

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	129.315	129.315	135.298	134.950	449	(347)	5.635	4,36%	5.635	4,36%	138.143	97,69%	(3.192)
2	Tabungan	2.141.195	2.141.195	2.084.409	2.086.151	160.456	1.741	(55.045)	-2,57%	(55.045)	-2,57%	2.141.195	97,43%	(55.045)
3	Deposito	745.402	745.402	824.577	824.173	(16.941)	(404)	78.771	10,57%	78.771	10,57%	757.006	108,87%	67.167
	Total	3.015.912	3.015.912	3.044.284	3.045.274	143.964	990	29.362	0,97%	29.362	0,97%	3.036.344	100,29%	8.930
	CASA	2.270.510	2.270.510	2.219.707	2.221.101	160.905	1.394	(49.409)	-2,18%	(49.409)	-2,18%	2.279.338	97,44%	(58.237)
	(%) CASA	75,28%	75,28%	72,91%	72,94%									
	FDR	101,77%	101,77%	102,96%	102,93%									

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	86.071	86.071	95.862	95.662		(199)	9.592	11,14%	9.592	11,14%			
2	Giro ISE	18.582	18.582	24.582	24.711		129	6.129	32,98%	6.129	32,98%			
3	Tabungan ISE	57.822	57.822	60.112	59.784		(328)	1.962	3,39%	1.962	3,39%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.851	2.851		0	(8)	-0,28%	(8)	-0,28%			

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	104.427	104.427	98.341	9.935	5.380	-4.555	4.516	-6.086	-6.086	11.465	105.681	93,05%	(7.340)
	Linkage	27.073	27.073	20.651	2.678	2.880	202	2.664	-6.422	-6.422	9.301	27.746	74,43%	(7.095)
	Non-Linkage	77.354	77.354	77.690	7.257	2.500	-4.757	1.852	336	336	2.164	77.935	99,69%	(245)
	• Local Champion	72.132	72.132	72.520	5.057	2.500	-2.557	-298	388	388	2.112	72.690	99,77%	(169)
	• Value Chain	5.222	5.222	5.170	2.200	-	(2.200)	2.150	-52	-52	52	5.246	98,56%	(75)
2	MBG	393.041	393.041	392.912	17.902	14.721	-3.181	4.198	-129	-129	14.850	394.545	99,59%	(1.633)
	KUR	366.506	366.506	367.360	17.257	14.571	-2.686	4.207	854	854	13.717	368.767	99,62%	(1.407)
	Non KUR	26.535	26.535	25.552	645	150	-495	-9	-983	-983	1.133	25.778	99,12%	(226)
3	PWG	382.996	382.996	431.570	79.610	144.479	64.869	26.064	48.574	48.574	95.906	402.049	107,34%	29.520
	Cilem	213.404	213.404	243.304	30.178	45.656	15.478	18.137	29.900	29.900	15.756	226.000	107,66%	17.304
	Gadai	169.592	169.592	188.265	49.432	98.823	49.391	7.926	18.673	18.673	80.150	176.049	106,94%	12.216
4	CFG	2.188.914	2.188.914	2.211.653	72.968	59.732	-13.236	31.375	22.739	22.739	36.993	2.211.847	99,99%	(195)
	CF 1	286.396	286.396	290.579	7.450	7.938	489	2.168	4.184	4.184	3.755	290.666	99,97%	(87)
	Total Griya	233.746	233.746	234.966	3.567	3.590	23	0	1.220	1.220	2.370			
	• Total Non Program	157.294	157.294	159.242	3.409	3.590	181	1.697	1.948	1.948	1.642			
	• Program	76.452	76.452	75.724	158	-	-158	-527	-728	-728	728			
	Oto	52.650	52.650	55.613	3.883	4.349	466	2.168	2.964	2.964	1.385	55.377	100,43%	236
	CF 2	1.902.518	1.902.518	1.921.074	65.519	51.794	-13.725	29.207	18.555	18.555	33.238	1.921.182	99,99%	(108)
	Mitraguna & Others	1.631.111	1.631.111	1.650.332	58.765	49.474	-9.291	25.473	19.221	19.221	30.252	1.645.014	100,32%	5.318
	Pensiun	271.408	271.408	270.742	6.754	2.320	-4.434	3.734	-666	-666	2.986	276.167	98,04%	(5.426)
	Total Pembiayaan	3.069.378	3.069.378	3.134.476	180.416	224.312	43.896	66.153	65.098	65.098	159.214	3.114.123	100,65%	20.353

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-31 Dec'25)	% Relatif			MtD	Net (UG) & DG		% Penc.	Target Jan'26	
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD	MtM		
1	SME	-	-	-	1.780	0,00%	0,00%	1,81%	1.780	1.780	1.780			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	1.800	1.819	1.800	1.780	2,50%	2,50%	2,45%	(20)	(20)	(38)			
2	MBG	4.478	4.478	4.478	4.925	1,14%	1,14%	1,25%	447	447	447			
	KUR	3.828	3.828	3.828	4.031	1,04%	1,04%	1,10%	203	203	203			
	Non KUR	650	650	650	894	2,45%	2,45%	3,50%	244	244	244			
3	PWG	593	593	593	696	0,15%	0,15%	0,16%	103	103	103			
	Cilem	474	474	474	696	0,22%	0,22%	0,29%	222	222	222			
	Gadai	120	120	120	-	0,07%	0,07%	0,00%	(120)	(120)	(120)			
4	CFG	18.991	30.393	18.991	28.666	0,87%	0,87%	1,30%	9.675	9.675	(1.728)			
	CF 1	12.478	16.284	12.478	15.640	4,36%	4,36%	5,38%	3.162	3.162	(644)			
	Total Griya	11.752	15.217	11.752	14.643	5,03%	5,03%	6,23%	2.891	2.891	(574)			
	Oto	726	1.066	726	997	1,38%	1,38%	1,79%	271	271	(69)			
	CF 2	6.513	14.110	6.513	13.026	0,34%	0,34%	0,68%	6.513	6.513	(1.084)			
	Mitraguna & Others	5.511	12.494	5.511	11.210	0,34%	0,34%	0,68%	5.699	5.699	(1.284)			
	Pensiun	1.002	1.615	1.002	1.815	0,37%	0,37%	0,67%	813	813	200			
	Total Pembiayaan	50.271	49.786	50.271	42.146	1,64%	1,64%	1,34%	(8.125)	(8.125)	(7.640)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.588.183	2.588.183	3.155.969	567.786	-36,2%
2	Contribution Margin	103.725	103.725	141.288	37.563	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)
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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	23.311	23.311	32.308	32.974	(869)	666	9.663	41,45%	9.663	41,45%	24.071	136,99%	8.904
2	Tabungan	226.222	226.222	212.997	212.443	14.819	(554)	(13.778)	-6,09%	(13.778)	-6,09%	226.222	93,91%	(13.778)
3	Deposito	57.749	57.749	58.897	58.897	(20.466)	0	1.148	1,99%	1.148	1,99%	58.885	100,02%	12
	Total	307.283	307.283	304.203	304.315	(6.516)	112	(2.968)	-0,97%	(2.968)	-0,97%	309.178	98,43%	(4.863)
	CASA	249.533	249.533	245.305	245.418	13.950	112	(4.115)	-1,65%	(4.115)	-1,65%	250.293	98,05%	(4.875)
	(%) CASA	81,21%	81,21%	80,64%	80,65%									
	FDR	140,23%	140,23%	145,14%	145,09%									

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	16.531	16.531	25.940	26.194	254	9.663	58,46%	9.663	58,46%				
2	Giro ISE	9.728	9.728	14.624	14.819	195	5.091	52,33%	5.091	52,33%				
3	Tabungan ISE	6.803	6.803	11.317	11.375	58	4.572	67,22%	4.572	67,22%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	451	451	451	451	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	19.459	-	2.000	2.000	-515	1.491	1.491	509	18.156	107,18%	
	Linkage	-	-	-	-	-	-	0	0	0	-	102		(102)
	Non-Linkage	17.968	17.968	19.459	-	2.000	2.000	-515	1.491	1.491	509	18.053	107,79%	
	• Local Champion	17.278	17.278	18.777	-	2.000	2.000	-508	1.499	1.499	501	17.360	108,16%	
	• Value Chain	690	690	682	-	-	-	-7	-8	-8	8	693	98,37%	(11)
2	MBG	40.289	40.289	39.267	1.120	1.085	-35	-283	-1.022	-1.022	2.107	40.151	97,80%	(885)
	KUR	37.544	37.544	37.000	1.120	1.085	-35	-233	-544	-544	1.629	37.740	98,04%	(740)
	Non KUR	2.745	2.745	2.267	-	-	0	-49	-478	-478	478	2.412	94,02%	(144)
3	PWG	29.909	29.909	33.507	6.167	10.848	4.681	2.262	3.598	3.598	7.249	31.399	106,72%	2.109
	Cilem	14.540	14.540	15.955	1.790	2.347	556	987	1.415	1.415	931	15.535	102,71%	421
	Gadai	15.369	15.369	17.552	4.376	8.501	4.125	1.275	2.183	2.183	6.318	15.864	110,64%	1.688
4	CFG	342.743	342.743	349.290	19.651	12.852	-6.799	9.613	6.547	6.547	6.304	344.956	101,26%	4.334
	CF 1	14.313	14.313	17.300	853	3.170	2.317	229	2.987	2.987	183	14.683	117,82%	2.616
	Total Griya	10.223	10.223	13.129	500	3.000	2.500	0	2.906	2.906	94	10.360	126,73%	2.769
1	• Total Non Program	10.223	10.223	13.129	500	3.000	2.500	410	2.906	2.906	94			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.089	4.089	4.170	353	170	-183	229	81	81	88	4.324	96,46%	(153)
	CF 2	328.430	328.430	331.990	18.798	9.682	-9.116	9.383	3.560	3.560	6.122	330.273	100,52%	1.717
	Mitraguna & Others	284.906	284.906	287.859	14.297	8.784	-5.513	5.130	2.953	2.953	5.831	286.379	100,52%	1.480
	Pensiun	43.525	43.525	44.132	4.501	898	-3.603	4.254	607	607	291	43.894	100,54%	237
	Total Pembiayaan	430.909	430.909	441.523	26.938	26.784	-153	11.078	10.615	10.615	16.169	434.662	101,58%	6.861

