

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	129.633	140.857	(9.535)	11.224	11.542	8,93%	11.542	8,93%			
2	Tabungan	2.141.195	2.141.195	2.046.358	2.043.291	49.910	(3.068)	(97.904)	-4,57%	(97.904)	-4,57%			
3	Deposito	745.402	745.402	806.186	815.995	(20.745)	9.809	70.593	9,47%	70.593	9,47%			
	Total	3.015.912	3.015.912	2.982.177	3.000.142	19.630	17.966	(15.770)	-0,52%	(15.770)	-0,52%			
	CASA	2.270.510	2.270.510	2.175.991	2.184.147	40.375	8.156	(86.363)	-3,80%	(86.363)	-3,80%			
	(%) CASA	75,28%	75,28%	72,97%	72,80%									
	FDR	101,77%	101,77%	104,37%	103,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	95.240	95.303		63	9.233	10,73%	9.233	10,73%			
2	Giro ISE	18.582	18.582	25.663	24.738		(925)	6.156	33,13%	6.156	33,13%			
3	Tabungan ISE	57.822	57.822	58.410	59.398		988	1.576	2,73%	1.576	2,73%			
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	2.859	2.859		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.007	3.585	2.000	-1.585	4.516	580	580	1.420	0	0,00%	
	Linkage	27.073	27.073	27.073	2.678	-	(2.678)	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	77.934	907	2.000	1.093	1.852	580	580	1.420			
	• Local Champion	72.132	72.132	72.757	907	2.000	1.093	298	625	625	1.375			
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44			
2	MBG	393.041	393.041	390.471	11.641	8.846	-2.795	4.198	-2.570	-2.570	11.416	394.545	98,97%	(4.074)
	KUR	366.506	366.506	364.758	11.171	8.796	-2.375	4.207	-1.748	-1.748	10.544	368.767	98,91%	(4.009)
	Non KUR	26.535	26.535	25.713	470	50	-420	9	-822	-822	872	25.778	99,75%	(65)
3	PWG	382.996	382.996	416.912	62.711	113.329	50.617	26.064	33.916	33.916	79.412	402.049	103,70%	14.863
	Cilem	213.404	213.404	236.253	24.334	35.908	11.574	18.137	22.849	22.849	13.059	226.000	104,54%	10.253
	Gadai	169.592	169.592	180.659	38.378	77.421	39.043	7.926	11.067	11.067	66.354	176.049	102,62%	4.610
4	CFG	2.188.914	2.188.914	2.200.017	56.541	41.313	-15.228	31.375	11.103	11.103	30.209	2.211.847	99,47%	(11.830)
	CF 1	286.396	286.396	288.608	4.216	5.247	1.031	2.168	2.213	2.213	3.034	290.666	99,29%	(2.057)
	Total Griya	233.746	233.746	234.174	2.488	2.425	-63	0	428	428	1.997	235.289	99,53%	(1.114)
	• Total Non Program	157.294	157.294	158.336	2.330	2.425	95	1.697	1.042	1.042	1.383			
	• Program	76.452	76.452	75.838	158	-	-158	-527	-614	-614	614			
	Oto	52.650	52.650	54.434	1.728	2.822	1.094	2.168	1.785	1.785	1.038	55.377	98,30%	(943)
	CF 2	1.902.518	1.902.518	1.911.409	52.325	36.066	-16.260	29.207	8.890	8.890	27.175	1.921.182	99,49%	(9.773)
	Mitraguna & Others	1.631.111	1.631.111	1.641.659	47.363	35.453	-11.911	25.473	10.548	10.548	24.904	1.645.014	99,80%	(3.355)
	Pensiun	271.408	271.408	269.749	4.962	613	-4.349	3.734	-1.658	-1.658	2.271	276.167	97,68%	(6.418)
	Total Pembiayaan	3.069.378	3.069.378	3.112.407	134.478	165.487	31.010	66.153	43.029	43.029	122.459			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				Posisi	Penc.	Gap
1	SME	-	-	-	-	8.418	0,00%	0,00%	8,02%	8.418	8.418	8.418			
	Linkage	-	-	-	-	5.947	0,00%	0,00%	7,63%	5.947	5.947	5.947			
	Local Champion	-	-	-	-	5.947	0,00%	0,00%	7,63%	5.947	5.947	5.947			
	Value Chain	1.800	1.819	1.800	2.470	2.50%	2,50%	2,50%	3,39%	670	670	651			
2	MBG	4.478	4.478	4.478	42.162	1,14%	1,14%	10,80%	37.684	37.684	37.684				
	KUR	3.828	3.828	3.828	37.073	1,04%	1,04%	10,16%	33.246	33.246	33.246				
