



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	367.303	360.537	(21.824)	(6.765)	51.844	16,79%	51.844	16,79%	318.801	113,09%	41.737
2	Tabungan	2.013.016	2.013.016	1.873.081	1.881.598	40.326	8.518	(131.418)	-6,53%	(131.418)	-6,53%	2.013.016	93,47%	(131.418)
3	Deposito	973.933	973.933	856.493	856.073	(96.880)	(419)	(117.860)	-12,10%	(117.860)	-12,10%	983.511	87,04%	(127.438)
	Total	3.295.643	3.295.643	3.096.876	3.098.209	(78.377)	1.333	(197.434)	-5,99%	(197.434)	-5,99%	3.315.328	93,45%	(217.119)
	CASA	2.321.710	2.321.710	2.240.383	2.242.135	18.503	1.752	(79.574)	-3,43%	(79.574)	-3,43%	2.331.817	96,15%	(89.681)
	(%) CASA	70,45%	70,45%	72,34%	72,37%									
	FDR	84,30%	84,30%	91,13%	91,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	89.198	87.407		(1.791)	(3.158)	-3,49%	(3.158)	-3,49%			
2	Giro ISE	28.686	28.686	37.202	35.161		(2.042)	6.474	22,57%	6.474	22,57%			
3	Tabungan ISE	61.424	61.424	51.540	51.791		251	(9.633)	-15,68%	(9.633)	-15,68%			
4	Deposito ISE	455	455	455	455		0	0	0,01%	0	0,01%			
5	CIF ISE	2.343	2.343	2.343	2.343		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.400	570	2.747	2.177	-4.288	-10.060	-10.060	12.807	123.514	91,00%	(11.115)
	Linkage	25.627	25.627	26.307	570	1.747	1.177	-310	680	680	1.067	26.193	100,43%	
	Non-Linkage	96.833	96.833	86.093	-	1.000	1.000	-3.978	-10.740	-10.740	11.740	97.321	88,46%	(11.228)
	• Local Champion	66.030	66.030	64.768	-	1.000	1.000	-565	-1.262	-1.262	2.262	66.499	97,40%	(1.730)
	• Value Chain	30.803	30.803	21.325	-	-	-	-3.413	-9.478	-9.478	9.478	30.823	69,18%	(9.498)
2	MBG	328.812	328.812	330.851	15.575	13.664	-1.911	3.045	2.039	2.039	11.625	331.703	99,74%	(852)
	KUR	310.526	310.526	313.141	15.550	13.614	-1.936	3.962	2.615	2.615	10.999	312.349	100,25%	
	Non KUR	18.286	18.286	17.710	25	50	25	-917	-576	-576	626	19.354	91,51%	(1.644)
3	PWG	344.300	344.300	389.614	55.804	107.542	51.738	20.569	45.315	45.315	62.228	356.049	109,43%	33.565
	Cilem	233.448	233.448	269.683	26.409	53.300	26.891	14.782	36.235	36.235	17.065	242.231	111,33%	27.452
	Gadai	110.851	110.851	119.931	29.395	54.242	24.847	5.787	9.080	9.080	45.162	113.817	105,37%	6.113
4	CFG	1.982.640	1.982.640	1.989.287	58.196	46.908	-11.287	16.595	6.647	6.647	40.262	2.006.944	99,12%	(17.658)
	CF 1	533.103	533.103	531.190	18.914	7.338	-11.575	1.500	-1.913	-1.913	9.251	537.405	98,84%	(6.215)
	Total Griya	446.983	446.983	445.563	15.224	5.190	-10.034	0	-1.420	-1.420	6.610	448.643	99,31%	(3.080)
	• Total Non Program	434.886	434.886	433.507	14.564	5.190	-9.374	9.962	-1.380	-1.380	6.570			
	• Program	12.096	12.096	12.056	660	-	-660	647	-40	-40	40			
	Oto	86.120	86.120	85.627	3.689	2.148	-1.541	1.500	-493	-493	2.641	88.763	96,47%	(3.135)
	CF 2	1.449.537	1.449.537	1.458.097	39.282	39.570	288	15.095	8.560	8.560	31.010	1.469.539	99,22%	(11.443)
	Mitraguna & Others	1.349.817	1.349.817	1.357.650	36.496	37.944	1.448	14.081	7.833	7.833	30.111	1.368.063	99,24%	(10.413)
	Pensiun	99.720	99.720	100.447	2.786	1.626	-1.160	1.014	727	727	899	101.476	98,99%	(1.029)
	Total Pembiayaan	2.778.212	2.778.212	2.822.152	130.145	170.861	40.717	35.921	43.940	43.940	126.921	2.818.210	96,18%	3.942

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	3.532	0,00%	0,00%	3,14%	3.532	3.532			
	Linkage	-	-	-	-	2.319	0,00%	0,00%	2,69%	2.319	2.319			
	Local Champion	-	-	-	-	1.212	0,00%	0,00%	1,87%	1.212	1.212			
	Value Chain	-	-	-	-	-	-	-	-	-	-			
2	MBG	5.224	5.224	5.224	19.637	1.59%	1.59%	5,94%	14.413	14.413	14.413			
	KUR	4.303	4.303	4.303	16.745	1,39%	1,39%	1,35%	12.442	12.442	12.442			
	Non KUR	921	921	921	2.892	5,04%	5,04%	16,33%	1.971	1.971	1.971			
3	PWG	484	484	484	14.934	0,14%	0,14%	0,14%	14.450	14.450	14.450			
	Cilem	484	484	484	12.408	0,21%	0,21%	4,60%	11.924	11.924	11.924			
	Gadai	-	-	-	2.526	0,00%	0,00%	2,11%	2.526	2.526	2.526			
4	CFG	21.399	27.679	21.399	60.301	1,08%	1,08%	3,03%	38.901	38.901	32.622			
	CF 1	9.043	12.737	9.043	21.984	1,70%	1,70%	4,14%	12.942	12.942	9.248			
	Total Griya	7.715	10.710	7.715	18.863	1,73%	1,73%	4,23%	11.148	11.148	8.153			
	Oto	1.328	2.026	1.328	3.121	1,54%	1,54%	3,65%	1.794	1.794	1.095			
	CF 2	18.052	21.216	18.052	15.273	1,25%	1,25%	1,05%	(2.779)	(2.779)	(5.943)			
	Mitraguna & Others	17.735	20.725	17.735	14.956	1,31%	1,31%	1,10%	(2.779)	(2.779)	(5.769)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	26.683	1,03%	1,03%	0,95%	(1.830)	(1.830)	(6.499)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%
2	Contribution Margin	121.560	121.560	130.836	9.276	