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	0	0	(5)		
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	0	0	(5)		
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-			
2	MBG	717	2.043	717	697	1.78%	1.78%	1.77%	(20)	(20)	(1.346)			
	KUR	619	1.944	619	599	1.65%	1.65%	1.62%	(20)	(20)	(1.344)			
	Non KUR	98	99	98	98	3,58%	3,58%	4,30%	(1)	(1)	(1)			
3	PWG	2	-	2	6	0,01%	0,01%	0,02%	4	4	6			
	Cilem	2	-	2	6	0,01%	0,01%	0,04%	4	4	6			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	650	1.589	650	3.000	0,19%	0,19%	0,86%	2.350	2.350	1.411			
	CF 1	-	144	-	-	0	0,00%	0,00%	-	-	(144)			
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Oto	-	144	-	-	0	0,00%	0,00%	-	-	(144)			
	CF 2	650	1.445	650	3.000	0,20%	0,20%	0,90%	2.350	2.350	1.554			
	Mitraguna & Others	356	838	356	2.126	0,12%	0,12%	0,74%	1.770	1.770	1.287			
	Pensiun	294	607	294	874	0,68%	0,68%	1,98%	580	580	267			
	Total Pembiayaan	1.369	3.632	1.369	3.702	0,32%	0,32%	0,84%	2.334	2.334	71			

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	3.548	3.553	3.548	3.548	19,75%	19,75%	18,23%	0	0	(5)			
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Non-Linkage	3.548	3.553	3.548	3.548	19,75%	19,75%	18,23%	0	0	(5)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-			
2	MBG	740	453	740	735	1,84%	1,84%	1,87%	(5)	(5)	282			
	KUR	461	174	461	456	1,23%	1,23%	1,23%	(5)	(5)	282			
	Non KUR	279	279	279	279	10,17%	10,17%	12,31%	(0)	(0)	(0)			
3	PWG	-	-	-	-	0	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	11.635	11.634	(7.826)	(1)	9.903	571,93%	9.903	571,93%	2.309	503,95%	9.326
2	Tabungan	189.435	189.435	168.370	167.852	24.422	(518)	(21.582)	-11,39%	(21.582)	-11,39%	189.435	88,61%	(21.582)
3	Deposito	39.189	39.189	59.329	58.930	(102)	(399)	19.740	50,37%	19.740	50,37%	40.041	147,17%	18.888
	Total	230.355	230.355	239.333	238.416	16.494	(917)	8.061	3,50%	8.061	3,50%	231.785	102,86%	6.632
	CASA	191.166	191.166	180.005	179.486	16.596	(518)	(11.680)	-6,11%	(11.680)	-6,11%	191.743	93,61%	(12.257)
	(%) CASA	82,99%	82,99%	75,21%	75,28%									
	FDR	139,78%	139,78%	137,95%	138,48%									

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	2.451	2.451	2.366	2.380		14	(70)	-2,86%	(70)	-2,86%			
2	Giro ISE	3	3	21	21		(0)	18	524,86%	18	524,86%			
3	Tabungan ISE	2.447	2.447	2.345	2.359		14	(88)	-3,59%	(88)	-3,59%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	169	169	169	169		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	6.638	6.638	6.562	3.107	-	-3.107	2.464	-76	-76	76	6.870	95,53%	(307)
	Linkage	-	-	-	-	-	-	0	0	0	-	102		(102)
	Non-Linkage	6.638	6.638	6.562	3.107	-	-3.107	2.464	-76	-76	76	6.767	96,98%	(205)
	• Local Champion	4.438	4.438	4.362	907	-	-907	264	-76	-76	76	4.562	95,63%	(199)
	• Value Chain	2.200	2.200	2.200	2.200	-	(2.200)	2.200	0	0	-	2.205	99,76%	(5)
2	MBG	19.714	19.714	19.664	440	530	90	-127	-50	-50	580	18.481	106,40%	1.183
	KUR	16.432	16.432	16.403	340	480	140	-161	-29	-29	509	16.538	99,18%	(136)
	Non KUR	3.281	3.281	3.261	100	50	-50	34	-20	-20	70	1.943	167,88%	
3	PWG	28.717	28.717	33.067	4.873	10.829	5.955	1.194	4.351	4.351	6.478	30.315	109,08%	2.752
	Cilem	17.645	17.645	20.534	2.077	3.795	1.718	1.317	2.890	2.890	906	18.639	110,17%	1.895
	Gadai	11.072	11.072	12.533	2.796	7.033	4.237	-123	1.461	1.461	5.572	11.676	107,34%	857
4	CFG	266.916	266.916	270.857	9.992	8.824	-1.168	4.117	3.941	3.941	4.882	269.020	100,68%	1.837
	CF 1	10.373	10.373	10.812	387	700	313	283	439	439	261	10.662	101,41%	150
	Total Griya	7.428	7.428	7.369	-	-	0	0	-59	-59	59	7.530	97,86%	(161)
1	• Total Non Program	7.428	7.428	7.369	-	-	0	-64	-59	-59	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.945	2.945	3.443	387	700	313	283	498	498	202	3.132	109,93%	311
	CF 2	256.543	256.543	260.045	9.605	8.124	-1.481	3.834	3.502	3.502	4.622	258.357	100,65%	1.687
	Mitraguna & Others	227.152	227.152	230.946	9.605	8.124	-1.481	4.463	3.794	3.794	4.330	228.575	101,04%	2.371
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-292	-292	292	29.782	97,71%	(683)
	Total Pembiayaan	321.984	321.984	330.151	18.412	20.183	1.770	7.648	8.167	8.167	12.016	324.686	101,68%	5.465

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	-	80	-	-	0,00%	0,00%	0,00%	-	-	-	(80)			
	KUR	-	80	-	-	0,00%	0,00%	0,00%	-	-	-	(80)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	13	0,00%	0,00%	0,04%	13	13	13			
	Cilem	-	-	-	-	13	0,00%	0,00%	0,07%	13	13	13			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	684	670	684	970	0,26%	0,26%	0,26%	0,36%	286	286	301			
	CF 1	389	462	389	308	3,75%	3,75%	2,85%	(81)	(81)	(154)				
	Total Griya	250	254	250	247	3,36%	3,36%	3,35%	(3)	(3)	(8)				
	Oto	139	208	139	61	4,72%	4,72%	1,78%	(78)	(78)	(147)				
	CF 2	296	208	296	662	0,12%	0,12%	0,25%	367	367	455				
	Mitraguna & Others	296	208	296	662	0,13%	0,13%	0,29%	367	367	455				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.765	1.761	1.765	1.763	0,66%	0,66%	0,65%	(2)	(2)	2				

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	1.765	1.761	1.765	1.763	0,66%	0,66%	0,65%	(2)	(2)	2			
	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	29.337	29.337	33.797	33.959	461	162	4.622	15,75%	4.622	15,75%	29.825	113,86%	4.134
2	Tabungan	66.311	66.311	60.192	59.846	2.094	(346)	(6.466)	-9,75%	(6.466)	-9,75%	66.311	90,25%	(6.466)
3	Deposito	7.125	7.125	6.135	6.135	915	0	(990)	-13,89%	(990)	-13,89%	7.560	81,14%	(1.426)
	Total	102.773	102.773	100.124	99.939	3.470	(185)	(2.834)	-2,76%	(2.834)	-2,76%	103.697	96,38%	(3.758)
	CASA	95.649	95.649	93.990	93.805	2.555	(185)	(1.844)	-1,93%	(1.844)	-1,93%	96.137	97,57%	(2.332)
	(%) CASA	93,07%	93,07%	93,87%	93,86%									
	FDR	99,20%	99,20%	102,50%	102,69%									

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	1.229	1.229	1.013	1.035		22	(194)	-15,79%	(194)	-15,79%			
2	Giro ISE	384	384	381	381		0	(3)	-0,82%	(3)	-0,82%			
3	Tabungan ISE	845	845	632	654		22	(191)	-22,59%	(191)	-22,59%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	54	54	54	54		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	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	2.075	97,20%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	2.075	97,20%	(58)
	• Local Champion	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	2.075	97,20%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	17.858	17.858	17.420	890	400	-490	123	-438	-438	838	18.474	94,29%	(1.055)
	KUR	17.199	17.199	16.817	890	400	-490	139	-382	-382	782	17.287	97,28%	(470)
	Non KUR	659	659	603	-	-	0	-17	-57	-57	57	1.187	50,78%	(584)
3	PWG	8.947	8.947	9.744	1.887	1.259	-628	1.131	797	797	462	9.534	102,21%	211
	Cilem	8.947	8.947	9.744	1.887	1.259	-628	1.131	797	797	462	9.534	102,21%	211
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	73.075	73.075	73.449	4.157	1.499	-2.658	2.607	375	375	1.125	74.454	98,65%	(1.005)
	CF 1	15.990	15.990	15.994	450	324	-126	-75	4	4	321	16.274	98,28%	(281)
	Total Griya	13.666	13.666	13.517	450	-	-450	0	-149	-149	149	13.763	98,21%	(246)
1	• Total Non Program	9.587	9.587	9.475	450	-	-450	338	-112	-112	112			
	• Program	4.079	4.079	4.043	-	-	0	-41	-37	-37	37			
	Oto	2.324	2.324	2.476	-	324	324	-75	152	152	172	2.511	98,62%	(35)
	CF 2	57.085	57.085	57.456	3.707	1.175	-2.532	2.682	371	371	804	58.180	98,76%	(724)
	Mitraguna & Others	52.111	52.111	52.429	3.629	945	-2.684	2.642	318	318	627	52.902	99,11%	(473)
	Pensiun	4.974	4.974	5.027	78	230	152	41	53	53	177	5.278	95,23%	(252)
	Total Pembiayaan	101.955	101.955	102.630	6.934	3.158	-3.776	3.804	675	675	2.483	104.537	98,18%	(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	594	1.738	594	589		3,33%	3,33%	3,38%	(5)	(5)	(1.150)				
	KUR	594	1.660	594	589		3,45%	3,45%	3,50%	(5)	(5)	(1.071)				
	Non KUR	-	79	-	-		0,00%	0,00%	0,00%		-	-	(79)			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	271	700	271	985		0,37%	0,37%	1,34%	714	714	284				
	CF 1	271	700	271	985		1,69%	1,69%	6,16%	714	714	284				
	Total Griya	271	700	271	794		1,98%	1,98%	5,87%	524	524	94				
	Oto	-	-	-	-		0,00%	0,00%	7,70%	191	191	191				
	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	864	2.439	864	1.574		0,85%	0,85%	1,53%	709	709	(865)				

