1.644	1,84%	1,84%	1,82%	(36)	(36)	(36)	(164)			
	Pensiun	639	328	639	323	1,30%	1,30%	0,66%	(316)	(316)	(316)	(5)			
	Total Pembiayaan	74.848	31.082	29.848	34.430	5,39%	5,39%	6,20%	4.582	4.582	4.582	3.349			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				DtD	% Relatif			MtD	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.
1	SME	936	936	936	936	1,11%	1,11%	1,11%	(0)	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	936	936	936	936	3,47%	3,47%	3,54%	(0)	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.022	1.077	1.022	974	2,81%	2,81%	2,72%	(49)	(49)	(49)	(103)			



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	254	254	129	129	195	(0)	(125)	-49,20%	(125)	-49,20%	792	16,27%	(663)
2	Tabungan	88.453	88.453	75.590	93.507	11.603	17.918	5.055	5,71%	5.055	5,71%	88.453	105,71%	5.055
3	Deposito	36.208	36.208	36.003	36.003	14.050	0	(205)	-0,57%	(205)	-0,57%	36.614	98,33%	(611)
	Total	124.915	124.915	111.722	129.640	25.847	17.918	4.725	3,78%	4.725	3,78%	125.859	103,00%	3.781
	CASA	88.707	88.707	75.719	93.636	11.797	17.918	4.930	5,56%	4.930	5,56%	89.245	104,92%	4.391
	(%) CASA	71,01%	71,01%	67,77%	72,23%									
	FDR	192,16%	192,16%	221,11%	190,55%									

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	1.680	1.680	1.427	1.431	3	(249)	-14,83%	(249)	-14,83%			
2	Giro ISE	247	247	118	118	(0)	(129)	-52,31%	(129)	-52,31%			
3	Tabungan ISE	1.433	1.433	1.309	1.313	3	(120)	-8,36%	(120)	-8,36%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	150	150	150	150	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	20.210	20.210	19.645	700	-	-700	480	-566	-566	566	20.126	97,61%	(481)
	KUR	18.679	18.679	18.139	700	-	-700	478	-540	-540	540	18.789	96,54%	(650)
	Non KUR	1.532	1.532	1.506	-	-	0	2	-26	-26	26	1.337	112,64%	
3	PWG	30.051	30.051	36.139	5.402	12.163	6.760	197	6.089	6.089	6.074	31.214	115,78%	4.925
	Cilem	18.951	18.951	23.508	2.599	5.874	3.275	1.432	4.557	4.557	1.317	19.647	119,65%	3.861
	Gadai	11.100	11.100	12.631	2.803	6.288	3.485	-1.236	1.531	1.531	4.757	11.567	109,20%	1.064
4	CFG	189.769	189.769	191.246	5.083	4.005	-1.078	2.334	1.477	1.477	2.528	190.450	100,42%	796
	CF 1	4.196	4.196	4.159	-	-	0	-42	-38	-38	38	4.322	96,24%	(163)
	Total Griya	1.940	1.940	1.906	-	-	0	0	-34	-34	34	1.953	97,56%	(48)
1	• Total Non Program	1.940	1.940	1.906	-	-	0	-35	-34	-34	34			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	-	0	-42	-4	-4	4	2.368	95,15%	(115)
	CF 2	185.573	185.573	187.087	5.083	4.005	-1.078	2.376	1.515	1.515	2.490	186.128	100,52%	959
	Mitraguna & Others	120.848	120.848	121.728	3.889	2.791	-1.098	1.955	880	880	1.911	121.268	100,38%	460
	Pensiun	64.725	64.725	65.360	1.194	1.214	20	421	634	634	580	64.860	100,77%	500
	Total Pembiayaan	240.030	240.030	247.030	11.185	16.168	4.982	3.010	7.000	7.000	9.167	241.790	102,17%	5.240

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	898	3.010	898	882	4,44%	4,44%	4,49%	(16)	(16)	(2.129)			
	KUR	812	2.773	812	796	4,35%	4,35%	4,39%	(16)	(16)	(1.977)			
	Non KUR	86	238	86	86	5,61%	5,61%	5,70%	(0)	(0)	(152)			
3	PWG	4	14	4	45	0,01%	0,01%	0,12%	41	41	31			
	Cilem	4	-	4	45	0,02%	0,02%	0,19%	41	41	45			
	Gadai	-	14	-	-	0,00%	0,00%	0,00%	-	-	(14)			
4	CFG	686	2.688	686	1.841	0,36%	0,36%	0,96%	1.155	1.155	(847)			
	CF 1	232	-	232	232	5,52%	5,52%	5,57%	-	-	232			
	Total Griya	232	-	232	232	11,94%	11,94%	12,15%	-	-	232			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	454	2.688	454	1.609	0,24%	0,24%	0,86%	1.155	1.155	(1.079)			
	Mitraguna & Others	454	2.587	454	1.609	0,38%	0,38%	1,32%	1.155	1.155	(978)			
	Pensiun	-	101	-	-	0,00%	0,00%	0,00%	-	-	(101)			
	Total Pembiayaan	1.587	5.712	1.587	2.767	0,66%	0,66%	1,12%	1.180	1.180	(2.945)			

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	321	334	321	194	1,59%	1,59%	0,99%	(127)	(127)	(141)			
	KUR	321	334	321	194	1,72%	1,72%	1,07%	(127)	(127)	(141)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.383	1.915	2.383	2.383	1,26%	1,26%	1,25%	-	-	468			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	468			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto</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	94	94	94	94	13	(0)	0	0,01%	0	0,01%	542	17,28%	(449)
2	Tabungan	151.062	151.062	151.870	153.605	5.255	1.736	2.543	1,68%	2.543	1,68%	151.062	101,68%	2.543
3	Deposito	51.112	51.112	51.833	51.833	(134)	0	721	1,41%	721	1,41%	51.413	100,82%	421
	Total	202.268	202.268	203.797	205.532	5.134	1.736	3.265	1,61%	3.265	1,61%	203.017	101,24%	2.515
	CASA	151.156	151.156	151.963	153.699	5.268	1.736	2.543	1,68%	2.543	1,68%	151.604	101,38%	2.095
	(%) CASA	74,73%	74,73%	74,57%	74,78%									
	FDR	83,37%	83,37%	83,64%	82,93%									