PHR & Payroll

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	23.379	19.961	(1.593)	(3.418)	(2.621)	-11,61%	(2.621)	-11,61%	23.235	85,91%	(3.274)
2	Tabungan	98.280	98.280	92.323	96.178	6.616	3.854	(2.102)	-2,14%	(2.102)	-2,14%	98.280	97,86%	(2.102)
3	Deposito	76.413	76.413	75.341	75.341	(40.455)	0	(1.073)	-1,40%	(1.073)	-1,40%	77.312	97,45%	(1.972)
	Total	197.275	197.275	191.043	191.480	(35.432)	437	(5.796)	-2,94%	(5.796)	-2,94%	198.827	96,30%	(7.348)
	CASA	120.862	120.862	115.702	116.139	5.023	437	(4.723)	-3,91%	(4.723)	-3,91%	121.515	95,58%	(5.376)
	(%) CASA	61,27%	61,27%	60,56%	60,65%									
	FDR	103,63%	103,63%	106,68%	106,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	19.010	18.859	(151)	(1.819)	-8,79%	(1.819)	-8,79%			
2	Giro ISE	7.519	7.519	8.942	9.064	122	1.545	20,55%	1.545	20,55%			
3	Tabungan ISE	13.134	13.134	10.043	9.770	(273)	(3.364)	-25,61%	(3.364)	-25,61%			
4	Deposito ISE	25	25	25	25	0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.054	-	-	0	-132	-2.348	-2.348	2.348	14.668	82,18%	(2.614)
	Linkage	787	787	705	-	-	-	-17	-82	-82	82	787	89,60%	(82)
	Non-Linkage	13.615	13.615	11.349	-	-	0	-114	-2.266	-2.266	2.266	13.881	81,76%	(2.532)
	• Local Champion	8.965	8.965	8.849	-	-	0	-114	-116	-116	116	9.222	95,96%	(373)
	• Value Chain	4.650	4.650	2.500	-	-	-	0	-2.150	-2.150	2.150	4.660	53,65%	(2.160)
2	MBG	57.731	57.731	57.437	840	1.860	1.020	-1.312	-294	-294	2.154	57.554	99,80%	(117)
	KUR	55.124	55.124	54.886	840	1.860	1.020	-1.236	-237	-237	2.097	55.304	99,24%	(418)
	Non KUR	2.607	2.607	2.550	-	-	0	-76	-57	-57	57	2.250	113,36%	
3	PWG	15.626	15.626	17.519	1.308	2.985	1.677	545	1.893	1.893	1.092	16.170	108,35%	1.350
	Cilem	15.626	15.626	17.519	1.308	2.985	1.677	545	1.893	1.893	1.092	16.170	108,35%	1.350
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	116.674	116.674	116.801	3.019	1.444	-1.575	1.621	127	127	1.317	118.524	98,55%	(1.723)
	CF 1	61.795	61.795	61.452	298	469	171	76	-343	-343	812	62.153	98,87%	(701)
	Total Griya	58.651	58.651	58.205	298	248	-49	0	-446	-446	694	58.812	98,97%	(608)
1	• Total Non Program	57.846	57.846	57.404	298	248	-49	-403	-442	-442	690			
	• Program	805	805	801	-	-	0	-5	-4	-4	4			
	Oto	3.144	3.144	3.247	-	220	220	76	103	103	118	3.341	97,20%	(93)
	CF 2	54.879	54.879	55.349	2.721	975	-1.746	1.545	470	470	505	56.371	98,19%	(1.022)
	Mitraguna & Others	54.619	54.619	55.096	2.721	975	-1.746	1.552	477	477	498	56.068	98,27%	(972)
	Pensiun	260	260	253	-	-	0	-6	-7	-7	7	303	83,50%	(50)
	Total Pembiayaan	204.433	204.433	203.811	5.167	6.289	1.122	723	-622	-622	6.911			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	962	1.324	962	2.805	1.67%	1.67%	4,88%	1.843	1.843	1.481			
	KUR	962	880	962	2.200	1.74%	1.74%	4,01%	1.238	1.238	1.320			
	Non KUR	-	444	-	605	0,00%	0,00%	23,72%	605	605	161			
3	PWG	89	-	89	782	0,57%	0,57%	4,46%	693	693	782			
	Cilem	89	-	89	782	0,57%	0,57%	4,46%	693	693	782			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	5.989	1,39%	1,39%	5,13%	4.363	4.363	3.594			
	CF 1	1.239	1.863	1.239	4.458	2,01%	2,01%	7,25%	3.219	3.219	2.595			
	Total Griya	1.239	1.863	1.239	4.458	2,11%	2,11%	7,66%	3.219	3.219	2.595			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	387	532	387	1.531	0,70%	0,70%	2,77%	1.144	1.144	999			
	Mitraguna & Others	387	532	387	1.531	0,71%	0,71%	2,78%	1.144	1.144	999			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.489	1.447	1.489	2.054	0,73%	0,73%	4,70%	6.899	6.899	5.856			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	202	202	202	202	1,40%	1,40%	1,68%	(0)	(0)	0			
	Linkage	202	202	202	202	25,67%	25,67%	28,64%	(0)	(0)	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	726	872	726	801	1,26%	1,26%	1,39%	75	75	(71)			
	KUR	570	716	570	646	1,03%	1,03%	1,18%	75	75	(71)			
	Non KUR	156	156	156	156	5,97%	5,97%	6,10%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-</td					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	20.389	19.475	(633)	(914)	1.671	9,39%	1.671	9,39%	18.357	106,09%	1.118
2	Tabungan	162.215	162.215	151.033	150.832	2.810	(201)	(11.384)	-7,02%	(11.384)	-7,02%	162.215	92,98%	(11.384)
3	Deposito	88.158	88.158	86.924	86.925	10.257	1	(1.233)	-1,40%	(1.233)	-1,40%	88.858	97,82%	(1.933)
	Total	268.177	268.177	258.347	257.232	12.433	(1.115)	(10.946)	-4,08%	(10.946)	-4,08%	269.430	95,47%	(12.199)
	CASA	180.019	180.019	171.422	170.307	2.177	(1.116)	(9.713)	-5,40%	(9.713)	-5,40%	180.572	94,31%	(10.266)
	(%) CASA	67,13%	67,13%	66,35%	66,21%									
	FDR	65,23%	65,23%	68,61%	68,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	13.310	11.561	(1.749)	1.628	16,39%	1.628	16,39%				
2	Giro ISE	4.553	4.553	8.145	6.371	(1.774)	1.818	39,93%	1.818	39,93%				
3	Tabungan ISE	5.380	5.380	5.166	5.190	25	(190)	-3,53%	(190)	-3,53%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	148	148	148	148	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.304	-	-	0	-928	330	330	(330)	18.267	100,20%	
	Linkage	-	-	-	-	-	-	0	0	0	-	125		(125)
	Non-Linkage	17.974	17.974	18.304	-	-	0	-928	330	330	(330)	18.142	100,89%	
	• Local Champion	17.620	17.620	17.092	-	-	0	421	-528	-528	528	17.778	96,14%	(687)
	• Value Chain	354	354	1.212	-	-	-	-1.348	858	858	(858)	364	33,02%	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		0
3	PWG	11.822	11.822	13.836	1.785	2.795	1.011	1.410	2.014	2.014	781	12.379	111,77%	1.457
	Cilem	11.822	11.822	13.836	1.785	2.795	1.011	1.410	2.014	2.014	781	12.379	111,77%	1.457
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	145.130	145.130	145.124	4.519	3.519	-1.000	2.039	-5	-5	3.524	146.743	98,90%	(1.619)
	CF 1	74.303	74.303	73.059	1.323	1.056	-267	-248	-1.244	-1.244	2.300	74.594	97,94%	(1.535)
	Total Griya	68.635	68.635	67.727	1.323	1.056	-267	0	-908	-908	1.964	68.769	98,48%	(1.042)
1	• Total Non Program	68.013	68.013	67.110	1.323	1.056	-267	48	-904	-904	1.960			
	• Program	622	622	618	-	-	0	-5	-4	-4	4			
	Oto	5.668	5.668	5.332	-	-	0	-248	-336	-336	336	5.824	91,54%	(493)
	CF 2	70.827	70.827	72.065	3.196	2.463	-733	2.287	1.239	1.239	1.224	72.150	99,88%	(84)
	Mitraguna & Others	69.839	69.839	70.986	3.196	2.363	-833	2.296	1.147	1.147	1.216	71.118	99,81%	(132)
	Pensiun	988	988	1.079	-	100	100	-9	91	91	9	1.031	104,65%	48
	Total Pembiayaan	174.926	174.926	177.264	6.304	6.314	11	2.522	2.338	2.338	3.976			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap
1	SME	-	-	-	1.212	0,00%	0,00%	0,00%	6,62%	1.212	1.212	1.212	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Value Chain	-	-	-	1.212	0,00%	0,00%	0,00%	7,09%	1.212	1.212	1.212	
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	100	-	100	449	0,85%	0,85%	0,85%	3,24%	349	349	449	
	Cilem	100	-	100	449	0,85%	0,85%	0,85%	3,24%	349	349	449	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
4	CFG	974	2.175	974	3.116	0,67%	0,67%	0,67%	2,15%	2.142	2.142	941	
	CF 1	839	2.039	839	3.044	1,13%	1,13%	1,13%	4,17%	2.205	2.205	1.005	
	Total Griya	839	1.962	839	3.013	1,22%	1,22%	1,22%	4,45%	2.174	2.174	1.051	
	Oto	-	77	-	31	0,00%	0,00%	0,00%	0,58%	31	31	(46)	
	CF 2	135	136	135	72	0,19%	0,19%	0,19%	0,10%	(63)	(63)	(64)	
	Mitraguna & Others	135	136	135	72	0,19%	0,19%	0,19%	0,10%	(63)	(63)	(64)	
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	
	Total Pembiayaan	1.074	2.175	1.074	4.777	0,61%	0,61%	0,61%	2,69%	3.703	3.703	2.602	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-	0,00%	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	1.358	1.455	1.358	1.493	0,94%	0,94%	0,94%	1,03%	134	134	38</td	