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	451	225	451	409		2,53%	2,53%	2,35%	(42)	(42)	185				
	KUR	334	106	334	331		1,94%	1,94%	1,97%	(2)	(2)	225				
	Non KUR	117	119	117	78		17,81%	17,81%	12,95%	(39)	(39)	(41)				
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	356	356	356	356		0,49%	0,49%	0,49%		-	-	-			
	CF 1	90	90	90	90		0,56%	0,56%	0,56%		-	-	-	</		



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	13.852	13.852	10.720	10.739	(3.376)	19	(3.114)	-22,48%	(3.114)	-22,48%	14.434	74,40%	(3.696)
2	Tabungan	143.215	143.215	145.230	146.049	2.579	819	2.833	1,98%	2.833	1,98%	143.215	101,98%	2.833
3	Deposito	50.948	50.948	50.617	50.617	1.387	0	(331)	-0,65%	(331)	-0,65%	51.784	97,75%	(1.167)
	Total	208.016	208.016	206.566	207.404	591	838	(612)	-0,29%	(612)	-0,29%	209.434	99,03%	(2.030)
	CASA	157.068	157.068	155.950	156.787	(797)	838	(281)	-0,18%	(281)	-0,18%	157.650	99,45%	(863)
	(%) CASA	75,51%	75,51%	75,50%	75,60%									
	FDR	89,25%	89,25%	92,56%	92,19%									

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	13.521	13.521	18.336	18.435	99	4.915	36,35%	4.915	36,35%			
2	Giro ISE	1.947	1.947	1.180	1.192	12	(755)	-38,78%	(755)	-38,78%			
3	Tabungan ISE	11.573	11.573	17.156	17.243	87	5.670	48,99%	5.670	48,99%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	126	126	126	126	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	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	2.836	99,42%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	2.836	99,42%	(16)
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	2.836	99,42%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	40.725	40.725	41.170	1.250	1.750	500	169	445	445	1.305	39.891	103,21%	1.279
	KUR	38.167	38.167	38.567	1.075	1.650	575	43	400	400	1.250	38.368	100,52%	
	Non KUR	2.558	2.558	2.603	175	100	-75	126	45	45	55	1.523	170,89%	
3	PWG	39.655	39.655	44.837	7.555	16.548	8.993	2.561	5.182	5.182	11.366	41.310	108,54%	3.527
	Cilem	19.321	19.321	22.372	2.215	4.286	2.071	1.327	3.051	3.051	1.235	20.315	110,12%	2.057
	Gadai	20.334	20.334	22.465	5.340	12.262	6.922	1.233	2.131	2.131	10.131	20.994	107,01%	1.471
4	CFG	102.431	102.431	102.374	1.980	1.765	-215	1.190	-57	-57	1.822	103.885	98,55%	(1.511)
	CF 1	20.528	20.528	20.300	720	140	-580	605	-228	-228	368	20.851	97,36%	(551)
	Total Griya	15.116	15.116	14.971	-	-	0	0	-145	-145	145	15.252	98,16%	(281)
1	• Total Non Program	15.116	15.116	14.971	-	-	0	-160	-145	-145	145			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.412	5.412	5.329	720	140	-580	605	-83	-83	223	5.599	95,18%	(270)
	CF 2	81.903	81.903	82.074	1.260	1.625	365	585	171	171	1.454	83.034	98,84%	(960)
	Mitraguna & Others	78.362	78.362	78.568	1.260	1.625	365	630	205	205	1.420	79.232	99,16%	(665)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	Total Pembiayaan	185.647	185.647	191.200	10.784	20.063	9.278	3.904	5.553	5.553	14.510	187.922	101,74%	3.278

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	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	101	189	101	385	0,25%	0,25%	0,94%	285	285	196				
	KUR	101	189	101	260	0,26%	0,26%	0,67%	159	159	71				
	Non KUR	-	-	-	125	0,00%	0,00%	4,81%	125	125	125				
3	PWG	-	-	-	123	0,00%	0,00%	0,27%	123	123	123				
	Cilem	-	-	-	123	0,00%	0,00%	0,55%	123	123	123				
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-				
4	CFG	316	1.745	316	411	0,31%	0,31%	0,40%	95	95	(1.334)				
	CF 1	287	659	287	276	1,40%	1,40%	1,36%	(11)	(11)	(383)				
	Total Griya	163	535	163	276	1,08%	1,08%	1,84%	113	113	(260)				
	Oto	124	123	124	-	2,30%	2,30%	0,00%	(124)	(124)	(123)				
	CF 2	29	1.086	29	135	0,04%	0,04%	0,16%	106	106	(951)				
	Mitraguna & Others	29	1.086	29	135	0,04%	0,04%	0,17%	106	106	(951)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	417	1.934	417	919	0,22%	0,22%	0,48%	503	503	(1.014)				

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	215	215	215	215	7,58%	7,58%	7,64%	0	0	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	7,58%	7,58%	7,64%	0	0	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	64	64	64	64	0,16%	0,16%	0,15%	-	-	(0)				
	KUR	64	64	64	64	0,17%	0,17%	0,16%	-	-	(0)				
	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</									



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	196	196	227	227	14	0	31	15,90%	31	15,90%	648	35,04%	(421)
2	Tabungan	57.045	57.045	53.686	53.776	3.580	90	(3.269)	-5,73%	(3.269)	-5,73%	57.045	94,27%	(3.269)
3	Deposito	6.194	6.194	6.568	6.568	198	0	373	6,03%	373	6,03%	6.612	99,33%	(44)
	Total	63.435	63.435	60.480	60.571	3.793	91	(2.864)	-4,52%	(2.864)	-4,52%	64.305	94,19%	(3.734)
	CASA	57.241	57.241	53.913	54.003	3.594	91	(3.238)	-5,66%	(3.238)	-5,66%	57.693	93,60%	(3.690)
	(%) CASA	90,24%	90,24%	89,14%	89,16%									
	FDR	179,01%	179,01%	190,40%	190,11%									

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	3.655	3.655	1.395	1.429	34	(2.226)	-60,91%	(2.226)	-60,91%				
2	Giro ISE	190	190	221	221	0	31	16,22%	31	16,22%				
3	Tabungan ISE	3.465	3.465	1.173	1.208	34	(2.257)	-65,14%	(2.257)	-65,14%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	152	152	152	152	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	728	728	723	-	-	0	-5	-5	-5	5	728	99,27%	(5)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	728	728	723	-	-	0	-5	-5	-5	5	728	99,27%	(5)
	• Local Champion	728	728	723	-	-	0	-5	-5	-5	5	728	99,27%	(5)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	19.285	19.285	18.826	800	280	-520	52	-459	-459	739	19.111	98,51%	(284)
	KUR	18.403	18.403	17.965	800	280	-520	72	-438	-438	718	18.507	97,07%	(542)
	Non KUR	882	882	861	-	-	0	-20	-20	-20	20	604	142,60%	
3	PWG	10.099	10.099	11.385	2.949	2.848	-101	1.992	1.287	1.287	1.562	11.170	101,93%	216
	Cilem	7.461	7.461	8.168	2.032	1.055	-977	1.655	706	706	349	8.121	100,57%	46
	Gadai	2.637	2.637	3.218	917	1.793	876	337	581	581	1.212	3.048	105,55%	169
4	CFG	83.443	83.443	84.219	1.250	1.782	532	373	776	776	1.006	84.687	99,45%	(468)
	CF 1	4.385	4.385	4.530	235	218	-17	176	146	146	72	4.640	97,64%	(110)
	Total Griya	1.566	1.566	1.544	-	-	0	0	-22	-22	22	1.634	94,51%	(90)
1	• Total Non Program	1.566	1.566	1.544	-	-	0	-23	-22	-22	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.986	235	218	-17	176	167	167	51	3.006	99,34%	(20)
	CF 2	79.059	79.059	79.689	1.015	1.564	549	198	630	630	934	80.047	99,55%	(358)
	Mitraguna & Others	61.500	61.500	62.341	725	1.534	809	67	841	841	693	62.227	100,18%	113
	Pensiun	17.559	17.559	17.348	290	30	-260	130	-211	-211	241	17.820	97,35%	(472)
	Total Pembiayaan	113.555	113.555	115.154	4.998	4.910	-89	2.412	1.599	1.599	3.311	115.695	99,53%	(542)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-				
2	MBG	69	347	69	189	0,36	0,36	1,00%	120	120	(158)			
	KUR	44	321	44	166	0,24	0,24	0,92%	122	122	(154)			
	Non KUR	24	26	24	23	2,77%	2,77%	2,62%	(2)	(2)	(4)			
3	PWG	52	-	52	23	0,52%	0,52%	0,20%	(30)	(30)	23			
	Cilem	52	-	52	23	0,70%	0,70%	0,28%	(30)	(30)	23			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	1.496	1.642	1.496	551	1,79%	1,79%	0,65%	(945)	(945)	(1.091)			
	CF 1	-	-	-	49	0,00%	0,00%	1,07%	49	49	49			
	Total Griya	-	-	-	49	0,00%	0,00%	3,14%	49	49	49			
	CF 2	1.496	1.642	1.496	502	1,89%	1,89%	0,63%	(993)	(993)	(1.140)			
	Mitraguna & Others	1.321	1.370	1.321	502	2,15%	2,15%	0,81%	(819)	(819)	(868)			
	Pensiun	145	272	174	-	0,99%	0,99%	0,00%	(174)	(174)	(272)			
	Total Pembiayaan	683	488	683	1.652	0,60%	0,60%	1,43%	970	970	1.165			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-				
2	MBG	330	135	330	275	1,71%	1,71%	1,46%	(56)	(56)	139			
	KUR	330	135	330	275	1,79%	1,79%	1,53%	(56)	(56)	139			
	Non KUR	-	-	-	-	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	352	352	352	1.378	0,42%	0,42%	1,64%	1.025	1.025	1.025			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	-	-	-			
	CF 2	352	352	352	1.378	0,45%	0,45%	1,73						