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	717	717	684	694	10	(24)	-3,29%	(24)	-3,29%				
2	Giro ISE	3	3	3	3	(0)	0	6,76%	0	6,76%				
3	Tabungan ISE	715	715	681	691	10	(24)	-3,33%	(24)	-3,33%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	196	196	196	196	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	• Local Champion	4	4	4	-	-	0	-2	0	0	(0)	4	105,47%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	20.761	20.761	21.214	900	1.250	350	336	453	453	797	20.884	101,58%	330
	KUR	19.437	19.437	19.828	750	1.150	400	222	391	391	759	19.576	101,29%	
	Non KUR	1.324	1.324	1.386	150	100	-50	114	62	62	38	1.308	105,96%	
3	PWG	8.593	8.593	9.568	466	1.496	1.031	7	975	975	521	8.959	106,79%	608
	Cilem	8.593	8.593	9.568	466	1.496	1.031	7	975	975	521	8.959	106,79%	608
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	139.281	139.281	139.670	2.962	2.818	-144	1.379	389	389	2.429	140.177	99,64%	(507)
	CF 1	4.307	4.307	4.221	724	-	-724	664	-85	-85	85	4.471	94,40%	(250)
1	• Total Non Program	996	996	979	-	-	0	-17	-17	-17	17	3.166	93,27%	(213)
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.954	724	-	-724	664	-67	-67	67			
	CF 2	134.974	134.974	135.449	2.238	2.818	580	715	475	475	2.343	135.706	99,81%	(257)
	Mitraguna & Others	96.118	96.118	96.918	2.238	2.232	-6	1.083	800	800	1.432	96.672	100,25%	246
	Pensiun	38.856	38.856	38.531	-	586	586	-368	-325	-325	911	39.034	98,71%	(502)
	Total Pembiayaan	168.639	168.639	170.457	4.328	5.564	1.237	1.720	1.817	1.817	3.747	170.024	100,25%	432

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	4	6	4	4	4	100,00%	100,00%	0	0	(2)		
	Linkage	-	-	-	-	-	0,00%	0,00%	-	-	-		
	Local Champion	4	6	4	4	4	100,00%	100,00%	0	0	(2)		
	Value Chain	-	-	-	-	-	0,00%	0,00%	-	-	-		
2	MBG	126	129	126	124	124	0,61%	0,61%	0,58%	(2)	(2)	(5)	
	KUR	-	-	-	-	-	0,00%	0,00%	-	-	-		
	Non KUR	126	129	126	124	124	9,52%	9,52%	8,92%	(2)	(2)	(5)	
3	PWG	80	-	80	46	46	0,93%	0,93%	0,48%	(33)	(33)	46	
	Cilem	80	-	80	46	46	0,93%	0,93%	0,48%	(33)	(33)	46	
	Gadai	-	-	-	-	-	0,00%	0,00%	-	-	-		
4	CFG	1.453	1.203	1.453	2.184	2.184	1,04%	1,04%	1,56%	730	730	981	
	CF 1	230	147	230	230	230	5,33%	5,33%	5,44%	-	-	83	
	Total Griya	-	-	-	-	-	0,00%	0,00%	-	-	-		
	Oto	230	147	230	230	230	7,60%	7,60%	7,77%	-	-	83	
	CF 2	1.224	1.056	1.224	1.954	1.947	1,27%	1,27%	2,01%	730	730	898	
	Mitraguna & Others	1.216	1.056	1.216	1.947	1.947	0,91%	0,91%	1,44%	730	730	890	
	Pensiun	8	-	8	8	8	0,02%	0,02%	0,02%	-	-	8	
	Total Pembiayaan	1.063	1.338	1.663	2.358	2.358	0,99%	0,99%	1,38%	695	695	1.020	

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	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
2	MBG	45	53	45	37	37	0,22%	0,22%	0,17%	(8)	(8)	(16)	
	KUR	45	53	45	37	37	0,23%	0,23%	0,18%	(8)	(8)	(16)	
	Non KUR	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
3	PWG	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	Cilem	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	Gadai	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
4	CFG	1.011	1.012	1.011	1.366	1.366	0,73%	0,73%	0,98%	355	355	354	
	CF 1	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	Total Griya	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	Oto	-	-	-	-	-	0,00%	0,00%	-	-	-	-	-
	CF 2	1.011	1.012	1.011	1.366	1.366	0,75%	0,75%	1,01%	355	355	354	
	Mitraguna & Others	707	707	707	1.129	1.129	0,74%	0,74%	1,1				



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	416	416	435	422	(64)	(12)	6	1,44%	6	1,44%	866	48,78%	(444)
2	Tabungan	97.675	97.675	92.439	92.853	3.443	414	(4.823)	-4,94%	(4.823)	-4,94%	97.675	95,06%	(4.823)
3	Deposito	14.680	14.680	14.359	14.359	(168)	0	(321)	-2,19%	(321)	-2,19%	14.974	95,89%	(615)
	Total	112.772	112.772	107.232	107.634	3.211	402	(5.138)	-4,56%	(5.138)	-4,56%	113.516	94,82%	(5.882)
	CASA	98.092	98.092	92.873	93.275	3.379	402	(4.817)	-4,91%	(4.817)	-4,91%	98.541	94,66%	(5.266)
	(%) CASA	86,98%	86,98%	86,61%	86,66%									
	FDR	170,13%	170,13%	186,89%	186,19%									

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	2.758	2.758	2.786	2.787		1	29	1,05%	29	1,05%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.739	1.739	1.767	1.768		1	29	1,66%	29	1,66%			
4	Deposito ISE	1.019	1.019	1.019	1.019		0	0	0,00%	0	0,00%			
5	CIF ISE	158	158	158	158		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	87	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	• Local Champion	87	87	73	-	-	0	-14	-14	-14	14	87	83,58%	(14)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	58.239	58.239	58.546	3.405	2.190	-1.215	1.639	308	308	1.882	59.279	98,76%	(732)
	KUR	55.531	55.531	55.935	3.405	2.190	-1.215	1.710	404	404	1.786	55.742	100,35%	
	Non KUR	2.707	2.707	2.611	-	-	0	-71	-97	-97	97	3.536	73,83%	(925)
3	PWG	47.599	47.599	54.310	11.212	18.256	7.044	3.442	6.711	6.711	11.545	48.892	111,08%	5.419
	Cilem	22.908	22.908	26.050	3.218	4.405	1.187	2.325	3.141	3.141	1.263	23.678	110,02%	2.372
	Gadai	24.691	24.691	28.261	7.994	13.852	5.857	1.116	3.570	3.570	10.282	25.214	112,09%	3.047
4	CFG	85.930	85.930	87.473	3.403	3.847	444	1.835	1.543	1.543	2.304	86.736	100,85%	737
	CF 1	2.608	2.608	2.576	608	-	-608	584	-32	-32	32	2.740	94,05%	(163)
	Total Griya	744	744	739	-	-	0	0	-5	-5	5	744	99,36%	(5)
1	• Total Non Program	744	744	739	-	-	0	-5	-5	-5	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.837	608	-	-608	584	-27	-27	27	1.995	92,06%	(158)
	CF 2	83.322	83.322	84.897	2.795	3.847	1.052	1.252	1.575	1.575	2.272	83.997	101,07%	900
	Mitraguna & Others	53.484	53.484	54.817	2.315	2.659	344	1.302	1.333	1.333	1.326	54.000	101,51%	817
	Pensiun	29.838	29.838	30.080	480	1.188	708	-51	242	242	946	29.997	100,28%	83
	Total Pembiayaan	191.855	191.855	200.402	18.020	24.293	6.273	6.901	8.547	8.547	15.746	194.993	102,77%	5.409