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	45.948	45.002	422	(946)	(12.705)	-22,02%	(12.705)	-22,02%	59.062	76,19%	(14.060)
2	Tabungan	277.588	277.588	261.671	261.641	4.449	(30)	(15.947)	-5,74%	(15.947)	-5,74%	277.588	94,26%	(15.947)
3	Deposito	60.749	60.749	49.039	49.043	(36.214)	5	(11.706)	-19,27%	(11.706)	-19,27%	61.656	79,54%	(12.613)
	Total	396.043	396.043	356.658	355.686	(31.343)	(972)	(40.357)	-10,19%	(40.357)	-10,19%	398.305	89,30%	(42.619)
	CASA	335.294	335.294	307.619	306.643	4.871	(976)	(28.651)	-8,55%	(28.651)	-8,55%	336.649	91,09%	(30.007)
	(%) CASA	84,66%	84,66%	86,25%	86,21%									
	FDR	99,77%	99,77%	110,98%	111,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.476	3.476	4.142	3.896	(246)	420	12,07%	420	12,07%			
2	Giro ISE	1.723	1.723	2.163	1.925	(239)	202	11,72%	202	11,72%			
3	Tabungan ISE	1.454	1.454	1.679	1.671	(8)	218	14,98%	218	14,98%			
4	Deposito ISE	300	300	300	300	0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	78.889	570	2.747	2.177	-2.634	-8.459	-8.459	11.206	87.843	89,81%	(8.954)
	Linkage	24.829	24.829	25.592	570	1.747	1.177	-291	763	763	984	25.270	101,27%	
	Non-Linkage	62.519	62.519	53.297	-	1.000	1.000	-2.343	-9.222	-9.222	10.222	62.573	85,18%	(9.275)
	• Local Champion	36.720	36.720	35.685	-	1.000	1.000	-278	-1.035	-1.035	2.035	36.774	97,04%	(1.089)
	• Value Chain	25.799	25.799	17.613	-	-	-	-2.065	-8.186	-8.186	8.186	25.799	68,27%	(8.186)
2	MBG	44.521	44.521	44.193	2.180	1.050	-1.130	393	-328	-328	1.378	45.395	97,35%	(1.202)
	KUR	42.557	42.557	42.306	2.180	1.050	-1.130	490	-252	-252	1.302	42.685	99,11%	(380)
	Non KUR	1.963	1.963	1.887	-	-	0	-97	-76	-76	76	2.710	69,63%	(823)
3	PWG	45.791	45.791	49.962	7.048	13.111	6.062	1.577	4.171	4.171	8.940	46.873	106,59%	3.089
	Cilem	25.095	25.095	28.335	2.177	5.019	2.843	500	3.239	3.239	3.239	25.649	110,47%	2.686
	Gadai	20.696	20.696	21.627	4.872	8.091	3.220	1.077	931	931	7.160	21.224	101,90%	403
4	CFG	217.479	217.479	222.785	12.679	8.115	-4.564	-3.292	5.306	5.306	2.809	220.255	101,15%	2.530
	CF 1	77.433	77.433	78.783	9.857	2.220	-7.637	-255	1.350	1.350	870	78.048	100,94%	735
	Total Griya	68.869	68.869	70.440	9.692	2.220	-7.472	0	1.571	1.571	649	69.180	101,82%	1.260
1	• Total Non Program	68.869	68.869	70.440	9.692	2.220	-7.472	9.653	1.571	1.571	649			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.344	166	-	-166	-255	-221	-221	221	8.869	94,08%	(525)
	CF 2	140.046	140.046	144.002	2.822	5.895	3.073	-3.037	3.956	3.956	1.939	142.206	101,26%	1.795
	Mitraguna & Others	138.654	138.654	142.617	2.822	5.895	3.073	-3.030	3.963	3.963	1.932	140.775	101,31%	1.842
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7	1.431	96,77%	(46)
	Total Pembiayaan	395.139	395.139	395.829	22.477	25.023	2.545	-3.956	690	690	24.333			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.319	0,00%	0,00%	2,94%	2.319	2.319	2.319			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.319	0,00%	0,00%	4,35%	2.319	2.319	2.319			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	529	602	529	3.602	1,19%	1,19%	8,15%	3.073	3.073	3.001			
	KUR	427	498	427	3.318	1,00%	1,00%	7,84%	2.892	2.892	2.821			
	Non KUR	102	104	102	284	5,19%	5,19%	15,04%	182	182	180			
3	PWG	71	-	71	5.269	0,16%	0,16%	10,55%	5.198	5.198	5.269			
	Cilem	71	-	71	4.702	0,28%	0,28%	16,59%	4.631	4.631	4.702			
	Gadai	-	-	-	567	0,00%	0,00%	2,62%	567	567	567			
4	CFG	1.407	1.367	1.407	6.416	0,65%	0,65%	2,88%	5.010	5.010	5.050			
	CF 1	464	490	464	3.110	0,60%	0,60%	3,95%	2.646	2.646	2.620			
	Total Griya	230	227	230	2.783	0,33%	0,33%	3,95%	2.554	2.554	2.556			
	Oto	234	263	234	327	0,73%	0,73%	3,92%	93	93	64			
	CF 2	943	877	943	3.307	0,67%	0,67%	2,30%	2.363	2.363	2.430			
	Mitraguna & Others	943	877	943	3.307	0,68%	0,68%	2,32%	2.363	2.363	2.430			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.007	1.968	2.007	17.607	0,51%	0,51%	4,45%	15.600	15.600	15.639			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	42	42	42	42	0,05%	0,05%	2,94%	0	0	0			
	Linkage	42	42	42	42	0,17%	0,17%	0,16%	0	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	237	440	237	237	0,53%	0,53%	0,54%	-	-	(203)			
	KUR	237	440	237	237	0,56%	0,56%	0,56%	-	-	(203)			
	Non KUR	-	-	-	-	0,00%	0,							



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.784	1.796	(41.283)	12	8	0,43%	8	0,43%	2.849	63,05%	(1.053)
2	Tabungan	185.639	185.639	169.457	168.377	1.919	(1.080)	(17.262)	-9,30%	(17.262)	-9,30%	185.639	90,70%	(17.262)
3	Deposito	54.666	54.666	55.514	55.516	(11.207)	3	850	1,56%	850	1,56%	55.817	99,46%	(301)
	Total	242.093	242.093	226.755	225.689	(50.570)	(1.066)	(16.404)	-6,78%	(16.404)	-6,78%	244.305	92,38%	(18.616)
	CASA	187.428	187.428	171.242	170.173	(39.364)	(1.069)	(17.255)	-9,21%	(17.255)	-9,21%	188.488	90,28%	(18.315)
	(%) CASA	77,42%	77,42%	75,52%	75,40%									
	FDR	86,63%	86,63%	95,39%	95,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	3.980	4.045	65	29	0,72%	29	0,72%			
2	Giro ISE	405	405	674	737	64	333	82,19%	333	82,19%			
3	Tabungan ISE	3.611	3.611	3.306	3.308	1	(304)	-8,41%	(304)	-8,41%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	10	-	-	0	-1	-1	-1	1	11	88,82%	(1)
	Linkage	11	11	10	-	-	-	-1	-1	-1	1	11	88,82%	(1)
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	10.147	10.147	11.417	840	1.550	710	652	1.270	1.270	280	9.411	121,32%	2.007
	KUR	8.957	8.957	10.242	840	1.550	710	675	1.285	1.285	265	9.166	111,73%	
	Non KUR	1.190	1.190	1.176	-	-	0	-22	-14	-14	14	244	481,38%	
3	PWG	38.209	38.209	43.711	8.364	18.265	9.901	3.105	5.503	5.503	12.762	39.496	110,67%	4.215
	Cilem	13.897	13.897	16.776	2.190	3.726	1.536	1.948	2.879	2.879	847	14.594	114,95%	2.182
	Gadai	24.312	24.312	26.936	6.175	14.539	8.365	1.157	2.624	2.624	11.915	24.903	108,16%	2.033
4	CFG	161.370	161.370	161.169	3.131	1.936	-1.195	1.927	-201	-201	2.137	163.657	98,48%	(2.488)
	CF 1	12.345	12.345	12.244	250	-	-250	-23	-101	-101	101	12.624	97,00%	(379)
	Total Griya	11.349	11.349	11.271	250	-	-250	0	-78	-78	78	11.474	98,23%	(203)
1	• Total Non Program	10.738	10.738	10.662	250	-	-250	178	-76	-76	76			
	• Program	611	611	608	-	-	0	-3	-2	-2	2			
	Oto	997	997	974	-	-	0	-23	-23	-23	23	1.150	84,67%	(176)
	CF 2	149.025	149.025	148.925	2.881	1.936	-945	1.950	-100	-100	2.036	151.034	98,60%	(2.109)
	Mitraguna & Others	134.691	134.691	134.198	1.732	1.406	-326	1.075	-493	-493	1.899	136.322	98,44%	(2.124)
	Pensiun	14.334	14.334	14.727	1.149	530	-619	874	393	393	137	14.712	100,10%	14
	Total Pembiayaan	209.737	209.737	216.308	12.335	21.751	9.416	5.683	6.570	6.570	15.181			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	180	188	180	886	1,78%	1,78%	7,76%	705	705	698			
	KUR	-	-	-	556	0,00%	0,00%	5,43%	556	556	556			
	Non KUR	180	188	180	329	15,15%	15,15%	28,00%	149	149	141			
3	PWG	15	-	15	929	0,04%	0,04%	2,13%	914	914	929			
	Cilem	15	-	15	591	0,11%	0,11%	3,52%	576	576	591			
	Gadai	-	-	-	339	0,00%	0,00%	1,26%	339	339	339			
4	CFG	2.209	3.194	2.209	9.522	1,37%	1,37%	5,91%	7.313	7.313	6.327			
	CF 1	50	67	50	273	0,40%	0,40%	2,23%	223	223	206			
	Total Griya	50	67	50	273	0,44%	0,44%	2,42%	223	223	206			
	CF 2	2.159	3.127	2.159	9.249	1,45%	1,45%	6,21%	7.090	7.090	6.122			
	Mitraguna & Others	2.159	3.127	2.159	8.668	1,60%	1,60%	6,46%	6.509	6.509	5.540			
	Pensiun	-	-	-	581	0,00%	0,00%	3,95%	581	581	581			
	Total Pembiayaan	4.272	3.493	4.272	2.826	2,65%	2,65%	1,75%	(1.445)	(1.445)	(666)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.272	3.493	4.272	2.826	2,65%	2,65%	1,75%	(1.445)	(1.445)	(666)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			</

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	308	346	(124)	38	61	21,21%	61	21,21%	508	68,06%	(162)
2	Tabungan	41.136	41.136	37.520	37.890	1.107	370	(3.246)	-7,89%	(3.246)	-7,89%	41.136	92,11%	(3.246)
3	Deposito	12.600	12.600	11.859	11.859	51	0	(741)	-5,88%	(741)	-5,88%	12.739	93,09%	(880)
	Total	54.022	54.022	49.687	50.095	1.034	408	(3.927)	-7,27%	(3.927)	-7,27%	54.384	92,11%	(4.289)
	CASA	41.422	41.422	37.828	38.236	983	408	(3.186)	-7,69%	(3.186)	-7,69%	41.644	91,82%	(3.409)
	(%) CASA	76,68%	76,68%	76,13%	76,33%									
	FDR	118,63%	118,63%	133,42%	132,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	584	596		12	89	17,51%	89	17,51%			
2	Giro ISE	2	2	1	1		(0)	(1)	-47,92%	(1)	-47,92%			
3	Tabungan ISE	505	505	583	595		12	90	17,76%	90	17,76%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	65	65	65	65		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	3.913	3.913	6.332	926	2.740	1.814	759	2.419	2.419	321	4.128	153,40%	2.204
	Cilem	3.913	3.913	6.332	926	2.740	1.814	759	2.419	2.419	321	4.128	153,40%	2.204
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	60.175	60.175	59.962	1.303	810	-493	-207	-213	-213	1.023	60.249	99,52%	(287)
	CF 1	816	816	805	-	-	0	-4	-11	-11	11	816	98,63%	(11)
	Total Griya	266	266	263	-	-	0	0	-3	-3	3	266	98,83%	(3)
1	• Total Non Program	266	266	263	-	-	0	0	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	59.157	1.303	810	-493	-203	-202	-202	1.012	59.433	99,54%	(276)
	Mitraguna & Others	55.228	55.228	55.056	1.303	810	-493	120	-173	-173	983	55.274	99,60%	(219)
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29	4.158	98,63%	(57)
	Total Pembiayaan	64.088	64.088	66.294	2.229	3.550	1.321	552	2.206	2.206	1.344			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		31	0,00%	0,00%	0,50%	31	31	31			
	Cilem	-	-	-	-		31	0,00%	0,00%	0,50%	31	31	31			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	806	1.961	806	6.380		1,34%	1,34%	1,34%	10,64%	5.574	5.574	4.418			
	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	1.678	3.608	1.678	1.677		2,83%	2,83%	2,84%	(1)	(1)	(1)	(1.931)			
	Mitraguna & Others	1.678	3.433	1.678	1.677		3,04%	3,04%	3,05%	(1)	(1)	(1)	(1.756)			
	Pensiun	-	174	-	-		0,00%	0,00%	0,00%		-	-	(174)			
	Total Pembiayaan	1.678	3.608	1.678	1.677		2,62%	2,62%	2,53%	(1)	(1)	(1)	(1.931)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	74.633	74.633	67.931	(6.702)	-236,2%	2,37	2,89
2	Contribution Margin	1.330	1.330	4.472	3.142		413	335