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	15.625	15.625	19.505	19.420	(5.398)	(85)	3.795	24,29%	3.795	24,29%	16.211	119,80%	3.210	
2	Tabungan	200.131	200.131	177.997	178.282	5.783	285	(21.849)	-10,92%	(21.849)	-10,92%	200.131	89,08%	(21.849)	
3	Deposito	66.863	66.863	69.411	69.411	219	0	2.548	3,81%	2.548	3,81%	67.678	102,56%	1.733	
	Total	282.619	282.619	266.914	267.113	605	200	(15.506)	-5,49%	(15.506)	-5,49%	284.020	94,05%	(16.906)	
	CASA	215.756	215.756	197.502	197.702		386	200	(18.054)	-8,37%	(18.054)	-8,37%	216.341	91,38%	(18.639)
	(%) CASA	76,34%	76,34%	73,99%	74,01%										
	FDR	73,15%	73,15%	79,55%	79,49%										

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	3.581	3.581	3.916	3.903	(14)	321	8,97%	321	8,97%			
2	Giro ISE	206	206	292	204	(88)	(2)	-0,94%	(2)	-0,94%			
3	Tabungan ISE	3.376	3.376	3.625	3.699	74	323	9,57%	323	9,57%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	172	172	172	172	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	24.855	24.855	24.612	3.500	-	-3.500	-130	-243	-243	243	25.125	97,96%	(513)
	Linkage	-	-	-	-	-	-	0	0	0	-	202	(202)	
	Non-Linkage	24.855	24.855	24.612	3.500	-	-3.500	-130	-243	-243	243	24.923	98,75%	(311)
	• Local Champion	24.513	24.513	24.273	3.500	-	-3.500	-126	-240	-240	240	24.577	98,77%	(304)
	• Value Chain	342	342	338	-	-	-	-4	-4	-4	4	346	97,87%	(7)
2	MBG	26.147	26.147	26.565	1.930	1.250	-680	1.107	418	418	832	26.540	100,10%	25
	KUR	24.830	24.830	25.277	1.930	1.250	-680	1.138	447	447	803	24.981	101,18%	
	Non KUR	1.318	1.318	1.288	-	-	0	-32	-29	-29	29	1.559	82,64%	(271)
3	PWG	41.084	41.084	45.014	9.457	16.725	7.269	2.985	3.930	3.930	12.796	42.738	105,32%	2.275
	Cilem	19.471	19.471	22.154	3.556	4.032	475	2.540	2.683	2.683	1.348	20.466	108,25%	1.688
	Gadai	21.612	21.612	22.859	5.900	12.694	6.794	444	1.247	1.247	11.447	22.272	102,63%	587
4	CFG	114.643	114.643	116.139	4.686	3.545	-1.142	2.976	1.495	1.495	2.049	116.348	99,82%	(210)
	CF 1	21.321	21.321	21.934	1.016	795	-221	229	613	613	182	21.610	101,50%	324
	Total Griya	14.731	14.731	14.637	630	-	-630	545	94	94	94	14.833	98,68%	(196)
1	• Total Non Program	14.731	14.731	14.637	630	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	6.590	6.590	7.297	386	795	409	229	707	707	88	6.777	107,67%	520
	CF 2	93.322	93.322	94.205	3.670	2.750	-921	2.747	883	883	1.867	94.738	99,44%	(533)
	Mitraguna & Others	58.953	58.953	59.855	3.490	2.250	-1.241	2.806	901	901	1.348	59.981	99,79%	(126)
	Pensiun	34.369	34.369	34.350	180	500	320	-60	-19	-19	519	34.757	98,83%	(407)
	Total Pembiayaan	206.730	206.730	212.329	19.573	21.520	1.947	6.937	5.600	5.600	15.920	210.752	100,75%	1.577

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	70	435	70	67	0,27%	0,27%	0,25%	(3)	(3)	(368)			
	KUR	70	213	70	67	0,28%	0,28%	0,27%	(3)	(3)	(145)			
	Non KUR	-	222	-	-	0,00%	0,00%	0,00%	-	-	(222)			
3	PWG	-	-	-	75	0,00%	0,00%	0,17%	75	75	75			
	Cilem	-	-	-	75	0,00%	0,00%	0,34%	75	75	75			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9	488	9	48	0,01%	0,01%	0,04%	39	39	(440)			
	CF 1	-	348	-	-	0,00%	0,00%	0,00%	-	-	(348)			
	Total Griya	-	348	-	-	0,00%	0,00%	0,00%	-	-	(348)			
	CF 2	9	140	9	48	0,01%	0,01%	0,05%	39	39	(92)			
	Mitraguna & Others	9	13	9	9	0,02%	0,02%	0,01%	(1)	(1)	(5)			
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)			
	Total Pembiayaan	79	923	79	191	0,04%	0,04%	0,09%	111	111	(732)			

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	2.888	2.988	2.888	2.888	11,62%	11,62%	11,73%	(0)	(0)	(100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	2.888	2.988	2.888	2.888	11,62%	11,62%	11,73%	(0)	(0)	(100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	-	57	57	0,22%	0,22%	0,21%	-	-	57			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	57	-	57	57	4,33%	4,33%	4,43%	-	-	57			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.791	1.665	1.791	1.667	1,56%	1,56%	1,44%	(124)	(124)	3			
	CF 1	402	402	402	402	1,89%	1,89%	1,83%	-	-	-			
	Total Griya	386</td												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	830	846	1.381	17	(1.357)	-61,59%	(1.357)	-61,59%	2.742	30,87%	(1.895)
2	Tabungan	58.573	58.573	53.125	55.239	5.863	2.114	(3.334)	-5,69%	(3.334)	-5,69%	58.573	94,31%	(3.334)
3	Deposito	8.232	8.232	8.661	8.661	0	0	429	5,21%	429	5,21%	8.817	98,23%	(156)
	Total	69.009	69.009	62.616	64.746	7.244	2.131	(4.263)	-6,18%	(4.263)	-6,18%	70.132	92,32%	(5.386)
	CASA	60.777	60.777	53.955	56.085	7.244	2.131	(4.692)	-7,72%	(4.692)	-7,72%	61.315	91,47%	(5.230)
	(%) CASA	88,07%	88,07%	86,17%	86,62%									
	FDR	233,01%	233,01%	266,04%	257,29%									

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	1.452	1.452	1.485	1.488	3	36	2,50%	36	2,50%			
2	Giro ISE	154	154	131	131	(0)	(24)	-15,47%	(24)	-15,47%			
3	Tabungan ISE	1.297	1.297	1.355	1.357	3	60	4,64%	60	4,64%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	139	139	139	139	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	41.308	41.308	40.854	1.840	890	-950	642	-454	-454	1.344	42.544	96,03%	(1.690)
	KUR	38.638	38.638	38.237	1.840	890	-950	698	-401	-401	1.291	38.815	98,51%	(578)
	Non KUR	2.670	2.670	2.617	-	-	0	-56	-53	-53	53	3.729	70,17%	(1.113)
3	PWG	27.097	27.097	30.446	6.186	11.084	4.898	197	3.349	3.349	7.736	28.473	106,93%	1.973
	Cilem	9.503	9.503	11.234	782	2.611	1.828	299	1.730	1.730	880	10.274	109,34%	960
	Gadai	17.594	17.594	19.212	5.404	8.474	3.070	-102	1.618	1.618	6.855	18.199	105,57%	1.013
4	CFG	92.393	92.393	95.285	1.517	5.233	3.716	3	2.892	2.892	2.341	93.592	101,81%	1.693
	CF 1	7.299	7.299	7.241	158	-	-158	-8	-58	-58	58	7.526	96,22%	(284)
	Total Griya	6.440	6.440	6.390	158	-	-158	163	-4	-4	4	6.542	97,67%	(153)
1	• Total Non Program	5.628	5.628	5.581	-	-	0	-46	-46	-46	46			
	• Program	812	812	809	158	-	-158	163	-4	-4	4			
	Oto	859	859	851	-	-	0	-8	-7	-7	7	983	86,59%	(132)
	CF 2	85.094	85.094	88.044	1.359	5.233	3.874	11	2.950	2.950	2.283	86.067	102,30%	1.977
	Mitraguna & Others	66.461	66.461	69.357	1.359	5.060	3.701	136	2.896	2.896	2.164	67.172	103,25%	2.184
	Pensiun	18.633	18.633	18.687	-	173	173	-125	54	54	119	18.894	98,90%	(207)
	Total Pembiayaan	160.798	160.798	166.585	9.543	17.207	7.665	842	5.787	5.787	11.421	164.609	101,20%	1.976