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	606	936	606	592	1,04%	1,04%	1,01%	(14)	(14)	(344)			
	KUR	433	766	433	425	0,78%	0,78%	0,76%	(9)	(9)	(341)			
	Non KUR	173	170	173	168	6,38%	6,38%	6,42%	(5)	(5)	(3)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
4	CFG	106	149	106	417	0,12%	0,12%	0,48%	311	311	268			
	CF 1	-	-	-	19	0,00%	0,00%	0,74%	19	19	19			
	Total Griya	-	-	-	19	0,00%	0,00%	2,57%	19	19	19			
	CF 2	106	149	106	398	0,13%	0,13%	0,47%	292	292	249			
	Mitraguna & Others	106	104	106	398	0,20%	0,20%	0,73%	292	292	294			
	Pensiun	-	45	-	-	0,00%	0,00%	0,00%	-	-	(45)			
	Total Pembiayaan	712	1.085	712	1.009	0,37%	0,37%	0,50%	297	297	(76)			

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	805	622	805	804	1,38%	1,38%	1,37%	(2)	(2)	182			
	KUR	499	314	499	499	0,90%	0,90%	0,89%	-	-	185			
	Non KUR	306	308	306	304	11,30%	11,30%	11,66%	(2)	(2)	(4)			
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	598	611	598	629	0,70%	0,70%	0,72%	31	31	18			
	CF 1	-	-	-	-	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	598	611	598	629	0,72%	0,72%	0,74%	31	31	18			
	Mitraguna & Others	554	611	554	585	1,04%	1,04%</							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	28.587	28.632	(5.474)	45	23.280	434,96%	23.280	434,96%	5.966	479,95%	22.666
2	Tabungan	125.874	125.874	120.629	121.350	2.429	721	(4.524)	-3,59%	(4.524)	-3,59%	125.874	96,41%	(4.524)
3	Deposito	62.952	62.952	47.768	47.608	8.076	(160)	(15.344)	-24,37%	(15.344)	-24,37%	63.297	75,21%	(15.690)
	Total	194.179	194.179	196.984	197.590	5.031	606	3.411	1,76%	3.411	1,76%	195.137	101,26%	2.453
	CASA	131.226	131.226	149.216	149.982	(3.045)	766	18.756	14,29%	18.756	14,29%	131.840	113,76%	18.142
	(%) CASA	67,58%	67,58%	75,75%	75,91%									
	FDR	122,40%	122,40%	120,35%	119,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	3.590	3.625	35	(43)	-1,16%	(43)	-1,16%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	3.467	3.467	3.390	3.425	35	(43)	-1,23%	(43)	-1,23%			
4	Deposito ISE	200	200	200	200	0	0	0,00%	0	0,00%			
5	CIF ISE	241	241	241	241	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	92	92	83	-	-	0	-17	-9	-9	9	92	89,80%	(9)
	Linkage	36	36	35	-	-	-	-	-0	-1	1	36	96,21%	(1)
	Non-Linkage	56	56	48	-	-	0	-17	-8	-8	8	56	85,68%	(8)
	• Local Champion	56	56	48	-	-	0	-17	-8	-8	8	56	85,68%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	20.601	20.601	19.753	-	-	0	-763	-848	-848	848	21.686	91,09%	(1.932)
	KUR	18.833	18.833	18.050	-	-	0	-703	-783	-783	783	18.996	95,02%	(946)
	Non KUR	1.768	1.768	1.703	-	-	0	-60	-65	-65	65	2.690	63,32%	(987)
3	PWG	9.696	9.696	10.308	486	1.118	632	25	612	612	507	10.402	99,10%	(94)
	Cilem	9.696	9.696	10.308	486	1.118	632	25	612	612	507	10.209	100,97%	99
	Gadai	-	-	-	-	0	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	206.934	3.211	2.718	-493	-631	-358	-358	3.076	208.366	99,31%	(1.432)
	CF 1	7.655	7.655	7.812	158	418	260	-104	157	157	261	7.865	99,32%	(53)
	Total Griya	4.479	4.479	4.588	143	158	16	0	109	109	49	4.513	101,65%	75
1	• Total Non Program	3.547	3.547	3.501	-	-	0	-46	-46	-46	46			
	• Program	932	932	1.087	143	158	16	154	155	155	3			
	Oto	3.176	3.176	3.224	15	260	244	-104	48	48	212	3.352	96,18%	(128)
	CF 2	199.636	199.636	199.122	3.053	2.300	-753	-527	-515	-515	2.815	200.501	99,31%	(1.379)
	Mitraguna & Others	168.594	168.594	168.687	2.535	2.010	-525	-724	92	92	1.918	169.245	99,67%	(558)
	Pensiun	31.042	31.042	30.435	518	290	-228	198	-607	-607	897	31.255	97,38%	(820)
	Total Pembiayaan	237.681	237.681	237.078	3.697	3.836	139	-1.387	-603	-603	4.439	240.545	98,56%	(3.468)

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	7	22	7	-	7,61%	7,61%	0,00%	(7)	(7)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	7	22	7	-	12,50%	12,50%	0,00%	(7)	(7)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	210	979	210	569	1,02%	1,02%	2,88%	359	359	(410)			
	KUR	210	699	210	412	1,11%	1,11%	2,28%	202	202	(287)			
	Non KUR	-	280	-	157	0,00%	0,00%	9,25%	157	157	(122)			
3	PWG	305	-	305	295	3,15%	3,15%	2,86%	(10)	(10)	295			
	Cilem	305	-	305	295	3,15%	3,15%	2,86%	(10)	(10)	295			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.556	9.774	7.556	9.754	3,64%	3,64%	4,71%	2.199	2.199	(20)			
	CF 1	-	176	-	165	0,00%	0,00%	2,11%	165	165	(11)			
	Total Griya	-	-	-	165	0,00%	0,00%	3,59%	165	165	165			
	Oto	-	176	-	-	0,00%	0,00%	0,00%	-	-	(176)			
	CF 2	7.556	9.598	7.556	9.589	3,78%	3,78%	4,82%	2.034	2.034	(9)			
	Mitraguna & Others	7.556	9.403	7.556	8.878	4,48%	4,48%	5,26%	1.322	1.322	(525)			
	Pensiun	-	195	-	712	0,00%	0,00%	2,34%	712	712	516			
	Total Pembiayaan	8.077	10.774	8.077	10.618	3,40%	3,40%	4,48%	2.541	2.541	(156)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.442	1.146	1.442	1.355	7,00%	7,00%	6,86%	(87)	(87)	210			
	KUR	1.150	967	1.150	1.063	6,11%	6,11%	5,89%	(87)	(87)	96			
	Non KUR	292	178	292	292	16,53%	16,53%	17,16%	-	-	114			
3	PWG	8	-	8	4	0,08%	0,08%	0,04%	(4)	(4)	4			
	Cilem	8	-	8	4	0,08%	0,08%	0,04%	(4)	(4)	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.578	18.043	16.578	13.469	8,00%	8,00%	6,51%	(3.108)	(3.108)	(4.573)			
	CF 1	216	216	216	216	2,83%	2,83%	2,77%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	216	216	216	216	6,81%	6,81%	6,71%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	6.185	6.178	(412)	(8)	781	14,47%	781	14,47%	6.013	102,73%	164
2	Tabungan	175.430	175.430	167.208	169.324	1.721	2.115	(6.106)	-3,48%	(6.106)	-3,48%	175.430	96,52%	(6.106)
3	Deposito	25.945	25.945	28.104	28.104	(11.752)	0	2.159	8,32%	2.159	8,32%	26.470	106,17%	1.634
	Total	206.772	206.772	201.498	203.606	(10.442)	2.108	(3.166)	-1,53%	(3.166)	-1,53%	207.914	97,93%	(4.308)
	CASA	180.827	180.827	173.394	175.501	1.309	2.108	(5.326)	-2,95%	(5.326)	-2,95%	181.444	96,73%	(5.942)
	(%) CASA	87,45%	87,45%	86,05%	86,20%									
	FDR	141,82%	141,82%	151,81%	150,24%									