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	124.281	124.575	(32.120)	294	61.191	96,54%	61.191	96,54%	64.362	193,55%	60.212
2	Tabungan	129.618	129.618	123.160	125.649	6.018	2.489	(3.969)	-3,06%	(3.969)	-3,06%	129.618	96,94%	(3.969)
3	Deposito	142.400	142.400	18.882	18.883	(1.180)	0	(123.518)	-86,74%	(123.518)	-86,74%	143.750	13,14%	(124.868)
	Total	335.402	335.402	266.323	269.106	(27.281)	2.783	(66.296)	-19,77%	(66.296)	-19,77%	337.731	79,68%	(68.624)
	CASA	193.002	193.002	247.441	250.224	(26.102)	2.783	57.222	29,65%	57.222	29,65%	193.980	128,99%	56.243
	(%) CASA	57,54%	57,54%	92,91%	92,98%									
	FDR	67,45%	67,45%	89,08%	88,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	3.773	3.751	(22)	(37)	-0,96%	(37)	-0,96%			
2	Giro ISE	1.740	1.740	2.064	2.090	26	350	20,12%	350	20,12%			
3	Tabungan ISE	2.048	2.048	1.709	1.661	(48)	(387)	-18,88%	(387)	-18,88%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	• Local Champion	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	50.256	50.256	49.932	1.860	1.795	-65	108	-324	-324	2.119	51.315	97,30%	(1.383)
	KUR	48.058	48.058	47.850	1.860	1.795	-65	238	-207	-207	2.002	48.311	99,05%	(461)
	Non KUR	2.198	2.198	2.082	-	-	0	-130	-117	-117	117	3.004	69,29%	(923)
3	PWG	37.531	37.531	41.759	8.778	13.945	5.167	3.181	4.229	4.229	9.716	38.810	107,60%	2.949
	Cilem	15.345	15.345	18.981	1.713	4.664	2.952	799	3.636	3.636	1.028	16.031	118,40%	2.950
	Gadai	22.185	22.185	22.778	7.066	9.281	2.215	2.383	592	592	8.688	22.779	100,00%	(1)
4	CFG	136.373	136.373	143.008	1.985	8.679	6.694	1.065	6.635	6.635	2.044	137.717	103,84%	5.291
	CF 1	49.942	49.942	49.185	645	359	-286	-29	-757	-757	1.116	50.292	97,80%	(1.108)
1	• Total Non Program	38.876	38.876	38.082	340	-	-340	-171	-794	-794	794	38.942	97,79%	(860)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	11.103	305	359	54	-29	37	37	322	11.351	97,82%	(248)
	CF 2	86.431	86.431	93.823	1.340	8.320	6.980	1.094	7.392	7.392	928	87.424	107,32%	6.399
	Mitraguna & Others	84.297	84.297	91.573	1.340	8.180	6.840	1.015	7.276	7.276	904	85.231	107,44%	6.342
	Pensiun	2.134	2.134	2.250	-	140	140	79	117	117	23	2.193	102,60%	57
	Total Pembiayaan	226.244	226.244	237.228	12.623	24.419	11.796	3.786	10.984	10.984	13.435			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	370	366	370	2.407	0,74%	0,74%	4,82%	2.037	2.037	2.041			
	KUR	265	250	265	2.067	0,55%	0,55%	4,32%	1.801	1.801	1.817			
	Non KUR	104	116	104	340	4,75%	4,75%	16,33%	236	236	224			
3	PWG	-	-	-	-	0,00%	0,00%	1,27%	529	529	529			
	Cilem	-	-	-	-	0,00%	0,00%	1,49%	284	284	284			
	Gadai	-	-	-	-	0,00%	0,00%	1,08%	245	245	245			
4	CFG	3.951	4.014	3.951	1.454	2,90%	2,90%	1,02%	(2.497)	(2.497)	(2.561)			
	CF 1	1.952	2.188	1.952	548	3,91%	3,91%	1,11%	(1.404)	(1.404)	(1.640)			
	Total Griya	1.918	2.032	1.918	247	4,93%	4,93%	0,65%	(1.671)	(1.671)	(1.784)			
	Oto	34	156	34	300	0,31%	0,31%	2,71%	266	266	145			
	CF 2	1.999	1.826	1.999	906	2,31%	2,31%	0,97%	(1.093)	(1.093)	(921)			
	Mitraguna & Others	1.999	1.826	1.999	906	2,37%	2,37%	0,99%	(1.093)	(1.093)	(921)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.321	4.380	4.321	4.389	1,91%	1,91%	1,85%	68	68	9			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	342	427	342	254	0,68%	0,68%	0,51%	(88)	(88)	(173)			
	KUR	297	343	297	213	0,62%	0,62%	0,44%	(85)	(85)	(130)			
	Non KUR	45	84	45	42	2,04%	2,04%	2,00%	(3)	(3)	(42)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.065	1.155	1.065	1.065	0,78%	0,78%	0,74%	-					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	4.760	4.745	3.506	(15)	1.999	72,80%	1.999	72,80%	3.250	146,00%	1.495
2	Tabungan	88.775	88.775	80.409	79.775	1.328	(633)	(9.000)	-10,14%	(9.000)	-10,14%	88.775	89,86%	(9.000)
3	Deposito	92.663	92.663	91.925	91.925	218	0	(737)	-0,80%	(737)	-0,80%	93.184	98,65%	(1.259)
	Total	184.184	184.184	177.094	176.446	5.052	(649)	(7.738)	-4,20%	(7.738)	-4,20%	185.209	95,27%	(8.764)
	CASA	91.521	91.521	85.169	84.520	4.834	(649)	(7.001)	-7,65%	(7.001)	-7,65%	92.025	91,84%	(7.505)
	(%) CASA	49,69%	49,69%	48,09%	47,90%									
	FDR	84,13%	84,13%	88,29%	88,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	3.129	3.817	688	(2.875)	-42,96%	(2.875)	-42,96%			
2	Giro ISE	153	153	225	75	(150)	(78)	-50,78%	(78)	-50,78%			
3	Tabungan ISE	6.539	6.539	2.903	3.742	838	(2.798)	-42,78%	(2.798)	-42,78%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	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	34.594	34.594	34.688	1.150	1.260	110	-298	94	94	1.166	34.761	99,79%	(73)
	KUR	32.406	32.406	32.495	1.150	1.210	60	-57	88	88	1.122	32.597	99,69%	(102)
	Non KUR	2.188	2.188	2.193	-	50	50	-241	5	5	45	2.164	101,35%	
3	PWG	10.768	10.768	12.089	2.196	2.194	-2	1.627	1.321	1.321	873	11.346	106,55%	743
	Cilem	10.768	10.768	12.089	2.196	2.194	-2	1.627	1.321	1.321	873	11.346	106,55%	743
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	109.588	109.588	109.575	3.445	2.141	-1.304	1.593	-13	-13	2.154	111.114	98,62%	(1.538)
	CF 1	31.639	31.639	31.446	1.092	225	-867	521	-192	-192	417	32.054	98,11%	(607)
	Total Griya	20.586	20.586	20.624	360	225	-135	0	37	37	188	20.662	99,81%	(38)
1	• Total Non Program	20.586	20.586	20.624	360	225	-135	175	37	37	188			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.823	732	-	-732	521	-230	-230	230	11.392	95,01%	(569)
	CF 2	77.949	77.949	78.129	2.353	1.916	-437	1.073	180	180	1.736	79.060	98,82%	(931)
	Mitraguna & Others	74.206	74.206	74.414	2.353	1.916	-437	1.101	208	208	1.708	75.246	98,89%	(832)
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28	3.814	97,40%	(99)
	Total Pembiayaan	154.950	154.950	156.352	6.791	5.595	-1.196	2.922	1.402	1.402	4.193			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	38	110	38	2.029	0,11%	0,11%	5,85%	1.991	1.991	1.919			
	KUR	38	110	38	1.723	0,12%	0,12%	5,30%	1.685	1.685	1.614			
	Non KUR	-	-	-	305	0,00%	0,00%	13,93%	305	305	305			
3	PWG	16	-	16	467	0,15%	0,15%	3,86%	451	451	467			
	Cilem	16	-	16	467	0,15%	0,15%	3,86%	451	451	467			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	647	847	647	1.547	0,59%	0,59%	1,41%	899	899	700			
	CF 1	371	364	371	1.433	1,17%	1,17%	4,56%	1.062	1.062	1.069			
	Total Griya	-	207	-	691	0,00%	0,00%	3,35%	691	691	484			
	Oto	371	157	371	742	3,35%	3,35%	6,85%	371	371	585			
	CF 2	277	483	277	114	0,36%	0,36%	0,15%	(163)	(163)	(369)			
	Mitraguna & Others	277	483	277	114	0,37%	0,37%	0,15%	(163)	(163)	(369)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	702	956	702	4.043	0,45%	0,45%	2,59%	3.341	3.341	3.086			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	KUR	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	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	386	387	386	406	0,35%	0,35%	0,37%	20	20	18			
	CF 1	203	203	203	203	0,64%	0,64%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	1,84%								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	3.692	2.898	4.137	(794)	81	2,87%	81	2,87%	3.267	88,70%	(369)
2	Tabungan	92.939	92.939	85.934	85.834	(1.896)	(100)	(7.105)	-7,64%	(7.105)	-7,64%	92.939	92,36%	(7.105)
3	Deposito	27.705	27.705	27.620	27.620	250	0	(85)	-0,31%	(85)	-0,31%	28.289	97,63%	(669)
	Total	123.461	123.461	117.246	116.352	2.491	(895)	(7.110)	-5,76%	(7.110)	-5,76%	124.495	93,46%	(8.143)
	CASA	95.756	95.756	89.626	88.732	2.241	(895)	(7.024)	-7,34%	(7.024)	-7,34%	96.206	92,23%	(7.474)
	(%) CASA	77,56%	77,56%	76,44%	76,26%									
	FDR	85,59%	85,59%	92,42%	93,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.562	2.562	3.598	3.610	12	1.048	40,89%	1.048	40,89%				
2	Giro ISE	1.711	1.711	2.813	2.823	10	1.112	65,00%	1.112	65,00%				
3	Tabungan ISE	851	851	785	787	2	(64)	-7,57%	(64)	-7,57%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	123	123	123	123	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	6.282	6.282	6.950	1.430	820	(-610)	1.109	668	668	152	6.681	104,02%	268
	KUR	6.058	6.058	6.735	1.430	820	(-610)	1.116	677	677	143	6.264	107,52%	
	Non KUR	224	224	214	-	-	0	(-7)	-9	-9	9	417	51,41%	(203)
3	PWG	19.948	19.948	22.358	3.632	6.681	3.049	849	2.410	2.410	4.271	20.924	106,86%	1.435
	Cilem	10.021	10.021	11.560	886	2.387	1.502	458	1.539	1.539	849	10.667	108,37%	893
	Gadai	9.927	9.927	10.798	2.746	4.293	1.547	390	871	871	3.422	10.257	105,28%	541
4	CFG	79.441	79.441	79.045	2.276	1.610	(-666)	466	(-395)	(-395)	2.005	80.439	98,27%	(1.394)
	CF 1	33.220	33.220	32.261	651	-	(-651)	(-172)	(-959)	(-959)	959	33.444	96,46%	(1.183)