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	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	975	661	975	954	2,36%	2,36%	2,34%	(21)	(21)	293				
	KUR	848	528	848	831	2,19%	2,19%	2,17%	(17)	(17)	303				
	Non KUR	127	133	127	123	4,76%	4,76%	4,72%	(4)	(4)	(10)				
3	PWG	41	-	41	39	0,15%	0,15%	0,13%	(2)	(2)	39				
	Cilem	41	-	41	39	0,43%	0,43%	0,34%	(2)	(2)	39				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	814	814	814	810	0,88%	0,88%	0,85%	(3)	(3)	(3)				
	CF 1	374	371	374	374	5,13%	5,13%	5,17%	-	-	3				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	374	371	374	374	43,61%	43,61%	43,98%	-	-	3				
	CF 2	440	443	440	436	0,52%	0,52%	0,50%	(3)	(3)	(7)				
	Mitraguna & Others	440	443	440	436	0,66%	0,66%	0,63%	(3)	(3)	(7)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.830	1.475	1.830	1.803	1,14%	1,14%	1,08%	(27)	(27)	328				

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	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	231	232	231	227	0,56%	0,56%	0,56%	(3)	(3)	(5)				
	KUR	158	159	158	154	0,41%	0,41%	0,40%	(3)	(3)	(5)				
	Non KUR	73	73	73	73	2,73%	2,73%	2,79%	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	281	282	281	281	0,30%	0,30%	0,29%	(1)	(1)	(2)				
	CF 1</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	4.020	4.020	5.236	3.885	3	(1.351)	(135)	-3,35%	(135)	-3,35%	4.580	84,84%	(694)
2	Tabungan	136.487	136.487	133.355	133.643	(2.096)	289	(2.843)	-2,08%	(2.843)	-2,08%	136.487	97,92%	(2.843)
3	Deposito	21.428	21.428	21.145	21.145	256	0	(284)	-1,32%	(284)	-1,32%	22.260	94,99%	(1.116)
	Total	161.935	161.935	159.736	158.674	(1.837)	(1.063)	(3.262)	-2,01%	(3.262)	-2,01%	163.327	97,15%	(4.653)
	CASA	140.507	140.507	138.591	137.529	(2.093)	(1.063)	(2.978)	-2,12%	(2.978)	-2,12%	141.066	97,49%	(3.538)
	(%) CASA	86,77%	86,77%	86,76%	86,67%									
	FDR	79,98%	79,98%	77,17%	77,69%									

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	2.803	2.803	3.400	2.931	(470)	127	4,54%	127	4,54%			
2	Giro ISE	1.049	1.049	1.644	1.284	(361)	234	22,34%	234	22,34%			
3	Tabungan ISE	1.754	1.754	1.756	1.647	(109)	(107)	-6,11%	(107)	-6,11%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	8.584	-	-	0	-21	-5.996	-5.996	5.996	14.580	58,88%	(5.996)
	Linkage	10.703	10.703	4.740	-	-	-	0	-5.963	-5.963	5.963	10.703	44,28%	(5.963)
	Non-Linkage	3.877	3.877	3.844	-	-	0	-21	-33	-33	33	3.877	99,16%	(33)
	• Local Champion	2.077	2.077	2.064	-	-	0	-3	-13	-13	13	2.077	99,38%	(13)
	• Value Chain	1.800	1.800	1.780	-	-	-	-19	-20	-20	20	1.800	98,91%	(20)
2	MBG	29.528	29.528	29.150	1.300	640	-660	340	-378	-378	1.018	30.870	94,43%	(1.720)
	KUR	26.884	26.884	26.580	1.300	640	-660	398	-304	-304	944	27.065	98,21%	(484)
	Non KUR	2.644	2.644	2.570	-	-	0	-58	-75	-75	75	3.805	67,53%	(1.235)
3	PWG	5.323	5.323	6.290	373	1.390	1.017	25	966	966	423	6.056	103,86%	234
	Cilem	5.323	5.323	6.290	373	1.390	1.017	25	966	966	423	6.056	103,86%	234
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.080	80.080	79.249	2.005	1.205	-800	905	-831	-831	2.036	81.444	97,31%	(2.195)
	CF 1	23.950	23.950	23.497	-	-	0	-84	-452	-452	452	24.218	97,02%	(721)
	Total Griya	20.978	20.978	20.604	-	-	0	0	-374	-374	374	21.060	97,83%	(456)
1	• Total Non Program	18.147	18.147	17.814	-	-	0	-382	-332	-332	332			
	• Program	2.831	2.831	2.789	-	-	0	-42	-42	-42	42			
	Oto	2.972	2.972	2.893	-	-	0	-84	-78	-78	78	3.159	91,60%	(265)
	CF 2	56.130	56.130	55.752	2.005	1.205	-800	990	-378	-378	1.583	57.225	97,42%	(1.474)
	Mitraguna & Others	47.582	47.582	47.444	1.945	1.205	-740	985	-138	-138	1.343	48.373	98,08%	(928)
	Pensiun	8.548	8.548	8.308	60	-	-60	5	-241	-241	241	8.853	93,84%	(545)
	Total Pembiayaan	129.511	129.511	123.272	3.678	3.235	-443	1.249	-6.239	-6.239	9.474	132.950	92,72%	(9.677)

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	-	-	-	1.780	0,00%	0,00%	20,74%	1.780	1.780	1.780			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	1.800	1.819	1.800	1.780	86,66%	86,66%	86,25%	(20)	(20)	(38)			
2	MBG	762	1.083	762	834	2,58%	2,58%	2,86%	72	72	(249)			
	KUR	658	731	658	647	2,45%	2,45%	2,44%	(11)	(11)	(84)			
	Non KUR	104	352	104	186	3,93%	3,93%	7,26%	83	83	(165)			
3	PWG	161	-	161	121	3,03%	3,03%	1,92%	(40)	(40)	121			
	Cilem	161	-	161	121	3,03%	3,03%	1,92%	(40)	(40)	121			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.524	3.335	3.524	3.424	4,40%	4,40%	4,32%	(100)	(100)	89			
	CF 1	2.203	2.687	2.203	2.363	9,20%	9,20%	10,06%	159	159	(324)			
	Total Griya	2.203	2.687	2.203	2.363	10,50%	10,50%	11,47%	159	159	(324)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.320	648	1.320	1.061	2,35%	2,35%	1,90%	(260)	(260)	413			
	Mitraguna & Others	1.135	648	1.135	1.061	2,38%	2,38%	2,24%	(74)	(74)	413			
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-			
	Total Pembiayaan	4.447	4.418	4.447	6.159	3,43%	3,43%	5,00%	1.712	1.712	1.741			

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	12.559	12.559	12.559	6.586	86,14%	86,14%	76,72%	(5.973)	(5.973)	(5.973)			
	Linkage	10.703	10.703	10.703	4.740	100,00%	100,00%	100,00%	(5.963)	(5.963)	(5.963)			
	Non-Linkage	1.856	1.856	1.856	1.846	47,87%	47,87%	48,02%	(10)	(10)	(10)			
2	MBG	1.117	1.094	1.117	1.091	3,78%	3,78%	3,74%	(26)	(26)	(3)			
	KUR	192	256	192	192	0,71%	0,71%	0,72%	-	-	(64)			
	Non KUR	925	839	925	899	34,97%	34,97%	34,99%	(26)	(26)	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG													



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	21.474	21.474	3.029	3.041	18.649	12	(18.433)	-85,84%	(18.433)	-85,84%	22.037	13,80%	(18.996)
2	Tabungan	65.587	65.587	54.213	54.255	13.761	42	(11.332)	-17,28%	(11.332)	-17,28%	65.587	82,72%	(11.332)
3	Deposito	52.952	52.952	82.074	82.074	2.870	0	29.122	55,00%	29.122	55,00%	53.528	153,33%	28.546
	Total	140.014	140.014	139.316	139.371	35.280	55	(643)	-0,46%	(643)	-0,46%	141.152	98,74%	(1.781)
	CASA	87.061	87.061	57.242	57.297	32.410	55	(29.765)	-34,19%	(29.765)	-34,19%	87.624	65,39%	(30.328)
	(%) CASA	62,18%	62,18%	41,09%	41,11%									
	FDR	100,99%	100,99%	102,90%	102,86%									

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	1.342	1.342	1.490	1.299	(190)	(42)	-3,14%	(42)	-3,14%			
2	Giro ISE	1	1	1	1	(0)	(0)	-1,49%	(0)	-1,49%			
3	Tabungan ISE	1.191	1.191	1.339	1.148	(190)	(42)	-3,54%	(42)	-3,54%			
4	Deposito ISE	150	150	150	150	0	0	0,00%	0	0,00%			
5	CIF ISE	31	31	31	31	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	5.160	5.160	5.742	546	1.016	471	249	582	582	434	5.747	99,93%	(4)
	Cilem	5.160	5.160	5.742	546	1.016	471	249	582	582	434	5.747	99,93%	(4)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	136.237	136.237	137.609	4.715	3.828	-887	3.631	1.372	1.372	2.456	137.548	100,04%	61
	CF 1	6.435	6.435	6.364	579	-	-579	348	-71	-71	71	6.672	95,58%	(308)
	Total Griya	4.866	4.866	4.823	189	-	-189	0	-43	-43	43	4.948	97,47%	(125)
1	• Total Non Program	4.866	4.866	4.823	189	-	-189	146	-43	-43	43			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.541	390	-	-390	348	-27	-27	27	1.724	89,38%	(183)
	CF 2	129.802	129.802	131.244	4.136	3.828	-308	3.283	1.443	1.443	2.385	130.875	100,28%	369
	Mitraguna & Others	122.258	122.258	123.772	4.136	3.828	-308	3.354	1.513	1.513	2.315	123.049	100,59%	722
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	Total Pembiayaan	141.397	141.397	143.351	5.261	4.844	-417	3.880	1.954	1.954	2.890	143.294	100,04%	57