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	6.033	6.033	5.902	5.924		23	(108)	-1,80%	(108)	-1,80%			
2	Giro ISE	881	881	804	804		1	(77)	-8,73%	(77)	-8,73%			
3	Tabungan ISE	5.151	5.151	5.098	5.120		22	(31)	-0,61%	(31)	-0,61%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	209	209	209	209		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	48.506	48.506	49.466	2.180	2.815	635	527	960	960	1.855	48.371	102,26%	1.095
	KUR	44.262	44.262	45.225	1.600	2.730	1.130	29	963	963	1.767	44.533	101,55%	
	Non KUR	4.244	4.244	4.241	580	85	(495)	498	-3	-3	88	3.838	110,49%	
3	PWG	53.683	53.683	62.067	14.011	19.818	5.806	4.557	8.385	8.385	11.433	55.231	112,38%	6.836
	Cilem	33.355	33.355	37.093	6.356	5.746	(610)	3.763	3.737	3.737	2.009	34.381	107,89%	2.711
	Gadai	20.327	20.327	24.975	7.655	14.071	6.416	794	4.647	4.647	9.424	20.850	119,78%	4.125
4	CFG	191.046	191.046	194.363	5.540	6.061	521	3.086	3.317	3.317	2.744	192.347	101,05%	2.016
	CF 1	16.837	16.837	18.249	1.481	1.667	186	1.264	1.412	1.412	255	17.099	106,73%	1.151
	Total Griya	5.321	5.321	5.270	-	-	0	0	-51	-51	51	5.369	98,14%	(100)
1	• Total Non Program	5.169	5.169	5.118	-	-	0	-55	-51	-51	51			
	• Program	152	152	152	-	-	0	-1	-1	-1	1			
	Oto	11.516	11.516	12.980	1.481	1.667	186	1.264	1.463	1.463	204	11.729	110,66%	1.250
	CF 2	174.209	174.209	176.114	4.059	4.394	335	1.823	1.905	1.905	2.489	175.248	100,49%	866
	Mitraguna & Others	116.257	116.257	118.062	3.388	3.679	291	1.588	1.805	1.805	1.874	117.038	100,88%	1.025
	Pensiun	57.952	57.952	58.051	671	715	44	235	99	99	616	58.211	99,73%	(159)
	Total Pembiayaan	293.234	293.234	305.896	21.731	28.694	6.963	8.171	12.661	12.661	16.032	295.949	103,36%	9.947

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	97	234	97	95	95	0,20%	0,20%	0,19%	(2)	(2)	(139)	
	KUR	26	162	26	26	26	0,06%	0,06%	0,06%	-	-	(136)	
	Non KUR	70	72	70	69	69	1,66%	1,66%	1,63%	(2)	(2)	(3)	
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
4	CFG	1.057	1.127	1.057	3.109	3.109	0,55%	0,55%	1,60%	2.053	2.053	1.982	
	CF 1	141	242	141	954	954	0,84%	0,84%	5,23%	812	812	712	
	Total Griya	-	211	-	209	209	0,00%	0,00%	3,96%	209	209	(2)	
	Oto	141	31	141	745	745	1,23%	1,23%	5,74%	604	604	714	
	CF 2	915	885	915	2.156	2.156	0,53%	0,53%	1,22%	1.240	1.240	1.270	
	Mitraguna & Others	463	356	463	2.024	2.024	0,40%	0,40%	1,71%	1.561	1.561	1.668	
	Pensiun	452	530	452	132	132	0,78%	0,78%	0,23%	(320)	(320)	(398)	
	Total Pembiayaan	1.153	1.361	1.153	3.204	3.204	0,39%	0,39%	1,05%	2.051	2.051	1.843	

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	401	479	401	399	399	0,83%	0,83%	0,81%	(2)	(2)	(80)	
	KUR	354	429	354	353	353	0,80%	0,80%	0,78%	(1)	(1)	(76)	
	Non KUR	46	50	46	45	45	1,10%	1,10%	1,07%	(1)	(1)	(4)	
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
4	CFG	1.673	1.468	1.673	2.101	2.101	0,88%	0,88%	1,08%	428	428	633	
	CF 1	294	294	294	294	294	1,74%	1,74%	1,61%	-	-	-	
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Oto	294	294</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	673	673	741	636	(197)	(106)	(37)	-5,55%	(37)	-5,55%	924	68,76%	(289)
2	Tabungan	106.598	106.598	101.777	103.235	5.292	1.458	(3.364)	-3,16%	(3.364)	-3,16%	106.598	96,84%	(3.364)
3	Deposito	18.449	18.449	18.065	18.065	8.189	0	(384)	-2,08%	(384)	-2,08%	18.728	96,46%	(663)
	Total	125.720	125.720	120.583	121.935	13.284	1.352	(3.785)	-3,01%	(3.785)	-3,01%	126.251	96,58%	(4.316)
	CASA	107.271	107.271	102.518	103.870	5.095	1.352	(3.401)	-3,17%	(3.401)	-3,17%	107.523	96,60%	(3.653)
	(%) CASA	85,33%	85,33%	85,02%	85,19%									
	FDR	122,16%	122,16%	130,16%	128,72%									

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	2.362	2.362	2.100	2.115		15	(247)	-10,47%	(247)	-10,47%			
2	Giro ISE	556	556	433	433		(0)	(123)	-22,05%	(123)	-22,05%			
3	Tabungan ISE	1.807	1.807	1.667	1.682		15	(125)	-6,91%	(125)	-6,91%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	100	100	100	100		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	24.401	24.401	24.647	1.000	900	-100	366	246	246	654	23.605	104,41%	1.042
	KUR	23.326	23.326	23.594	900	900	0	284	269	269	631	23.476	100,50%	
	Non KUR	1.075	1.075	1.053	100	-	-100	82	-22	-22	22	129	816,27%	
3	PWG	7.069	7.069	8.823	882	2.121	1.239	619	1.754	1.754	367	7.508	117,50%	1.314
	Cilem	7.069	7.069	8.823	882	2.121	1.239	619	1.754	1.754	367	7.508	117,50%	1.314
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	122.110	122.110	123.481	3.881	2.949	-932	2.496	1.371	1.371	1.578	122.891	100,48%	590
	CF 1	20.802	20.802	20.955	347	370	23	205	153	153	217	20.946	100,05%	10
	Total Griya	13.857	13.857	13.782	-	-	0	0	-75	-75	75	13.873	99,34%	(91)
1	• Total Non Program	680	680	670	-	-	0	-10	-10	-10	10			
	• Program	13.176	13.176	13.112	-	-	0	-1.849	-65	-65	65			
	CF 2	101.308	101.308	102.526	3.534	2.579	-955	2.291	1.218	1.218	1.361	101.945	100,57%	580
	Mitraguna & Others	83.288	83.288	84.638	3.332	2.453	-879	2.403	1.350	1.350	1.103	83.770	101,04%	867
	Pensiun	18.020	18.020	17.888	202	126	-76	-112	-132	-132	258	18.175	98,42%	(287)
	Total Pembiayaan	153.580	153.580	156.951	5.763	5.970	207	3.481	3.371	3.371	2.599	154.005	101,91%	2.946