1	• Total Non Program	26.198	26.198	25.412	651	-	(-651)	255	(-787)	(-787)	787	26.270	96,73%	(859)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.849	-	-	0	(-172)	(-172)	(-172)	172	7.174	95,47%	(325)
	CF 2	46.221	46.221	46.784	1.625	1.610	(-15)	638	564	564	1.046	46.995	99,55%	(211)
	Mitraguna & Others	42.914	42.914	43.512	1.625	1.610	(-15)	673	598	598	1.012	43.648	99,69%	(136)
	Pensiun	3.306	3.306	3.272	-	-	0	(-35)	(-34)	(-34)	34	3.347	97,76%	(75)
	Total Pembiayaan	105.671	105.671	108.353	7.338	9.111	1.773	2.423	2.682	2.682	6.428			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	31	98	31	157	0,49%	0,49%	0,49%	2,26%	127	127	60		
	KUR	31	98	31	157	0,51%	0,51%	0,51%	2,33%	127	127	60		
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
3	PWG	40	-	40	1.520	0,20%	0,20%	0,20%	6,80%	1.481	1.481	1.520		
	Cilem	40	-	40	502	0,40%	0,40%	0,40%	4,34%	462	462	502		
	Gadai	-	-	-	1.019	0,00%	0,00%	0,00%	9,43%	1.019	1.019	1.019		
4	CFG	579	-	579	1.188	0,73%	0,73%	0,73%	1,50%	609	609	1.188		
	CF 1	444	-	444	634	1,34%	1,34%	1,34%	1,97%	191	191	634		
	Total Griya	444	-	444	469	1,69%	1,69%	1,69%	1,85%	25	25	469		
	Oto	-	-	-	165	0,00%	0,00%	0,00%	2,41%	165	165	165		
	CF 2	135	-	135	554	0,29%	0,29%	0,29%	1,18%	418	418	554		
	Mitraguna & Others	135	-	135	554	0,31%	0,31%	0,31%	1,27%	418	418	554		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	649	98	649	2.865	0,61%	0,61%	0,61%	2,64%	2.216	2.216	2.768		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	70	71	70	67	1,12%	1,12%	1,12%	0,96%	(4)	(4)	(5)		
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Non KUR	70	71	70	67	31,44%	31,44%	31,44%	31,12%	(4)	(4)	(5)		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.219	1.224	1.219	1.211	1,53%	1,53%	1,53%	1,53%	(8)	(8)	(13)		
	CF 1	271	276	271	263	0,82%	0,82%	0,82%						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	11.533	11.648	4.545	115	(602)	-4,91%	(602)	-4,91%	12.868	90,52%	(1.220)
2	Tabungan	124.484	124.484	113.778	112.577	(580)	(1.202)	(11.907)	-9,57%	(11.907)	-9,57%	124.484	90,43%	(11.907)
3	Deposito	43.866	43.866	44.313	44.315	(1.238)	1	449	1,02%	449	1,02%	44.447	99,70%	(133)
	Total	180.599	180.599	169.625	168.539	2.727	(1.085)	(12.060)	-6,68%	(12.060)	-6,68%	181.799	92,71%	(13.260)
	CASA	136.734	136.734	125.311	124.225	3.965	(1.087)	(12.509)	-9,15%	(12.509)	-9,15%	137.352	90,44%	(13.127)
	(%) CASA	75,71%	75,71%	73,88%	73,71%									
	FDR	116,12%	116,12%	125,37%	126,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.464	4.457		(7)	(155)	-3,36%	(155)	-3,36%			
2	Giro ISE	2.691	2.691	2.408	2.396		(12)	(294)	-10,94%	(294)	-10,94%			
3	Tabungan ISE	1.791	1.791	1.926	1.931		5	139	7,78%	139	7,78%			
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%			
5	CIF ISE	163	163	163	163		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	36.295	36.295	36.653	1.915	1.660	-255	468	358	358	1.302	36.952	99,19%	(299)
	KUR	34.990	34.990	35.411	1.915	1.660	-255	648	421	421	1.239	35.170	100,68%	
	Non KUR	1.305	1.305	1.242	-	-	0	-179	-63	-63	63	1.782	69,73%	(539)
3	PWG	32.837	32.837	36.060	6.515	12.727	6.212	1.022	3.223	3.223	9.504	34.075	105,83%	1.985
	Cilem	12.268	12.268	13.419	1.550	2.362	811	863	1.151	1.151	1.211	12.978	103,40%	441
	Gadai	20.569	20.569	22.642	4.965	10.366	5.401	159	2.072	2.072	8.293	21.097	107,32%	1.544
4	CFG	140.577	140.577	139.952	5.547	2.658	-2.889	4.044	-625	-625	3.283	141.668	98,79%	(1.716)
	CF 1	40.084	40.084	39.535	970	-	-970	294	-550	-550	550	40.267	98,18%	(732)
	Total Griya	34.129	34.129	33.808	400	-	-400	79	-321	-321	321	34.174	98,93%	(366)
1	• Total Non Program	34.129	34.129	33.808	400	-	-400	79	-321	-321	321			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.727	570	-	-570	294	-229	-229	229	6.093	93,98%	(367)
	CF 2	100.492	100.492	100.417	4.577	2.658	-1.919	3.751	-75	-75	2.733	101.401	99,03%	(984)
	Mitraguna & Others	74.331	74.331	74.143	3.810	2.279	-1.531	3.354	-188	-188	2.467	75.074	98,76%	(931)
	Pensiun	26.162	26.162	26.274	767	379	-388	397	112	112	267	26.327	99,80%	(53)
	Total Pembiayaan	209.709	209.709	212.665	13.977	17.045	3.068	5.534	2.956	2.956	14.089			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	776	869	776	911	2.14%	2.14%	2.48%	134	134	41			
	KUR	670	761	670	742	1.92%	1.92%	2.09%	71	71	(19)			
	Non KUR	106	109	106	169	8,12%	8,12%	8,12%	63	63	61			
3	PWG	-	-	-	-	0,00%	0,00%	2,98%	1.076	1.076	1.076			
	Cilem	-	-	-	-	0,00%	0,00%	6,35%	852	852	852			
	Gadai	-	-	-	-	0,00%	0,00%	0,99%	224	224	224			
4	CFG	1.040	1.255	1.040	5.551	0,74%	0,74%	3,97%	4.512	4.512	4.296			
	CF 1	95	95	95	2.729	0,24%	0,24%	6,90%	2.634	2.634	2.635			
	Total Griya	-	-	-	-	0,00%	0,00%	7,69%	2.598	2.598	2.598			
	Oto	95	95	95	131	1,60%	1,60%	2,29%	36	36	36			
	CF 2	944	1.160	944	2.822	0,94%	0,94%	2,81%	1.878	1.878	1.662			
	Mitraguna & Others	944	650	944	2.422	1,27%	1,27%	3,27%	1.481	1.481	1.776			
	Pensiun	-	511	-	397	0,00%	0,00%	1,51%	397	397	(114)			
	Total Pembiayaan	1.816	2.124	1.816	7.538	0,87%	0,87%	3,54%	5.722	5.722	5.414			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	273	308	273	578	0,75%	0,75%	1,58%	305	305	270			
	KUR	250	177	250	555	0,71%	0,71%	1,57%	305	305	378			
	Non KUR	23	131	23	23	1,77%	1,77%	1,86%	-	-	(108)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.433	2.440	2.433	2.442	1,73%	1,73%	1,75%</td						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	9.000	9.164	3.198	164	1.722	23,13%	1.722	23,13%	8.096	113,20%	1.068
2	Tabungan	156.767	156.767	153.807	157.845	3.088	4.038	1.077	0,69%	1.077	0,69%	156.767	100,69%	1.077
3	Deposito	138.100	138.100	132.170	132.212	(331)	42	(5.888)	-4,26%	(5.888)	-4,26%	138.656	95,35%	(6.444)
	Total	302.310	302.310	294.977	299.221	5.955	4.244	(3.089)	-1,02%	(3.089)	-1,02%	303.519	98,58%	(4.298)
	CASA	164.210	164.210	162.807	167.009	6.286	4.202	2.799	1,70%	2.799	1,70%	164.863	101,30%	2.146
	(%) CASA	54,32%	54,32%	55,19%	55,81%									
	FDR	60,96%	60,96%	64,42%	63,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	4.100	3.963	(137)	(1.049)	-20,93%	(1.049)	-20,93%				
2	Giro ISE	910	910	988	1.004	17	95	10,40%	95	10,40%				
3	Tabungan ISE	4.103	4.103	3.113	2.959	(154)	(1.144)	-27,88%	(1.144)	-27,88%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	231	231	231	231	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	39.024	39.024	39.632	2.040	2.060	20	82	608	608	1.452	40.298	98,35%	(666)
	KUR	37.140	37.140	37.892	2.040	2.060	20	164	752	752	1.308	37.223	101,80%	
	Non KUR	1.884	1.884	1.740	-	-	0	-82	-144	-144	144	3.075	56,59%	(1.335)
3	PWG	14.951	14.951	18.418	1.288	4.465	3.177	933	3.467	3.467	998	15.509	118,75%	2.909
	Cilem	14.951	14.951	18.418	1.288	4.465	3.177	933	3.467	3.467	998	15.509	118,75%	2.909
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	130.319	130.319	131.980	3.180	4.434	1.254	1.170	1.661	1.661	2.773	131.604	100,29%	376
	CF 1	27.600	27.600	28.045	533	919	386	178	445	445	475	27.888	100,56%	157
	Total Griya	21.447	21.447	21.126	190	-	-190	0	-321	-321	321	21.521	98,17%	(395)
1	• Total Non Program	21.447	21.447	21.126	190	-	-190	-145	-321	-321	321			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.919	343	919	576	178	766	766	153	6.367	108,67%	552
	CF 2	102.719	102.719	103.935	2.647	3.515	868	992	1.216	1.216	2.299	103.716	100,21%	219
	Mitraguna & Others	102.046	102.046	103.269	2.577	3.515	938	927	1.223	1.223	2.292	103.002	100,26%	267
	Pensiun	673	673	666	70	-	-70	65	-6	-6	6	714	93,33%	(48)
	Total Pembiayaan	184.294	184.294	190.030	6.508	10.959	4.451	2.185	5.736	5.736	5.224			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	865	924	865	2.901	2.22	2.22	7,32%	2.036	2.036	1.977			
	KUR	859	854	859	2.810	2.31	2.31	7,42%	1.951	1.951	1.956			
	Non KUR	7	70	7	91	0,35	0,35	5,25%	85	85	21			
3	PWG	-	-	-	-	0	0,00%	0,00%	1,65%	304	304	304		
	Cilem	-	-	-	-	0	0,00%	0,00%	1,65%	304	304	304		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	691	1.095	691	1.617	0,53	0,53	0,53	1,23%	926	926	522		
	CF 1	360	965	360	1.050	1,30	1,30	3,74%	689	689	85			
	Total Griya	217	567	217	708	1,01	1,01	3,35%	492	492	142			
	Oto	143	398	143	341	2,33	2,33	4,93%	198	198	(57)			
	CF 2	331	130	331	567	0,32	0,32	0,55%	237	237	437			
	Mitraguna & Others	331	130	331	567	0,32	0,32	0,55%	237	237	437			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	1.733	2.259	1.733	1.850	0,94%	0,94%	0,97%	117	117	(409)			