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	-	-	-	-	40	0,00%	0,00%	0,69%	40	40	40			
	Cilem	-	-	-	-	40	0,00%	0,00%	0,69%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	470	3.445	470	582	0,34%	0,34%	0,42%	113	113	(2.862)				
	CF 1	-	130	-	124	0,00%	0,00%	1,95%	124	124	(6)				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	130	-	124	0,00%	0,00%	8,06%	124	124	(6)				
	CF 2	470	3.315	470	458	0,36%	0,36%	0,35%	(12)	(12)	(2.857)				
	Mitraguna & Others	470	3.315	470	458	0,38%	0,38%	0,37%	(12)	(12)	(2.857)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	68	68	68	78	0,05%	0,05%	0,05%	9	9	9				

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	68	68	68	78	0,05%	0,05%	0,06%	9	9	9			
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	(0)			
	Total Griya	54	54	54	54	1,10%	1,10%	1,11%	-	-	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	15	15	15	24	0,01%	0,01%	0,02%	9	9	9			
	Mitraguna & Others	15	15	15	24	0,01%	0,01%	0,02%	9	9	9			
	Pensiun	-	-	-	-</									



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	2.831	2.831	2.206	2.401	170	195	(430)	-15,20%	(430)	-15,20%	3.407	70,46%	(1.006)
2	Tabungan	139.951	139.951	128.579	128.937	15.599	358	(11.014)	-7,87%	(11.014)	-7,87%	139.951	92,13%	(11.014)
3	Deposito	41.810	41.810	50.204	50.204	(2.400)	0	8.394	20,08%	8.394	20,08%	42.630	117,77%	7.574
	Total	184.592	184.592	180.989	181.542	13.370	553	(3.050)	-1,65%	(3.050)	-1,65%	185.989	97,61%	(4.447)
	CASA	142.782	142.782	130.784	131.338	15.769	553	(11.444)	-8,02%	(11.444)	-8,02%	143.358	91,62%	(12.021)
	(%) CASA	77,35%	77,35%	72,26%	72,35%									
	FDR	84,22%	84,22%	88,50%	88,23%									

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	6.612	6.612	3.828	3.821	(7)	(2.791)	-42,21%	(2.791)	-42,21%			
2	Giro ISE	1.330	1.330	1.166	1.361	194	31	2,33%	31	2,33%			
3	Tabungan ISE	5.282	5.282	2.661	2.460	(201)	(2.822)	-53,43%	(2.822)	-53,43%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	122	122	122	122	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	26.881	26.881	26.579	1.210	770	-440	265	-302	-302	1.072	27.362	97,14%	(783)
	KUR	26.138	26.138	25.855	1.010	770	-240	79	-283	-283	1.053	26.325	98,21%	(470)
	Non KUR	743	743	724	200	-	-200	186	-20	-20	20	1.037	69,81%	(313)
3	PWG	34.437	34.437	39.182	6.935	12.929	5.994	2.707	4.745	4.745	8.185	36.036	108,73%	3.146
	Cilem	23.083	23.083	25.676	3.073	4.654	1.581	1.780	2.593	2.593	2.061	24.078	106,64%	1.598
	Gadai	11.354	11.354	13.506	3.863	8.275	4.413	927	2.152	2.152	6.123	11.958	112,95%	1.548
4	CFG	94.137	94.137	94.418	2.101	2.070	-31	-1.865	281	281	1.789	95.419	98,95%	(1.002)
	CF 1	15.780	15.780	15.975	1.587	361	-1.226	635	194	194	166	16.025	99,69%	(50)
	Total Griya	12.624	12.624	12.519	890	-	-890	0	-105	-105	105	12.713	98,48%	(194)
1	• Total Non Program	12.624	12.624	12.519	890	-	-890	775	-105	-105	105			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.455	697	361	-336	635	299	299	61	3.312	104,33%	143
	CF 2	78.356	78.356	78.443	514	1.709	1.195	-2.500	87	87	1.622	79.394	98,80%	(951)
	Mitraguna & Others	70.397	70.397	70.548	514	1.709	1.195	-2.429	152	152	1.557	71.109	99,21%	(560)
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)
	Total Pembiayaan	155.456	155.456	160.179	10.246	15.769	5.523	1.107	4.723	4.723	11.046	158.817	100,86%	1.361

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-Jan-26	MtD		YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	679	-	-	0	0,00%	0,00%	0,00%	-	-	-	679			
	KUR	-	679	-	-	0	0,00%	0,00%	0,00%	-	-	-	679			
	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	432	883	432	1.399	0	0,46%	0,46%	0,46%	-	-	-	515			
	CF 1	76	227	76	66	0	0,48%	0,48%	0,48%	-	-	-	(160)			
	Total Griya	66	216	66	66	0	0,53%	0,53%	0,53%	-	-	-	(149)			
	Oto	10	11	10	-	0	0,31%	0,31%	0,31%	-	-	-	(11)			
	CF 2	356	657	356	1.332	0	0,45%	0,45%	0,45%	-	-	-	675			
	Mitraguna & Others	356	657	356	1.332	0	0,51%	0,51%	0,51%	-	-	-	675			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	432	1.563	432	1.399	0	0,28%	0,28%	0,28%	0,87%	966	966	(164)			

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-Jan-26	MtD		YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	177	177	177	177	0	0,19%	0,19%	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	2.486	2.486	2.468	2.319	(1.468)	(149)	(167)	-6,71%	(167)	-6,71%	3.028	76,60%	(708)
2	Tabungan	130.312	130.312	134.452	134.303	(2.682)	(149)	3.992	3,06%	3.992	3,06%	130.312	103,06%	3.992
3	Deposito	40.698	40.698	37.231	37.731	2.391	500	(2.967)	-7,29%	(2.967)	-7,29%	41.272	91,42%	(3.541)
	Total	173.495	173.495	174.151	174.353	(1.759)	202	858	0,49%	858	0,49%	174.611	99,85%	(258)
	CASA	132.798	132.798	136.920	136.622	(4.150)	(298)	3.825	2,88%	3.825	2,88%	133.339	102,46%	3.283
	(%) CASA	76,54%	76,54%	78,62%	78,36%									
	FDR	89,59%	89,59%	93,53%	93,42%									

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	2.673	2.673	2.192	2.214	22	(459)	-17,16%	(459)	-17,16%			
2	Giro ISE	4	4	20	20	(0)	16	412,55%	16	412,55%			
3	Tabungan ISE	2.669	2.669	2.172	2.194	22	(475)	-17,78%	(475)	-17,78%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	474	474	474	474	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	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	1.433	98,28%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	1.433	98,28%	(25)
	• Local Champion	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	1.433	98,28%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	8.858	8.858	8.610	-	-	0	-452	-248	-248	248	9.039	95,25%	(430)
	KUR	8.688	8.688	8.445	-	-	0	-447	-243	-243	243	8.798	95,99%	(353)
	Non KUR	170	170	165	-	-	0	-5	-5	-5	5	242	68,17%	(77)
3	PWG	35.127	35.127	37.586	6.029	12.420	6.391	1.604	2.459	2.459	9.961	36.445	103,13%	1.140
	Cilem	18.115	18.115	19.886	1.963	3.177	1.213	1.134	1.771	1.771	1.405	18.884	105,31%	1.002
	Gadai	17.012	17.012	17.699	4.066	9.243	5.178	470	687	687	8.556	17.561	100,79%	1.138
4	CFG	110.016	110.016	115.282	4.525	6.352	1.827	3.307	5.266	5.266	1.086	111.571	103,33%	3.711
	CF 1	36.865	36.865	37.542	-	1.063	1.063	-103	677	677	386	37.188	100,95%	353
	Total Griya	33.201	33.201	32.882	-	-	0	0	-319	-319	319	33.338	98,63%	(456)
1	• Total Non Program	30.879	30.879	30.571	-	-	0	-215	-309	-309	309			
	• Program	2.322	2.322	2.311	-	-	0	-12	-11	-11	11			
	Oto	3.664	3.664	4.660	-	1.063	1.063	-103	996	996	67	3.851	121,01%	809
	CF 2	73.151	73.151	77.740	4.525	5.289	764	3.410	4.589	4.589	700	74.383	104,51%	3.357
	Mitraguna & Others	59.495	59.495	64.166	4.325	5.289	964	3.297	4.671	4.671	618	60.444	106,16%	3.722
	Pensiun	13.656	13.656	13.574	200	-	-200	113	-82	-82	82	13.938	97,39%	(364)
	Total Pembiayaan	155.434	155.434	162.885	10.554	18.772	8.218	4.436	7.452	7.452	11.320	158.489	102,77%	4.397

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	78	244	78	78	0,88%	0,88%	0,91%	-	-	(166)			
	KUR	78	244	78	78	0,90%	0,90%	0,92%	-	-	(166)			
	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	402	288	402	630	0,37%	0,37%	0,55%	229	229	342			
	CF 1	51	95	51	-	0,14%	0,14%	0,00%	(51)	(51)	(95)			
	Total Griya	51	95	51	-	0,15%	0,15%	0,00%	(51)	(51)	(95)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	351	194	351	630	0,48%	0,48%	0,81%	279	279	437			
	Mitraguna & Others	351	194	351	630	0,59%	0,59%	0,98%	279	279	437			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	480	532	480	708	0,31%	0,31%	0,43%	229	229	176			

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	373	373	373	373	26,03%	26,03%	26,51%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,51%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	KUR	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	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	693	851	693	593	0,63%	0,63%	0,51%	(100)	(100)	(259)			
	CF 1	160	160	160	60	0,43%	0,43%	0,16%	(100)	(100)	(100)			
	Total Griya	160	160	160	60	0,48%	0,48%	0,18%	(10					