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	177	534	177	176	0,73%	0,73%	0,72%	(1)	(1)	(358)			
	KUR	177	534	177	176	0,76%	0,76%	0,75%	(1)	(1)	(358)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	11	0,00%	0,00%	0,13%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,13%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.798	2.399	1.798	1.847	1,47%	1,47%	1,50%	49	49	(552)			
	CF 1	1.798	1.780	1.798	1.616	8,64%	8,64%	7,71%	(182)	(182)	(164)			
	Total Griya	1.716	1.567	1.716	1.539	12,39%	12,39%	11,17%	(177)	(177)	(28)			
	Oto	82	213	82	77	1,18%	1,18%	1,08%	(5)	(5)	(136)			
	CF 2	-	619	-	230	0,00%	0,00%	0,22%	230	230	(388)			
	Mitraguna & Others	-	619	-	230	0,00%	0,00%	0,27%	230	230	(388)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.504	5.951	4.504	4.185	2,93%	2,93%	2,67%	(320)	(320)	(1.767)			

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	119.588	119.588	157.901	38.313		PHR	2,99	3,20	3,24	0,04	0,26
2	Contribution Margin	4.675	4.675	6.445	1.770	-37,9%	CIF Payroll	748	808	841	33	93



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	109	109	85	85	20	(0)	(24)	-22,22%	(24)	-22,22%	395	21,43%	(310)
2	Tabungan	111.188	111.188	106.928	107.011	5.699	83	(4.177)	-3,76%	(4.177)	-3,76%	111.188	96,24%	(4.177)
3	Deposito	13.966	13.966	14.085	14.085	2.463	0	119	0,85%	119	0,85%	14.179	99,33%	(94)
	Total	125.262	125.262	121.097	121.180	8.182	83	(4.082)	-3,26%	(4.082)	-3,26%	125.761	96,36%	(4.581)
	CASA	111.296	111.296	107.013	107.096	5.719	83	(4.201)	-3,77%	(4.201)	-3,77%	111.582	95,98%	(4.487)
	(%) CASA	88,85%	88,85%	88,37%	88,38%									
	FDR	121,50%	121,50%	128,81%	128,72%									

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	1.781	1.781	1.455	1.456	1	(326)	-18,28%	(326)	-18,28%			
2	Giro ISE	7	7	7	7	(0)	(0)	-0,41%	(0)	-0,41%			
3	Tabungan ISE	1.774	1.774	1.448	1.448	1	(326)	-18,35%	(326)	-18,35%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	• Local Champion	48	48	46	-	-	0	-2	-2	-2	2	48	96,47%	(2)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	15.707	15.707	15.404	701	400	-301	168	-303	-303	703	15.844	97,22%	(440)
	KUR	14.283	14.283	14.017	701	400	-301	210	-266	-266	666	14.417	97,22%	(400)
	Non KUR	1.424	1.424	1.387	-	-	0	-41	-37	-37	37	1.427	97,21%	(40)
3	PWG	18.204	18.204	20.676	3.131	5.831	2.701	169	2.472	2.472	3.359	19.102	108,24%	1.574
	Cilem	11.651	11.651	12.638	805	2.032	1.227	133	987	987	1.044	12.274	102,97%	364
	Gadai	6.553	6.553	8.037	2.326	3.799	1.474	36	1.485	1.485	2.315	6.828	117,72%	1.210
4	CFG	118.237	118.237	119.856	5.491	4.226	-1.265	1.692	1.619	1.619	2.607	119.080	100,65%	775
	CF 1	1.930	1.930	1.923	142	-	-142	103	-7	-7	7	2.068	93,00%	(145)
1	• Total Non Program	242	242	241	-	-	0	0	-1	-1	1	242	99,45%	(1)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6	1.825	92,14%	(143)
	CF 2	116.306	116.306	117.933	5.349	4.226	-1.123	1.589	1.626	1.626	2.599	117.013	100,79%	920
	Mitraguna & Others	99.158	99.158	100.957	5.349	4.226	-1.123	1.767	1.799	1.799	2.427	99.698	101,26%	1.259
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	Total Pembiayaan	152.195	152.195	155.981	9.322	10.457	1.135	2.028	3.786	3.786	6.671	154.074	101,24%	1.907

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	647	965	647	632	4,12%	4,12%	4,10%	(15)	(15)	(333)			
	KUR	598	923	598	583	4,19%	4,19%	4,16%	(15)	(15)	(340)			
	Non KUR	49	43	49	49	3,44%	3,44%	3,53%	-	-	6			
3	PWG	-	-	-	63	0,00%	0,00%	0,30%	63	63	63			
	Cilem	-	-	-	63	0,00%	0,00%	0,49%	63	63	63			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	651	1.148	651	2.016	0,55%	0,55%	1,68%	1.365	1.365	868			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	651	1.148	651	2.016	0,56%	0,56%	1,71%	1.365	1.365	868			
	Mitraguna & Others	651	1.148	651	1.933	0,66%	0,66%	1,91%	1.282	1.282	785			
	Pensiun	-	-	-	83	0,00%	0,00%	0,49%	83	83	83			
	Total Pembiayaan	1.298	2.113	2.128	2.710	0,85%	0,85%	1,74%	(67)	(67)	183			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25
1	Asset (Retail) T	147.619	147.619	159.136	11.517	1,7%	3,13	3,29
2	Contribution Margin	7.943	7.943	7.807	(136)		1.367	1.522