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	267.435	267.435	302.310	34.875		3,25	3,44	3,44
2	Contribution Margin	10.276	10.276	10.594	318	-3,1%	1.099	1.371	1.442

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	103.017	101.626	34.733	(1.391)	2.063	2,07%	2.063	2,07%	100.363	101,26%	1.262
2	Tabungan	154.868	154.868	150.915	151.153	4.669	238	(3.715)	-2,40%	(3.715)	-2,40%	154.868	97,60%	(3.715)
3	Deposito	123.913	123.913	149.049	148.749	(189)	(300)	24.836	20,04%	24.836	20,04%	124.492	119,48%	24.257
	Total	378.344	378.344	402.981	401.527	39.214	(1.454)	23.184	6,13%	23.184	6,13%	379.723	105,74%	21.804
	CASA	254.431	254.431	253.932	252.778	39.402	(1.154)	(1.652)	-0,65%	(1.652)	-0,65%	255.231	99,04%	(2.453)
	(%) CASA	67,25%	67,25%	63,01%	62,95%									
	FDR	28,76%	28,76%	27,37%	27,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	7.037	6.941	(96)	(183)	-2,57%	(183)	-2,57%				
2	Giro ISE	3.723	3.723	4.650	4.542	(107)	819	22,00%	819	22,00%				
3	Tabungan ISE	3.401	3.401	2.387	2.399	12	(1.002)	-29,47%	(1.002)	-29,47%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	127	127	127	127	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.716	10.716	11.711	1.001	1.738	737	181	994	994	744	11.174	104,80%	536
	Cilem	10.716	10.716	11.711	1.001	1.738	737	181	994	994	744	11.174	104,80%	536
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	98.092	98.092	98.579	3.787	1.709	-2.078	2.628	487	487	1.222	100.185	98,40%	(1.606)
	CF 1	75.967	75.967	76.540	1.704	1.369	-335	737	574	574	796	76.523	100,02%	18
1	• Total Non Program	63.867	63.867	64.049	572	720	148	71	182	182	538	66.157	99,81%	(129)
	• Program	1.992	1.992	1.980	167	-	-167	164	-12	-12	12			
	Oto	10.108	10.108	10.511	966	649	-316	737	404	404	246	10.365	101,41%	146
	CF 2	22.125	22.125	22.039	2.083	340	-1.743	1.891	-87	-87	427	23.663	93,14%	(1.624)
	Mitraguna & Others	21.946	21.946	21.860	1.963	340	-1.623	1.724	-86	-86	426	23.378	93,51%	(1.518)
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1	284	62,85%	(106)
	Total Pembiayaan	108.808	108.808	110.289	4.789	3.448	-1.341	2.809	1.481	1.481	1.966			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	211	0,00%	0,00%	1,80%	211	211	211		
	Cilem	-	-	-	-	211	0,00%	0,00%	1,80%	211	211	211		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.374	3.029	2.374	3.507	2.422	2,42%	2,42%	3,56%	1.133	1.133	478		
	CF 1	2.374	3.029	2.374	2.714	3.13%	3,13%	3,13%	3,55%	339	339	(315)		
	Total Griya	2.208	2.856	2.208	2.449	3.35%	3,35%	3,35%	3,71%	241	241	(406)		
	Oto	166	173	166	264	1,64%	1,64%	1,64%	2,51%	98	98	91		
	CF 2	-	-	-	793	0,00%	0,00%	0,00%	3,60%	793	793	793		
	Mitraguna & Others	-	-	-	793	0,00%	0,00%	0,00%	3,63%	793	793	793		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	534	534	534	533	0,49%	0,49%	0,49%	0,48%	(1)	(1)	(1)		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Growth (MtD)
1	Asset (Retail) T	231.570	231.570	378.344	146.774		2,50	2,94	2,86
2	Contribution Margin	6.760	6.760	7.851	1.091	-16,1%			(0,07)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.534	7.587	(1.669)	53	867	12,90%	867	12,90%	7.301	103,92%	286
2	Tabungan	83.133	83.133	76.257	76.366	6.425	109	(6.767)	-8,14%	(6.767)	-8,14%	83.133	91,86%	(6.767)
3	Deposito	20.186	20.186	22.506	22.537	(3.998)	30	2.351	11,65%	2.351	11,65%	20.549	109,68%	1.988
	Total	110.039	110.039	106.297	106.490	759	193	(3.549)	-3,23%	(3.549)	-3,23%	110.982	95,95%	(4.492)
	CASA	89.853	89.853	83.791	83.953	4.756	162	(5.900)	-6,57%	(5.900)	-6,57%	90.434	92,83%	(6.480)
	(%) CASA	81,66%	81,66%	78,83%	78,84%									
	FDR	184,72%	184,72%	192,63%	192,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	7.565	7.405	(160)	(877)	-10,59%	(877)	-10,59%			
2	Giro ISE	1.413	1.413	1.711	1.684	(27)	271	19,21%	271	19,21%			
3	Tabungan ISE	6.869	6.869	5.854	5.721	(133)	(1.148)	-16,72%	(1.148)	-16,72%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	174	174	174	174	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	10.821	10.821	10.478	25	-25	-420	-343	-343	343	10.269	102,04%	210	
	KUR	7.910	7.910	7.622	-	0	-391	-287	-287	287	7.925	96,18%	(303)	
	Non KUR	2.911	2.911	2.856	25	-25	-29	-55	-55	55	2.344	121,85%		
3	PWG	25.288	25.288	28.450	4.794	9.640	4.847	1.389	3.162	3.162	26.355	107,95%	2.095	
	Cilem	12.126	12.126	13.300	1.222	1.969	747	768	1.174	1.174	12.797	103,93%	503	
	Gadai	13.162	13.162	15.151	3.572	7.671	4.100	621	1.988	1.988	13.558	111,74%	1.592	
4	CFG	167.159	167.159	165.835	4.941	3.481	-1.460	2.652	-1.324	-1.324	169.110	98,06%	(3.275)	
	CF 1	8.617	8.617	8.466	-	-	0	-111	-151	-151	8.727	97,01%	(261)	
	Total Griya	5.143	5.143	5.101	-	-	0	0	-42	-42	5.169	98,69%	(68)	
1	• Total Non Program	5.143	5.143	5.101	-	-	0	-42	-42	-42				
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.365	-	-	0	-111	-109	-109	109	3.559	94,56%	(194)
	CF 2	158.541	158.541	157.369	4.941	3.481	-1.460	2.763	-1.173	-1.173	4.654	160.382	98,12%	(3.014)
	Mitraguna & Others	149.853	149.853	148.695	4.941	3.405	-1.536	2.855	-1.159	-1.159	4.564	151.610	98,08%	(2.915)
	Pensiun	8.688	8.688	8.674	-	76	76	-92	-14	-14	90	8.773	98,87%	(99)
	Total Pembiayaan	203.268	203.268	204.763	9.760	13.121	3.362	3.622	1.496	1.496	11.626			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.138	1.281	1.138	1.673	10,52%	10,52%	15,97%	535	535	392			
	KUR	716	765	716	1.051	9,05%	9,05%	13,79%	335	335	286			
	Non KUR	422	517	422	622	14,51%	14,51%	21,79%	200	200	106			
3	PWG	-	-	-	-	578	0,00%	0,00%	578	578	578			
	Cilem	-	-	-	-	445	0,00%	0,00%	355	445	445			
	Gadai	-	-	-	-	133	0,00%	0,00%	88%	133	133			
4	CFG	265	290	265	1.996	0,16%	0,16%	1,20%	1.731	1.731	1.705			
	CF 1	-	-	-	-	474	0,00%	0,00%	5,59%	474	474			
	Total Griya	-	-	-	-	380	0,00%	0,00%	7,45%	380	380			
	Oto	-	-	-	-	93	0,00%	0,00%	2,78%	93	93			
	CF 2	265	290	265	1.522	0,17%	0,17%	0,97%	1.258	1.258	1.232			
	Mitraguna & Others	265	290	265	1.522	0,18%	0,18%	1,02%	1.258	1.258	1.232			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.402	1.572	1.402	4.247	0,69%	0,69%	2,07%	2.844	2.844	2.675			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	945	962	945	1.024	8,74%	8,74%	9,78%	79	79	62			
	KUR	808	824	808	887	10,21%	10,21%	11,63%	79	79	63			
	Non KUR	138	138	138	138	4,73%	4,73%	4,83%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	941	941	941	941	0,56%	0,56%	0,57%	-	-	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.877	2.842	2.601	(35)	450	18,82%	450	18,82%	2.729	104,11%	112
2	Tabungan	72.031	72.031	62.393	62.729	1.053	336	(9.301)	-12,91%	(9.301)	-12,91%	72.031	87,09%	(9.301)
3	Deposito	7.035	7.035	6.887	6.807	(186)	(80)	(228)	-3,24%	(228)	-3,24%	7.239	94,03%	(432)
	Total	81.457	81.457	72.157	72.378	3.468	221	(9.079)	-11,15%	(9.079)	-11,15%	82.000	88,27%	(9.622)
	CASA	74.422	74.422	65.270	65.571	3.654	301	(8.851)	-11,89%	(8.851)	-11,89%	74.760	87,71%	(9.189)
	(%) CASA	91,36%	91,36%	90,46%	90,60%									
	FDR	83,35%	83,35%	95,50%	95,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	3.859	3.866		8	185	5,01%	185	5,01%			
2	Giro ISE	473	473	479	480		1	7	1,50%	7	1,50%			
3	Tabungan ISE	3.209	3.209	3.380	3.386		7	178	5,53%	178	5,53%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	135	135	135	135		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	6.472	6.472	8.190	1.079	2.137	1.058	951	1.717	1.717	420	6.827	119,96%	1.363
	Cilem	6.472	6.472	8.190	1.079	2.137	1.058	951	1.717	1.717	420	6.827	119,96%	1.363
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	61.424	61.424	60.720	1.350	815	-535	1.351	-704	-704	1.519	62.620	96,97%	(1.900)
	CF 1	-	-	-	-	-	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	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		
	CF 2	61.424	61.424	60.720	1.350	815	-535	1.351	-704	-704	1.519	62.620	96,97%	(1.900)
	Mitraguna & Others	56.414	56.414	55.684	1.060	745	-315	1.040	-730	-730	1.475	57.432	96,96%	(1.748)
	Pensiun	5.010	5.010	5.036	290	70	-220	311	26	26	44	5.188	97,08%	(151)
	Total Pembiayaan	67.896	67.896	68.910	2.429	2.952	523	2.302	1.014	1.014	1.938			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		116	0,00%	0,00%	1,42%	116	116	116			
	Cilem	-	-	-	-		116	0,00%	0,00%	1,42%	116	116	116			
	Gadai	-	-	-	-		0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		109	0,00%	0,00%	0,18%	109	109	109			
	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	-	-	-	-		109	0,00%	0,00%	0,18%	109	109	109			
	Mitraguna & Others	-	-	-	-		16	0,00%	0,00%	0,03%	16	16	16			
	Pensiun	-	-	-	-		93	0,00%	0,00%	1,85%	93	93	93			
	Total Pembiayaan	205	207	205	204		0,33%	0,33%	0,34%	(1)	(1)	(1)	(3)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	72.064	72.064	83.011	10.947		3,19	3,43
2	Contribution Margin	3.362	3.362	4.017	655	-19,5%	650	1.337