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	4.732	4.732	5.909	6.115	(206)	206	1.384	29,24%	1.384	29,24%	5.496	111,27%	619
2	Tabungan	250.342	250.342	247.923	247.083	9.702	(840)	(3.259)	-1,30%	(3.259)	-1,30%	250.342	98,70%	(3.259)
3	Deposito	173.973	173.973	195.888	195.383	(1.604)	(505)	21.410	12,31%	21.410	12,31%	175.140	111,56%	20.243
	Total	429.047	429.047	449.720	448.582	7.891	(1.139)	19.535	4,55%	19.535	4,55%	430.978	104,08%	17.604
	CASA	255.074	255.074	253.832	253.198	9.496	(634)	(1.875)	-0,74%	(1.875)	-0,74%	255.838	98,97%	(2.640)
	(%) CASA	59,45%	59,45%	56,44%	56,44%									
	FDR	65,61%	65,61%	64,94%	65,11%									

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	24.432	24.432	24.760	25.025		265	593	2,43%	593	2,43%			
2	Giro ISE	2.665	2.665	3.860	4.048		187	1.382	51,87%	1.382	51,87%			
3	Tabungan ISE	12.249	12.249	9.882	9.960		78	(2.289)	-18,69%	(2.289)	-18,69%			
4	Deposito ISE	9.517	9.517	11.017	11.017	0	1.500	15,76%	1.500	15,76%				
5	CIF ISE	180	180	180	180	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	15.402	15.402	17.910	3.328	3.380	52	3.238	2.508	2.508	872	15.765	113,60%		
	Linkage	12.232	12.232	15.112	2.678	2.880	202	2.664	2.880	2.880	(0)	12.423	121,65%		
	Non-Linkage	3.170	3.170	2.798	650	500	(150)	574	(372)	(372)	872	3.343	83,70%	(545)	
	• Local Champion	2.980	2.980	2.629	650	500	(150)	594	(351)	(351)	851	3.145	83,59%	(516)	
	• Value Chain	190	190	169	-	-	-	(20)	(21)	(21)	21	198	85,54%	(29)	
2	MBG	13.622	13.622	13.624	1.000	500	(500)	677	2	2	498	13.808	98,67%	(184)	
	KUR	13.226	13.226	13.233	1.000	500	(500)	682	8	8	492	13.412	98,67%	(178)	
	Non KUR	397	397	391	-	-	0	(5)	(6)	(6)	6	396	98,61%	(6)	
3	PWG	39.582	39.582	46.046	9.044	15.224	6.180	3.126	6.464	6.464	8.760	41.268	111,58%	4.778	
	Cilem	20.374	20.374	24.156	3.270	5.421	2.151	1.657	3.781	3.781	1.640	21.400	112,88%	2.755	
	Gadai	19.208	19.208	21.890	5.775	9.803	4.028	1.469	2.683	2.683	7.120	19.868	110,18%	2.023	
4	CFG	212.887	212.887	214.470	6.085	4.784	(1.301)	2.159	1.583	1.583	3.200	215.022	99,74%	(552)	
	CF 1	14.387	14.387	14.531	1.298	351	(947)	422	144	144	207	14.772	98,36%	(242)	
	Total Griya	9.071	9.071	8.972	750	-	(750)	0	(99)	(99)	99		9.208	97,44%	(235)
1	• Total Non Program	9.071	9.071	8.972	750	-	(750)	562	(99)	(99)	99				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	5.315	5.315	5.559	548	351	(197)	422	243	243	107	5.565	99,89%	(6)	
	CF 2	198.500	198.500	199.940	4.787	4.433	(354)	1.737	1.439	1.439	2.994	200.250	99,85%	(310)	
	Mitraguna & Others	192.605	192.605	194.080	4.511	4.433	(78)	1.504	1.475	1.475	2.958	194.029	100,03%	52	
	Pensiun	5.895	5.895	5.859	276	-	(276)	234	(36)	(36)	36	6.221	94,18%	(362)	
	Total Pembiayaan	281.493	281.493	292.049	19.457	23.887	4.430	9.201	10.556	10.556	13.331	285.863	102,16%	6.186	

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	67	66	67	-	0,49%	0,49%	0,00%	(67)	(67)	(66)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	67	66	67	-	16,95%	16,95%	0,00%	(67)	(67)	(66)			
3	PWG	-	-	-	-	3	0,00%	0,01%	3	3	3			
	Cilem	-	-	-	-	3	0,00%	0,01%	3	3	3			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	78	-	78	146	0,04%	0,04%	0,11%	168	168	246			
	CF 1	78	-	78	246	0,54%	0,54%	1,69%	168	168	246			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	78	-	78	246	1,47%	1,47%	4,43%	168	168	246			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	146	146	146	146	0,08%	0,08%	0,08%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	146	146	146	214	0,05%	0,05%	0,07%	67	67	67			

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	-	-	-	-	67	0,00%	0,00%	0,49%	67	67	67			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	67	0,00%	0,00%	17,21%	67	67	67			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	146	146	146	146	0,07%									



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	5.323	5.323	5.012	5.009	669	(2)	(314)	-5,89%	(314)	-5,89%	5.838	85,81%	(828)
2	Tabungan	172.282	172.282	220.472	220.428	55.400	(44)	48.146	27,95%	48.146	27,95%	172.282	127,95%	48.146
3	Deposito	122.585	122.585	122.625	122.625	(313)	0	40	0,03%	40	0,03%	123.178	99,55%	(554)
	Total	300.190	300.190	348.109	348.062	55.756	(47)	47.872	15,95%	47.872	15,95%	301.298	115,52%	46.764
	CASA	177.605	177.605	225.484	225.438	56.069	(47)	47.833	26,93%	47.833	26,93%	178.119	126,57%	47.318
	(%) CASA	59,16%	59,16%	64,77%	64,77%									
	FDR	47,32%	47,32%	41,55%	41,55%									

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	1.661	1.661	1.590	1.592		3	(69)	-4,13%	(69)	-4,13%			
2	Giro ISE	61	61	65	65		(0)	4	7,21%	4	7,21%			
3	Tabungan ISE	1.600	1.600	1.524	1.527		3	(73)	-4,56%	(73)	-4,56%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	84	84	84	84		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	35.541	35.541	36.203	1.305	1.980	675	62	662	662	1.318	35.434	102,17%	769
	KUR	33.739	33.739	34.480	1.305	1.980	675	139	741	741	1.239	33.929	101,62%	
	Non KUR	1.802	1.802	1.723	-	-	0	-77	-79	-79	79	1.505	114,49%	
3	PWG	11.324	11.324	12.789	1.834	2.400	566	1.250	1.465	1.465	935	11.984	106,72%	805
	Cilem	11.324	11.324	12.789	1.834	2.400	566	1.250	1.465	1.465	935	11.984	106,72%	805
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	95.173	95.173	95.637	5.207	1.847	-3.360	2.141	464	464	1.382	96.478	99,13%	(841)
	CF 1	8.738	8.738	8.839	168	176	8	71	101	101	75	9.027	97,92%	(188)
	Total Griya	3.732	3.732	3.723	-	-	0	0	-10	-10	-10	3.835	97,08%	(112)
1	• Total Non Program	3.732	3.732	3.723	-	-	0	0	-10	-10	-10			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	5.117	168	176	8	71	111	111	65	5.193	98,53%	(76)
	CF 2	86.435	86.435	86.798	5.039	1.671	-3.368	2.070	363	363	1.308	87.451	99,25%	(653)
	Mitraguna & Others	67.546	67.546	68.004	4.839	1.395	-3.444	2.037	458	458	937	68.258	99,63%	(254)
	Pensiun	18.888	18.888	18.794	200	276	76	34	-94	-94	370	19.193	97,92%	(399)
	Total Pembiayaan	142.038	142.038	144.629	8.346	6.227	-2.119	3.453	2.591	2.591	3.636	143.896	100,51%	733

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	411	1.169	411	518	1.16%	1.16%	1.43%	108	108	(651)			
	KUR	349	935	349	347	1.03%	1.03%	1.01%	(2)	(2)	(588)			
	Non KUR	62	234	62	171	3,44%	3,44%	9,95%	110	110	(63)			
3	PWG	86	-	86	61	0,76%	0,76%	0,48%	(24)	(24)	61			
	Cilem	86	-	86	61	0,76%	0,76%	0,48%	(24)	(24)	61			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	519	1.692	519	1.622	0,55%	0,55%	1,70%	1.103	1.103	(70)			
	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	519	1.692	519	1.622	0,60%	0,60%	1,87%	1.103	1.103	(70)			
	Mitraguna & Others	409	1.527	409	1.622	0,61%	0,61%	2,39%	1.214	1.214	95			
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)			
	Total Pembiayaan	1.016	2.861	1.016	2.202	0,71%	0,71%	1,52%	1.187	1.187	(659)			

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	117	117	117	7	0,33%	0,33%	0,02%	(111)	(111)	(111)			
	KUR	7	7	7	7	0,02%	0,02%	0,02%	-	-	-			
	Non KUR	111	111	111	-	6,13%	6,13%	0,00%	(111)	(111)	(111)			
3	PWG	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-			
4	CFG	2.886	2.888	2.886	2.651	3,03%	3,03%	2,77%	(235)	(235)	(237)			
	CF 1	197	197	197	196	2,25%	2,25%	2,22%	(0)	(0)	(1)			
	Total Griya	23	23	23	23	0,63%	0,63%	0,63%	-	-	-			
	Oto													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.777	1.772	(1.028)	(5)	66	3,88%	66	3,88%	2.290	77,37%	(518)
2	Tabungan	163.328	163.328	158.402	158.518	6.035	116	(4.810)	-2,95%	(4.810)	-2,95%	163.328	97,05%	(4.810)
3	Deposito	13.205	13.205	13.179	13.179	732	0	(26)	-0,20%	(26)	-0,20%	14.021	93,99%	(842)
	Total	178.239	178.239	173.358	173.470	5.740	111	(4.770)	-2,68%	(4.770)	-2,68%	179.640	96,57%	(6.171)
	CASA	165.034	165.034	160.179	160.290	5.008	111	(4.744)	-2,87%	(4.744)	-2,87%	165.619	96,78%	(5.328)
	(%) CASA	92,59%	92,59%	92,40%	92,40%									
	FDR	121,86%	121,86%	126,86%	126,78%									