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	901	901	1.154	1.131	45	(23)	229	25,41%	229	25,41%	1.328	85,13%	(198)
2	Tabungan	81.982	81.982	74.595	74.885	17.814	290	(7.097)	-8,66%	(7.097)	-8,66%	81.982	91,34%	(7.097)
3	Deposito	55.640	55.640	58.381	58.381	(4.501)	0	2.741	4,93%	2.741	4,93%	55.876	104,48%	2.505
	Total	138.523	138.523	134.130	134.397	13.357	267	(4.126)	-2,98%	(4.126)	-2,98%	139.186	96,56%	(4.789)
	CASA	82.883	82.883	75.749	76.016	17.858	267	(6.868)	-8,29%	(6.868)	-8,29%	83.310	91,24%	(7.294)
	(%) CASA	59,83%	59,83%	56,47%	56,56%									
	FDR	175,41%	175,41%	184,18%	183,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	2.088	2.087	(0)	(268)	-11,36%	(268)	-11,36%			
2	Giro ISE	595	595	602	602	(0)	7	1,24%	7	1,24%			
3	Tabungan ISE	1.760	1.760	1.485	1.485	(0)	(275)	-15,62%	(275)	-15,62%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	124	124	124	124	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	7.861	7.861	7.988	-	200	200	-72	127	127	73	7.861	101,62%	
	Linkage	7.682	7.682	7.609	-	-	-	-72	-73	-73	7.682	99,05%	(73)	
	Non-Linkage	179	179	379	-	200	200	-0	200	200	(0)	179	211,80%	
	• Local Champion	179	179	379	-	200	200	-0	200	200	(0)	179	211,80%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	29.646	29.646	29.453	425	1.250	825	-684	-193	-193	1.443	31.041	94,88%	(1.588)
	KUR	26.153	26.153	26.037	425	1.250	825	-583	-116	-116	1.366	26.314	98,95%	(277)
	Non KUR	3.492	3.492	3.416	-	-	0	-101	-77	-77	77	4.727	72,26%	(1.312)
3	PWG	10.047	10.047	11.862	794	2.503	1.710	44	1.815	1.815	688	10.596	111,94%	1.265
	Cilem	10.047	10.047	11.862	794	2.503	1.710	44	1.815	1.815	688	10.596	111,94%	1.265
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0	0
4	CFG	195.436	195.436	197.737	7.163	4.407	-2.756	4.111	2.301	2.301	2.106	196.726	100,51%	1.012
	CF 1	104.818	104.818	105.597	835	1.994	1.159	572	779	779	1.215	105.073	100,50%	524
	Total Griya	95.568	95.568	95.521	-	900	900	0	-47	-47	947	95.613	99,90%	(91)
1	• Total Non Program	12.086	12.086	12.507	-	900	900	-353	421	421	479			
	• Program	83.482	83.482	83.014	-	-	0	-493	-468	-468	468			
	Oto	9.249	9.249	10.075	835	1.094	259	572	826	826	268	9.460	106,50%	615
	CF 2	90.619	90.619	92.141	6.328	2.413	-3.915	3.539	1.522	1.522	891	91.653	100,53%	488
	Mitraguna & Others	78.732	78.732	79.957	6.328	2.054	-4.274	3.605	1.226	1.226	829	79.510	100,56%	447
	Pensiun	11.887	11.887	12.183	-	359	359	-66	296	296	63	12.143	100,33%	41
	Total Pembiayaan	242.990	242.990	247.040	8.382	8.361	-21	3.400	4.051	4.051	4.310	246.224	100,33%	816

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	317	1.176	317	806	1.07%	1.07%	2,74%	489	489	(370)			
	KUR	247	740	247	233	0,94%	0,94%	0,89%	(14)	(14)	(507)			
	Non KUR	70	436	70	573	2,01%	2,01%	16,78%	503	503	137			
3	PWG	47	-	47	57	0,46%	0,46%	0,48%	11	11	57			
	Cilem	47	-	47	57	0,46%	0,46%	0,48%	11	11	57			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.485	11.055	9.485	10.819	4,85%	4,85%	5,47%	1.335	1.335	(236)			
	CF 1	8.838	10.093	8.838	9.607	8,43%	8,43%	9,10%	768	768	(487)			
	Total Griya	8.677	9.787	8.677	9.464	9,08%	9,08%	9,91%	787	787	(323)			
	Oto	162	306	162	143	1,75%	1,75%	1,41%	(19)	(19)	(164)			
	CF 2	646	962	646	1.213	0,71%	0,71%	1,32%	566	566	250			
	Mitraguna & Others	646	962	646	1.213	0,82%	0,82%	1,52%	566	566	250			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.848	12.231	9.848	11.683	4,05%	4,05%	4,73%	1.834	1.834	(549)			

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	179	179	179	179	2,28%	2,28%	2,24%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	47,25%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.290	839	1.290	1.288	4,35%	4,35%	4,37%	(1)	(1)	450			
	KUR	433	98	433	432	1,66%	1,66%	1,66%	(1)	(1)	333			
	Non KUR	857	740	857	857	24,53%	24,53%	25,08%	-	-	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.245	16.126	16.2										



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	3.061	3.061	1.325	1.322	1.753	(3)	(1.740)	-56,83%	(1.740)	-56,83%	3.308	39,95%	(1.986)
2	Tabungan	105.671	105.671	96.431	96.655	8.648	224	(9.016)	-8,53%	(9.016)	-8,53%	105.671	91,47%	(9.016)
3	Deposito	29.734	29.734	31.635	31.635	(1.013)	0	1.902	6,40%	1.902	6,40%	29.966	105,57%	1.669
	Total	138.466	138.466	129.391	129.612	9.388	221	(8.854)	-6,39%	(8.854)	-6,39%	138.945	93,28%	(9.333)
	CASA	108.732	108.732	97.756	97.977	10.402	221	(10.755)	-9,89%	(10.755)	-9,89%	108.979	89,90%	(11.002)
	(%) CASA	78,53%	78,53%	75,55%	75,59%									
	FDR	128,52%	128,52%	143,48%	143,24%									

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	1.243	1.243	1.479	1.482		3	239	19,20%	239	19,20%			
2	Giro ISE	237	237	109	107		(2)	(130)	-54,97%	(130)	-54,97%			
3	Tabungan ISE	1.007	1.007	1.370	1.375		5	369	36,62%	369	36,62%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	118	118	118	118		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	39.605	39.605	40.028	3.850	1.900	-1.950	2.453	423	423	1.477	40.332	99,25%	(304)
	KUR	38.687	38.687	39.141	3.850	1.900	-1.950	2.481	454	454	1.446	38.823	100,82%	
	Non KUR	918	918	887	-	-	0	-28	-31	-31	31	1.509	58,76%	(622)
3	PWG	29.236	29.236	35.776	7.583	14.284	6.701	2.215	6.541	6.541	7.743	30.400	117,69%	5.377
	Cilem	15.774	15.774	18.822	2.352	3.991	1.638	1.361	3.048	3.048	943	16.470	114,28%	2.351
	Gadai	13.462	13.462	16.955	5.231	10.293	5.062	854	3.493	3.493	6.800	13.929	121,72%	3.026
4	CFG	109.113	109.113	109.851	4.402	3.462	-940	2.808	738	738	2.724	110.176	99,71%	(325)
	CF 1	2.731	2.731	3.137	18	428	409	-36	407	407	21	2.904	108,05%	234
	Total Griya	247	247	238	-	-	0	0	-9	-9	9	247	96,39%	(9)
1	• Total Non Program	247	247	238	-	-	0	-9	-9	-9	9			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.899	18	428	409	-36	416	416	12	2.656	109,14%	243
	CF 2	106.382	106.382	106.714	4.384	3.035	-1.349	2.844	331	331	2.703	107.272	99,48%	(558)
	Mitraguna & Others	66.881	66.881	66.646	3.828	1.925	-1.903	2.663	-235	-235	2.160	67.561	98,65%	(915)
	Pensiun	39.502	39.502	40.068	556	1.110	554	181	566	566	544	39.711	100,90%	357
	Total Pembiayaan	177.954	177.954	185.655	15.836	19.646	3.811	7.475	7.701	7.701	11.945	180.907	102,62%	4.748