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.275	3.326	2.114	51	(1.329)	-28,55%	(1.329)	-28,55%	5.220	63,72%	(1.894)
2	Tabungan	158.998	158.998	149.563	149.736	1.840	173	(9.262)	-5,83%	(9.262)	-5,83%	158.998	94,17%	(9.262)
3	Deposito	27.122	27.122	24.252	24.131	358	(121)	(2.991)	-11,03%	(2.991)	-11,03%	27.456	87,89%	(3.325)
	Total	190.774	190.774	177.090	177.193	4.311	103	(13.581)	-7,12%	(13.581)	-7,12%	191.674	92,45%	(14.481)
	CASA	163.652	163.652	152.838	153.062	3.954	223	(10.591)	-6,47%	(10.591)	-6,47%	164.217	93,21%	(11.156)
	(%) CASA	85,78%	85,78%	86,31%	86,38%									
	FDR	159,46%	159,46%	173,34%	173,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	2.123	2.137	14	454	26,99%	454	26,99%				
2	Giro ISE	917	917	1.331	1.355	24	438	47,77%	438	47,77%				
3	Tabungan ISE	766	766	792	782	(9)	16	2,13%	16	2,13%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	115	115	115	115	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	6.675	6.675	6.597	400	105	-295	183	-79	-79	184	6.853	96,27%	(256)
	KUR	6.410	6.410	6.337	400	105	-295	188	-73	-73	178	6.572	96,43%	(235)
	Non KUR	265	265	260	-	-	0	-6	-6	-6	6	281	92,41%	(21)
3	PWG	50.693	50.693	57.702	5.464	10.968	5.503	2.501	7.010	7.010	3.958	51.189	112,72%	6.513
	Cilem	50.693	50.693	57.702	5.464	10.968	5.503	2.501	7.010	7.010	3.958	51.189	112,72%	6.513
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	246.792	246.792	242.623	4.344	2.431	-1.913	1.015	-4.169	-4.169	6.600	248.313	97,71%	(5.690)
	CF 1	8.650	8.650	8.483	112	-	-112	38	-167	-167	167	8.738	97,08%	(255)
	Total Griya	6.713	6.713	6.622	-	-	0	0	-91	-91	91	6.738	98,27%	(116)
1	• Total Non Program	6.572	6.572	6.482	-	-	0	-103	-90	-90	90			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.861	112	-	-112	38	-76	-76	76			
	CF 2	238.142	238.142	234.140	4.232	2.431	-1.801	977	-4.002	-4.002	6.433	239.575	97,73%	(5.435)
	Mitraguna & Others	212.823	212.823	208.680	3.968	2.100	-1.868	1.228	-4.143	-4.143	6.243	213.982	97,52%	(5.302)
	Pensiun	25.319	25.319	25.460	264	331	67	-252	141	141	190	25.593	99,48%	(133)
	Total Pembiayaan	304.205	304.205	306.966	10.208	13.504	3.296	3.698	2.761	2.761	10.743			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
2	MBG	57	145	57	765	0,86%	0,86%	0,86%	11,59%	708	708	620		
	KUR	57	145	57	709	0,89%	0,89%	0,89%	11,19%	652	652	564		
	Non KUR	-	-	-	56	0,00%	0,00%	0,00%	21,41%	56	56	56		
3	PWG	48	-	48	2.099	0,10%	0,10%	0,10%	3,64%	2.050	2.050	2.099		
	Cilem	48	-	48	2.099	0,10%	0,10%	0,10%	3,64%	2.050	2.050	2.099		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	3.240	3.375	3.240	5.418	1,31%	1,31%	1,31%	2,23%	2.178	2.178	2.044		
	CF 1	572	753	572	617	6,61%	6,61%	6,61%	7,27%	45	45	(136)		
	Total Griya	572	753	572	617	8,51%	8,51%	8,51%	9,32%	45	45	(136)		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	2.668	2.621	2.668	4.801	1,12%	1,12%	1,12%	2,05%	2.133	2.133	2.180		
	Mitraguna & Others	2.668	2.621	2.668	4.244	1,25%	1,25%	1,25%	2,03%	1.576	1.576	1.623		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	557	557	557		
	Total Pembiayaan	3.345	3.520	3.345	8.281	1,10%	1,08%	1,08%	2,70%	4.936	4.936	4.762		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
4	CFG	3.292	3.293	3.292	1.829	1,33%	1,33%	1,3						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	485	487	771	2	176	56,46%	176	56,46%	658	74,10%	(170)
2	Tabungan	51.204	51.204	46.325	46.476	746	150	(4.729)	-9,23%	(4.729)	-9,23%	51.204	90,77%	(4.729)
3	Deposito	41.957	41.957	44.010	44.010	(13.661)	0	2.053	4,89%	2.053	4,89%	42.293	104,06%	1.717
	Total	93.472	93.472	90.820	90.973	(12.143)	152	(2.500)	-2,67%	(2.500)	-2,67%	94.155	96,62%	(3.182)
	CASA	51.516	51.516	46.811	46.963	1.517	152	(4.553)	-8,84%	(4.553)	-8,84%	51.862	90,55%	(4.899)
	(%) CASA	55,11%	55,11%	51,54%	51,62%									
	FDR	104,53%	104,53%	108,15%	107,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	971	974	3	27	2,89%	27	2,89%			
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	970	973	3	27	2,89%	27	2,89%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	16.820	16.820	17.207	1.045	879	-166	600	387	387	492	17.104	100,60%	103
	KUR	16.338	16.338	16.739	1.045	879	-166	622	400	400	479	16.412	101,99%	
	Non KUR	481	481	468	-	-	0	-21	-13	-13	13	692	67,67%	(224)
3	PWG	7.075	7.075	7.743	576	1.210	634	184	667	667	543	7.525	102,89%	218
	Cilem	7.075	7.075	7.743	576	1.210	634	184	667	667	543	7.525	102,89%	218
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	73.812	73.812	73.274	713	1.805	1.092	-2.060	-539	-539	2.344	74.343	98,56%	(1.069)
	CF 1	12.914	12.914	13.019	493	185	-308	461	104	104	81	13.057	99,71%	(38)
	Total Griya	11.295	11.295	11.428	386	185	-201	0	134	134	51	11.385	100,39%	44
1	• Total Non Program	5.334	5.334	5.483	60	185	125	193	149	149	36			
	• Program	5.961	5.961	5.946	326	-	-326	324	-15	-15	15			
	Oto	1.620	1.620	1.590	107	-	-107	461	-30	-30	30	1.672	95,10%	(82)
	CF 2	60.898	60.898	60.255	220	1.620	1.400	-2.521	-643	-643	2.263	61.286	98,32%	(1.031)
	Mitraguna & Others	58.278	58.278	57.660	220	1.620	1.400	-2.344	-619	-619	2.239	58.594	98,41%	(934)
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25	2.692	96,40%	(97)
	Total Pembiayaan	97.707	97.707	98.223	2.334	3.894	1.561	-1.276	516	516	3.378			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	283	278	1.490	1.65%	1.65%	8,66%	1.212	1.212	1.207			
	KUR	278	240	278	1.400	1.70%	1.70%	8,36%	1.122	1.122	1.160			
	Non KUR	-	43	-	90	0,00%	0,00%	19,30%	90	90	47			
3	PWG	-	-	-	444	0,00%	0,00%	5,74%	444	444	444			
	Cilem	-	-	-	444	0,00%	0,00%	5,74%	444	444	444			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.309	1.956	1.309	5.047	1.77%	1.77%	6,89%	3.738	3.738	3.091			
	CF 1	-	177	-	176	0,00%	0,00%	1,35%	176	176	(0)			
	Total Griya	-	177	-	176	0,00%	0,00%	1,54%	176	176	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.309	1.779	1.309	4.870	2,15%	2,15%	8,08%	3.562	3.562	3.091			
	Mitraguna & Others	1.309	1.779	1.309	4.870	2,25%	2,25%	8,45%	3.562	3.562	3.091			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.324	4.333	2.324	2.322	2,38%	2,38%	2,36%	(2)	(2)	(2.011)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	90.194	90.194	100.642	10.448		2,86	2,82
2	Contribution Margin	2.111	2.111	2.737	626	-29,7%	594	999