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	2.657	2.657	2.514	2.464	(51)	(193)	-7,28%	(193)	-7,28%			
2	Giro ISE	708	708	830	845	15	137	19,43%	137	19,43%			
3	Tabungan ISE	1.950	1.950	1.685	1.619	(66)	(331)	-16,97%	(331)	-16,97%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	299	299	299	299	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	4.207	4.207	851	-	-	0	-16	-3.356	-3.356	3.356	4.207	20,24%	(3.356)
	Linkage	4.138	4.138	800	-	-	-	-0	-3.338	-3.338	3.338	4.138	19,33%	(3.338)
	Non-Linkage	69	69	52	-	-	0	-16	-17	-17	17	69	74,91%	(17)
	• Local Champion	69	69	52	-	-	0	-16	-17	-17	17	69	74,91%	(17)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	38.276	38.276	39.191	1.982	2.441	459	362	915	915	1.526	37.994	103,15%	1.197
	KUR	34.882	34.882	35.894	1.812	2.441	629	318	1.012	1.012	1.429	35.142	102,14%	
	Non KUR	3.393	3.393	3.296	170	-	-170	44	-97	-97	97	2.852	115,59%	
3	PWG	28.186	28.186	32.561	6.207	11.961	5.754	2.026	4.375	4.375	7.586	29.541	110,22%	3.020
	Cilem	15.195	15.195	17.517	1.713	3.548	1.835	940	2.322	2.322	1.225	16.001	109,47%	1.516
	Gadai	12.991	12.991	15.043	4.494	8.414	3.919	1.086	2.052	2.052	6.361	13.540	111,10%	1.503
4	CFG	146.534	146.534	147.324	1.562	3.124	1.563	-170	790	790	2.334	147.765	99,70%	(441)
	CF 1	25.788	25.788	25.794	-	291	291	-144	5	5	286	25.981	99,28%	(187)
1	• Total Non Program	23.213	23.213	23.291	-	265	265	-43	224	224	41	23.281	100,04%	10
	• Program	20.857	20.857	20.711	-	-	0	-210	-146	-146	146			
	Oto	2.576	2.576	2.503	-	27	27	-144	-73	-73	99	2.700	92,69%	(197)
	CF 2	120.746	120.746	121.531	1.562	2.833	1.272	-26	785	785	2.048	121.784	99,79%	(253)
	Mitraguna & Others	97.104	97.104	97.867	1.072	2.633	1.562	-329	763	763	1.870	97.816	100,05%	51
	Pensiun	23.642	23.642	23.664	490	200	-290	303	22	22	178	23.968	98,73%	(304)
	Total Pembiayaan	217.203	217.203	219.927	9.750	17.526	7.776	2.201	2.724	2.724	14.802	219.507	100,19%	420

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	92	422	92	83	0,24%	0,24%	0,21%	(9)	(9)	(339)			
	KUR	92	417	92	83	0,26%	0,26%	0,23%	(9)	(9)	(334)			
	Non KUR	-	5	-	-	0,00%	0,00%	0,00%	-	-	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,70%	123	123	123			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.422	3.411	3.422	3.355	2,34%	2,34%	2,28%	(67)	(67)	(56)			
	CF 1	3.369	3.216	3.369	3.205	13,06%	13,06%	12,43%	(164)	(164)	(11)			
	Total Griya	3.369	3.216	3.369	3.205	14,51%	14,51%	13,76%	(164)	(164)	(11)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	53	194	53	150	0,04%	0,04%	0,12%	97	97	(44)			
	Mitraguna & Others	53	194	53	150	0,05%	0,05%	0,15%	97	97	(44)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.514	3.833	3.514	3.561	1,62%	1,62%	1,62%	47	47	(272)			

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	4.138	4.138	4.138	800	98,36%	98,36%	93,93%	(3.338)	(3.338)	(3.339)			
	Linkage	4.138	4.138	4.138	800	100,00%	100,00%	100,00%	(3.338)	(3.338)	(3.339)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	33	194	33	30	0,09%	0,09%	0,08%	(3)	(3)	(165)			
	KUR	14	143	14	12	0,04%	0,04%	0,03%	(1)	(1)	(131)			
	Non KUR	19	51	19	17	0,56%	0,56%	0,52%	(2)	(2)	(34)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.035	3.501	3.035	3.189	2,07%	2,07%	2,16%	155	155	(311)			
	CF 1	2.715	3.178	2.715	2.92									



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	486	486	638	607	(726)	(30)	122	25,03%	122	25,03%	1.228	49,46%	(621)
2	Tabungan	141.974	141.974	135.417	135.495	5.594	78	(6.479)	-4,56%	(6.479)	-4,56%	141.974	95,44%	(6.479)
3	Deposito	42.450	42.450	42.613	42.613	(1.024)	0	164	0,39%	164	0,39%	43.596	97,75%	(983)
	Total	184.909	184.909	178.668	178.716	3.844	48	(6.194)	-3,35%	(6.194)	-3,35%	186.798	95,67%	(8.083)
	CASA	142.460	142.460	136.055	136.102	4.867	48	(6.357)	-4,46%	(6.357)	-4,46%	143.202	95,04%	(7.100)
	(%) CASA	77,04%	77,04%	76,15%	76,16%									
	FDR	175,91%	175,91%	183,92%	183,87%									

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	1.324	1.324	1.636	1.451	(185)	127	9,59%	127	9,59%			
2	Giro ISE	150	150	146	118	(27)	(32)	-21,17%	(32)	-21,17%			
3	Tabungan ISE	1.174	1.174	1.490	1.333	(157)	159	13,53%	159	13,53%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225	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	13.705	13.705	13.396	-	-	0	-403	-309	-309	309	13.907	96,33%	(511)
	Linkage	-	-	-	-	-	-	0	0	0	-	75		
	Non-Linkage	13.705	13.705	13.396	-	-	0	-403	-309	-309	309	13.832	96,85%	(436)
	• Local Champion	13.705	13.705	13.396	-	-	0	-403	-309	-309	309	13.828	96,87%	(433)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3		(3)
2	MBG	35.009	35.009	35.791	2.835	2.205	-630	1.261	782	782	1.423	34.845	102,71%	946
	KUR	31.737	31.737	32.607	2.835	2.205	-630	1.341	870	870	1.335	31.860	102,35%	
	Non KUR	3.272	3.272	3.183	-	-	0	-80	-88	-88	88	2.985	106,64%	
3	PWG	38.348	38.348	43.374	9.569	16.998	7.429	2.754	5.025	5.025	11.973	40.034	108,34%	3.339
	Cilem	17.940	17.940	21.087	3.067	4.666	1.599	1.844	3.146	3.146	1.520	18.967	111,18%	2.120
	Gadai	20.408	20.408	22.287	6.501	12.332	5.830	909	1.879	1.879	10.453	21.068	105,79%	1.219
4	CFG	238.208	238.208	236.051	3.537	1.024	-2.513	389	-2.156	-2.156	3.180	239.658	98,50%	(3.606)
	CF 1	60.245	60.245	59.927	-	351	351	-414	-318	-318	669	60.534	99,00%	(607)
	Total Griya	56.890	56.890	56.595	-	325	325	-137	194	194	620	56.992	99,30%	(398)
1	• Total Non Program	11.339	11.339	11.534	-	325	325	-137	-	-	131			
	• Program	45.551	45.551	45.061	-	-	0	-384	-490	-490	490			
	Oto	3.355	3.355	3.333	-	26	26	-414	-22	-22	48	3.542	94,09%	(209)
	CF 2	177.963	177.963	176.124	3.537	673	-2.864	804	-1.839	-1.839	2.512	179.123	98,33%	(2.999)
	Mitraguna & Others	144.677	144.677	143.096	3.058	660	-2.398	1.181	-1.581	-1.581	2.241	145.468	98,37%	(2.372)
	Pensiun	33.285	33.285	33.028	479	13	-466	-378	-258	-258	271	33.655	98,14%	(627)
	Total Pembiayaan	325.270	325.270	328.611	15.941	20.227	4.286	4.001	3.341	3.341	16.886	328.444	100,05%	168

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	543	559	543	531	1,55%	1,55%	1,48%	(12)	(12)	(27)			
	KUR	376	371	376	364	1,18%	1,18%	1,12%	(12)	(12)	(7)			
	Non KUR	167	187	167	167	5,11%	5,11%	5,25%	-	-	(20)			
3	PWG	252	-	252	68	0,66%	0,66%	0,16%	(183)	(183)	68			
	Cilem	132	-	132	68	0,74%	0,74%	0,32%	(64)	(64)	68			
	Gadai	120	-	120	-	0,59%	0,59%	0,00%	(120)	(120)	-			
4	CFG	5.904	9.690	5.904	10.632	2,48%	2,48%	4,50%	4.728	4.728	941			
	CF 1	5.379	7.244	5.379	7.644	8,93%	8,93%	12,75%	2.264	2.264	399			
	Total Griya	5.379	7.165	5.379	7.644	9,46%	9,46%	13,51%	2.264	2.264	479			
	Oto	-	79	-	-	0,00%	0,00%	0,00%	-	-	(79)			
	CF 2	524	2.446	524	2.988	0,29%	0,29%	1,70%	2.464	2.464	542			
	Mitraguna & Others	287	2.002	287	2.087	0,20%	0,20%	1,46%	1.800	1.800	85			
	Pensiun	238	445	238	902	0,71%	0,71%	2,73%	664	664	457			
	Total Pembiayaan	6.698	10.249	6.698	11.231	2,06%	2,06%	3,42%	4.533	4.533	982			

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	263	263	263	263	1,92%	1,92%	1,96%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,92%	1,92%	1,96%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	402	333	402	388	1,15%	1,15%	1,08%	(13)	(13)	55			
	KUR	302	326	302	301	0,95%	0,95%	0,92%	(2)	(2)	(25)			
	Non KUR	99	7	99	87	3,04%	3,04%	2,75%	(12)	(12)	80			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%								