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	35	35	35	33	0,09%	0,09%	0,08%	(2)	(2)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	35	35	33	3,85%	3,85%	3,76%	(2)	(2)	(1)			
3	PWG	46	-	46	46	0,16%	0,16%	0,13%	0	0	46			
	Cilem	46	-	46	46	0,29%	0,29%	0,25%	0	0	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	439	816	439	335	0,40%	0,40%	0,30%	(104)	(104)	(481)			
	CF 1	136	135	136	134	4,99%	4,99%	4,26%	(3)	(3)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	136	135	136	134	5,49%	5,49%	4,61%	(3)	(3)	(2)			
	CF 2	303	680	303	201	0,28%	0,28%	0,19%	(102)	(102)	(479)			
	Mitraguna & Others	303	579	303	201	0,45%	0,45%	0,30%	(102)	(102)	(377)			
	Pensiun	-	102	-	-	0,00%	0,00%	0,00%	-	-	(102)			
	Total Pembiayaan	521	850	521	415	0,29%	0,29%	0,22%	(106)	(106)	(436)			

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	144	144	144	144	0,36%	0,36%	0,36%	-	-	(0)			
	KUR	54	54	54	54	0,14%	0,14%	0,14%	-	-	(0)			
	Non KUR	90	90	90	90	9,83%	9,83%	10,17%	-	-	0			
3	PWG	-	-	-	25	0,00%	0,00%	0,07%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,13%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.843	2.744	2.843	2.961	2,61%	2,61%	2,70%	118	118	216			
	CF 1	14	14	14	14	0,50%	0,50%	0,43%	-	-	-			
	Total Griya	-	-	-	-	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	683	683	744	754	351	10	71	10,34%	71	10,34%	948	79,47%	(195)
2	Tabungan	54.374	54.374	57.250	58.350	4.113	1.099	3.975	7,31%	3.975	7,31%	54.374	107,31%	3.975
3	Deposito	6.884	6.884	6.586	6.086	63	(500)	(798)	-11,59%	(798)	-11,59%	7.149	85,13%	(1.063)
	Total	61.941	61.941	64.580	65.189	4.526	609	3.249	5,24%	3.249	5,24%	62.472	104,35%	2.718
	CASA	55.057	55.057	57.994	59.103	4.463	1.109	4.046	7,35%	4.046	7,35%	55.323	106,83%	3.781
	(%) CASA	88,89%	88,89%	89,80%	90,66%									
	FDR	212,62%	212,62%	207,01%	205,08%									

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	1.233	1.233	1.147	1.190		43	(43)	-3,45%	(43)	-3,45%			
2	Giro ISE	72	72	9	19		10	(52)	-73,07%	(52)	-73,07%			
3	Tabungan ISE	1.161	1.161	1.138	1.171		33	10	0,83%	10	0,83%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	31.466	31.466	32.244	1.150	1.840	690	188	778	778	1.062	31.497	102,37%	746
	KUR	30.638	30.638	31.431	1.050	1.840	790	104	793	793	1.047	30.818	101,99%	
	Non KUR	828	828	813	100	-	(100)	84	(15)	(15)	15	680	119,58%	
3	PWG	6.118	6.118	6.794	301	986	686	101	676	676	311	6.521	104,18%	273
	Cilem	6.118	6.118	6.794	301	986	686	101	676	676	311	6.521	104,18%	273
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	94.116	94.116	94.652	2.532	2.280	(252)	1.425	537	537	1.743	94.719	99,93%	(66)
	CF 1	3.501	3.501	3.464	-	-	0	(16)	(37)	(37)	37	3.599	96,24%	(135)
	Total Griya	2.495	2.495	2.465	-	-	0	0	(30)	(30)	30	2.495	98,81%	(30)
1	• Total Non Program	2.495	2.495	2.465	-	-	0	(30)	(30)	(30)	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.007	1.007	1.000	-	-	0	(16)	(7)	(7)	7	1.105	90,46%	(105)
	CF 2	90.614	90.614	91.188	2.532	2.280	(252)	1.440	574	574	1.706	91.119	100,08%	69
	Mitraguna & Others	78.267	78.267	78.901	2.191	2.158	(33)	1.185	634	634	1.524	78.653	100,32%	248
	Pensiun	12.347	12.347	12.287	341	122	(219)	255	(60)	(60)	182	12.467	98,56%	(179)
	Total Pembiayaan	131.699	131.699	133.690	3.983	5.106	1.124	1.714	1.990	1.990	3.116	132.737	100,72%	952

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	11	86	11	-	0	0,03%	0,03%	0,00%	(11)	(11)	(86)		
	KUR	-	72	-	-	0	0,00%	0,00%	0,00%	-	-	(72)		
	Non KUR	11	15	11	-	0	1,32%	1,32%	0,00%	(11)	(11)	(15)		
3	PWG	6	-	6	6	0	0,10%	0,10%	0,08%	(0)	(0)	6		
	Cilem	6	-	6	6	0	0,10%	0,10%	0,08%	(0)	(0)	6		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.125	1.795	1.125	1.516	0	1,19%	1,19%	1,60%	392	392	(279)		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	1.125	1.795	1.125	1.516	0	1,24%	1,24%	1,66%	392	392	(279)		
	Mitraguna & Others	1.125	1.795	1.125	1.516	0	1,44%	1,44%	1,92%	392	392	(279)		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	1.141	1.882	1.141	1.522	0	0,87%	0,87%	1,14%	381	381	(360)		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	60	169	60	70	0	0,19%	0,19%	0,22%	11	11	(99)		
	KUR	-	110	-	-	0	0,00%	0,00%	0,00%	-	-	(110)		
	Non KUR	60	60	60	70	0	7,19%	7,19%	8,66%	11	11	11		
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.148	952	1.148	1.477	0	1,22%	1,22%	1,56%	329	329	525		
	CF 1	320	320	320	320	0	9,15%	9,15%	9,25%	-	-	-		
	Total Griya	320	320	320	320	0	12,84%	12,84%	12,99%	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	828	632	828	1.157	0	0,91%	0,91%	1,27%	329	329	525		
	Mitraguna & Others	694	498	694	1.023	0	0,89%	0,89%	1,30%	329	329	525		



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	1.658	1.658	1.656	1.539	260	(116)	(118)	-7,13%	(118)	-7,13%	2.064	74,58%	(525)
2	Tabungan	126.686	126.686	121.052	122.614	5.591	1.562	(4.072)	-3,21%	(4.072)	-3,21%	126.686	96,79%	(4.072)
3	Deposito	26.269	26.269	26.447	26.447	8.971	0	178	0,68%	178	0,68%	26.670	99,17%	(223)
	Total	154.612	154.612	149.154	150.600	14.822	1.446	(4.012)	-2,59%	(4.012)	-2,59%	155.420	96,90%	(4.820)
	CASA	128.344	128.344	122.707	124.153	5.851	1.446	(4.191)	-3,27%	(4.191)	-3,27%	128.750	96,43%	(4.597)
	(%) CASA	83,01%	83,01%	82,27%	82,44%									
	FDR	119,46%	119,46%	128,84%	127,60%									