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.824	3.845	(874)	21	(1.367)	-26,23%	(1.367)	-26,23%	5.596	68,70%	(1.752)
2	Tabungan	100.387	100.387	85.615	85.691	(1.076)	76	(14.696)	-14,64%	(14.696)	-14,64%	100.387	85,36%	(14.696)
3	Deposito	13.976	13.976	13.776	13.776	674	0	(199)	-1,43%	(199)	-1,43%	14.252	96,66%	(475)
	Total	119.574	119.574	103.215	103.311	(1.276)	97	(16.262)	-13,60%	(16.262)	-13,60%	120.235	85,92%	(16.923)
	CASA	105.598	105.598	89.439	89.535	(1.950)	97	(16.063)	-15,21%	(16.063)	-15,21%	105.983	84,48%	(16.448)
	(%) CASA	88,31%	88,31%	86,65%	86,67%									
	FDR	55,17%	55,17%	65,45%	65,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.481	7.456	(25)	(41)	-0,55%	(41)	-0,55%				
2	Giro ISE	754	754	608	613	4	(142)	-18,77%	(142)	-18,77%				
3	Tabungan ISE	6.743	6.743	6.872	6.843	(29)	100	1,48%	100	1,48%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	156	156	156	156	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	• Local Champion	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	15.646	15.646	15.667	1.850	625	-1.225	1.477	21	21	604	15.110	103,69%	557
	KUR	14.577	14.577	14.626	1.850	625	-1.225	1.505	49	49	576	14.719	99,37%	(93)
	Non KUR	1.069	1.069	1.041	-	-	0	-28	-28	-28	28	391	266,34%	
3	PWG	11.732	11.732	12.706	962	1.716	754	340	975	975	741	12.211	104,06%	495
	Cilem	11.732	11.732	12.706	962	1.716	754	340	975	975	741	12.211	104,06%	495
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	37.993	37.993	38.615	1.967	1.321	-646	577	622	622	699	40.160	96,15%	(1.545)
	CF 1	17.776	17.776	17.867	986	536	-450	39	90	90	446	18.180	98,28%	(313)
	Total Griya	8.967	8.967	9.426	597	536	-61	0	458	458	78	9.124	103,31%	302
1	• Total Non Program	7.001	7.001	7.462	430	536	106	176	461	461	75			
	• Program	1.966	1.966	1.964	167	-	-167	173	-3	-3	3			
	Oto	8.809	8.809	8.441	389	-	-389	39	-368	-368	368	9.056	93,20%	(616)
	CF 2	20.216	20.216	20.749	981	785	-196	538	532	532	253	21.981	94,39%	(1.232)
	Mitraguna & Others	19.433	19.433	19.969	855	785	-70	488	536	536	249	21.066	94,79%	(1.097)
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3	915	85,27%	(135)
	Total Pembiayaan	65.965	65.965	67.559	4.779	3.662	-1.118	2.370	1.593	1.593	2.068			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	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	0,00%	0,00%	0,07%	11	11	11	11	
	KUR	-	-	-	-	11	0,00%	0,00%	0,08%	11	11	11	11	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	104	-	104	102	0	0,89%	0,89%	0,81%	(2)	(2)	102		
	Cilem	104	-	104	102	0	0,89%	0,89%	0,81%	(2)	(2)	102		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	284	726	284	1.445	0	0,75%	0,75%	0,74%	1.162	1.162	720		
	CF 1	284	708	284	726	0	1,60%	1,60%	4,06%	442	442	17		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	284	708	284	726	0	3,22%	3,22%	8,60%	442	442	17		
	CF 2	-	17	-	720	0	0,00%	0,00%	3,47%	720	720	702		
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	3,60%	720	720	702		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Pembiayaan	-	100	-	-	0	0,00%	0,00%	0,00%	-	-	(100)		

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	109.038	109.038	119.574	10.536	64,2%	PHR	2,94	3,26	3,25	(0,01)	0,31
2	Contribution Margin	2.877	2.877	4.725	1.848		CIF Payroll	757	510	568	58	(189)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.216	1.216	444	0	180	17,32%	180	17,32%	1.080	112,59%	136
2	Tabungan	34.954	34.954	32.919	32.851	1.810	(68)	(2.103)	-6,02%	(2.103)	-6,02%	34.954	93,98%	(2.103)
3	Deposito	2.425	2.425	2.425	2.425	(30)	0	0	0,00%	0	0,00%	2.521	96,17%	(97)
	Total	38.416	38.416	36.560	36.492	2.224	(68)	(1.924)	-5,01%	(1.924)	-5,01%	38.556	94,65%	(2.064)
	CASA	35.991	35.991	34.135	34.067	2.254	(68)	(1.924)	-5,35%	(1.924)	-5,35%	36.034	94,54%	(1.967)
	(%) CASA	93,69%	93,69%	93,37%	93,35%									
	FDR	3,05%	3,05%	3,58%	3,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	73	73	0	(1)	-1,05%	(1)	-1,05%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	74	74	73	73	0	(1)	-1,05%	(1)	-1,05%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	46	46	46	46	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	928	928	1.068	87	225	138	14	140	140	84	1.059	100,89%	9
	Cilem	928	928	1.068	87	225	138	14	140	140	84	1.059	100,89%	9
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	CF 1	-	-	-	-	-	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	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	1.171	1.171	1.308	97	225	128	21	137	137	88			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	28	0,00%	0,00%	2,59%	28	28	28			
	Cilem	-	-	-	-	28	0,00%	0,00%	2,59%	28	28	28			
	Gadai	-	-	-	-	0	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%	2,12%	28	28	28			

Kualitas Pembiayaan (NPF)

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