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	848	848	814	815	1	(33)	-3,92%	(33)	-3,92%			
2	Giro ISE	1	1	1	1	(0)	(0)	-2,94%	(0)	-2,94%			
3	Tabungan ISE	847	847	813	814	1	(33)	-3,92%	(33)	-3,92%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	187	187	187	187	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	• Local Champion	75	75	75	-	-	0	-0	0	0	(0)	75	100,30%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	17.903	17.903	17.783	550	800	250	-276	-120	-120	920	18.394	96,68%	(611)
	KUR	17.410	17.410	17.313	550	800	250	-253	-97	-97	897	17.550	98,65%	(237)
	Non KUR	493	493	470	-	-	0	-23	-23	-23	23	844	55,68%	(374)
3	PWG	48.758	48.758	56.391	11.164	19.127	7.962	3.377	7.633	7.633	11.494	50.206	112,32%	6.185
	Cilem	24.693	24.693	29.100	2.174	5.934	3.760	977	4.406	4.406	4.157	25.536	113,96%	3.564
	Gadai	24.065	24.065	27.291	8.990	13.193	4.202	2.400	3.226	3.226	9.966	24.670	110,63%	2.621
4	CFG	117.967	117.967	117.917	2.058	1.448	-610	897	-50	-50	1.498	118.699	99,34%	(782)
	CF 1	4.176	4.176	4.089	131	-	-131	59	-86	-86	86	4.310	94,87%	(221)
1	• Total Non Program	707	707	693	-	-	0	-15	-13	-13	13	722	96,08%	(28)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.469	3.469	3.396	131	-	-131	59	-73	-73	73	3.589	94,63%	(193)
	CF 2	113.791	113.791	113.828	1.928	1.448	-480	838	36	36	1.412	114.389	99,51%	(561)
	Mitraguna & Others	58.744	58.744	59.307	1.458	1.448	-10	815	563	563	885	59.196	100,19%	111
	Pensiun	55.048	55.048	54.521	470	-	-470	23	-527	-527	527	55.193	98,78%	(672)
	Total Pembiayaan	184.703	184.703	192.166	13.772	21.375	7.602	3.998	7.463	7.463	13.911	187.374	102,56%	4.792

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	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	391	218	243	1,22%	1,22%	1,37%	25	25	147			
	KUR	197	368	197	223	1,13%	1,13%	1,29%	26	26	145			
	Non KUR	21	23	21	20	4,31%	4,31%	4,23%	(1)	(1)	(3)			
3	PWG	191	78	191	211	0,39%	0,39%	0,37%	20	20	133			
	Cilem	191	-	191	211	0,77%	0,77%	0,72%	20	20	211			
	Gadai	-	78	-	-	0,00%	0,00%	0,00%	-	-	(78)			
4	CFG	1.227	1.914	1.227	538	1,04%	1,04%	0,46%	(689)	(689)	(1.376)			
	CF 1	86	90	86	84	2,06%	2,06%	2,05%	(2)	(2)	(6)			
	Total Griya	86	90	86	84	12,17%	12,17%	12,09%	(2)	(2)	(6)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.141	1.825	1.141	454	1,00%	1,00%	0,40%	(687)	(687)	(1.370)			
	Mitraguna & Others	1.044	1.337	1.044	454	1,78%	1,78%	0,77%	(590)	(590)	(883)			
	Pensiun	98	488	98	-	0,18%	0,18%	0,00%	(98)	(98)	(488)			
	Total Pembiayaan	3.722	5.458	3.722	992	1,78%	1,78%	0,52%	(720)	(720)	(1.466)			

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	-	-	-	75	0,00%	0,00%	0,00%	75	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	75	0,00%	0,00%	0,00%	75	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	693	561	693	631	3,87%	3,87%	3,55%	(62)	(62)	70			
	KUR	592	459	592	531	3,40%	3,40%	3,07%	(61)	(61)	72			
	Non KUR	101	102	101	100	20,41%	20,41%	21,20%	(1)	(1)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.595	2.303	2.595	2.720	2,20%	2,20%	2,31%	125	125	416			
	CF 1	149	149	149	149	3,56%	3,56%	3,64%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	1												



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	27.036	27.036	24.919	24.901	4.276	(18)	(2.135)	-7,90%	(2.135)	-7,90%	27.036	92,10%	(2.135)
3	Deposito	2.015	2.015	1.969	1.969	(102)	0	(46)	-2,28%	(46)	-2,28%	2.150	91,61%	(180)
	Total	29.052	29.052	26.888	26.871	4.174	(18)	(2.181)	-7,51%	(2.181)	-7,51%	29.186	92,07%	(2.315)
	CASA	27.036	27.036	24.919	24.901	4.276	(18)	(2.135)	-7,90%	(2.135)	-7,90%	27.036	92,10%	(2.135)
	(%) CASA	93,06%	93,06%	92,68%	92,67%									
	FDR	67,94%	67,94%	73,11%	73,16%									

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	2.728	2.728	2.685	2.694	9	(34)	-1,25%	(34)	-1,25%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	2.728	2.728	2.685	2.694	9	(34)	-1,25%	(34)	-1,25%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	23	23	23	23	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 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	19.738	19.738	19.658	-	-	0	-281	-79	-79	79	20.447	96,14%	(789)
	KUR	18.662	18.662	18.587	-	-	0	-281	-75	-75	75	18.756	99,10%	(169)
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4	1.692	63,35%	(620)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0		
	• Program	-	-	-	-	-	0	0	0	0	-	0		
	Oto	-	-	-	-	-	0	0	0	0	-	0		
	CF 2	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	19.738	19.738	19.658	-	-	0	-281	-79	-79	79	20.447	96,14%	(789)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	31-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	1.155	4.357	1.155	1.150	5,85%	5,85%	5,85%	(5)	(5)	(5)	(5)	(5)	(5)	(3.207)		
	KUR	1.097	4.171	1.097	1.091	5,88%	5,88%	5,88%	(5)	(5)	(5)	(5)	(5)	(5)	(3.080)		
	Non KUR	59	185	59	59	5,46%	5,46%	5,46%	-	-	-	-	-	-	(127)		
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	1.155	4.357	1.155	1.150	5,07%	5,07%	5,07%	(5)	(5)	(5)	(5)	(5)	(5)	95		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	31-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	1.000	900	1.000	995	5,07%	5,07%	5,06%	(5)	(5)	(5)	(5)	(5)	(5)	95		
	KUR	570	467	570	570	3,06%	3,06%	3,06%	(1)	(1)	(1)	(1)	(1)	(1)	102		
	Non KUR	430	433	430	426	39,96%	39,96%	39,72%	(4)	(4)	(4)	(4)	(4)	(4)	(7)		
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%									



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	396	396	195	203	(391)	8	(193)	-48,82%	(193)	-48,82%	396	51,18%	(193)
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
	Total	396	396	195	203	(391)	8	(193)	-48,82%	(193)	-48,82%	396	51,18%	(193)
	CASA	396	396	195	203	(391)	8	(193)	-48,82%	(193)	-48,82%	396	51,18%	(193)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 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	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	-	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	Dec-26				

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