	Non KUR	650	650	650	5.089	2,45%	2,45%	19,79%	4.439	4.439	4.439				
3	PWG	593	593	593	33.811	0,15%	0,15%	8,11%	33.218	33.218	33.218				
	Cilem	474	474	474	28.055	0,22%	0,22%	11,87%	27.581	27.581	27.581				
	Gadai	120	120	120	5.757	0,07%	0,07%	3,19%	5.637	5.637	5.637				
4	CFG	18.991	30.393	18.991	74.850	0,87%	0,87%	3,40%	55.860	55.860	44.457				
	CF 1	12.478	16.284	12.478	30.728	4,36%	4,36%	10,65%	18.250	18.250	14.444				
	Total Griya	11.752	15.217	11.752	28.422	5,03%	5,03%	12,14%	16.669	16.669	13.204				
	Oto	726	1.066	726	2.306	1,38%	1,38%	4,24%	1.580	1.580	1.240				
	CF 2	6.513	14.110	6.513	44.123	0,34%	0,34%	2,31%	37.610	37.610	30.013				
	Mitraguna & Others	5.511	12.494	5.511	40.367	0,34%	0,34%	2,46%	34.856	34.856	27.873				
	Pensiun	1.002	1.615	1.002	3.756	0,37%	0,37%	1,39%	2.754	2.754	2.140				
	Total Pembiayaan	50.271	49.786	50.271	59.354	1,64%	1,64%	1,91%	9.083	9.083	9.568				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				Posisi	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,27%	5.699	5.699	5.593				
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	54,82%	(1)</						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	32.033	33.453	1.042	1.420	10.142	43,50%	10.142	43,50%			
2	Tabungan	226.222	226.222	211.977	214.216	12.106	2.239	(12.005)	-5,31%	(12.005)	-5,31%			
3	Deposito	57.749	57.749	59.174	59.174	(20.443)	0	1.425	2,47%	1.425	2,47%			
	Total	307.283	307.283	303.185	306.844	(7.295)	3.659	(439)	-0,14%	(439)	-0,14%			
	CASA	249.533	249.533	244.010	247.669	13.148	3.659	(1.864)	-0,75%	(1.864)	-0,75%			
	(%) CASA	81,21%	81,21%	80,48%	80,72%									
	FDR	140,23%	140,23%	144,55%	142,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.531	16.531	23.924	23.997		73	7.466	45,17%	7.466	45,17%			
2	Giro ISE	9.728	9.728	13.914	13.848		(66)	4.120	42,35%	4.120	42,35%			
3	Tabungan ISE	6.803	6.803	10.010	10.149		139	3.347	49,20%	3.347	49,20%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	19.483	-	2.000	2.000	-515	1.515	1.515	485	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	19.483	-	2.000	2.000	-515	1.515	1.515	485			
	• Local Champion	17.278	17.278	18.793	-	2.000	2.000	-508	1.515	1.515	485			
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0			
2	MBG	40.289	40.289	39.307	670	785	115	-283	-982	-982	1.767	40.151	97,90%	(845)
	KUR	37.544	37.544	37.022	670	785	115	-233	-522	-522	1.307	37.740	98,10%	(718)
	Non KUR	2.745	2.745	2.285	-	-	0	-49	-460	-460	460	2.412	94,75%	(127)
3	PWG	29.909	29.909	31.968	4.644	8.484	3.839	2.262	2.058	2.058	6.425	31.399	101,81%	569
	Cilem	14.540	14.540	15.677	1.646	1.918	272	987	1.137	1.137	781	15.535	100,92%	142
	Gadai	15.369	15.369	16.290	2.998	6.565	3.567	1.275	921	921	5.644	15.864	102,69%	426
4	CFG	342.743	342.743	347.485	17.416	9.344	-8.072	9.613	4.742	4.742	4.602	344.956	100,73%	2.529
	CF 1	14.313	14.313	16.244	500	2.100	1.600	229	1.931	1.931	169	14.683	110,63%	1.560
1	• Total Non Program	10.223	10.223	12.233	500	2.100	1.600	410	2.009	2.009	91	10.360	118,08%	1.873
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.089	4.089	4.011	-	-	0	229	-78	-78	78	4.324	92,77%	(313)
	CF 2	328.430	328.430	331.242	16.916	7.244	-9.672	9.383	2.811	2.811	4.433	330.273	100,29%	968
	Mitraguna & Others	284.906	284.906	288.005	13.567	7.244	-6.323	5.130	3.099	3.099	4.145	286.379	100,57%	1.626
	Pensiun	43.525	43.525	43.236	3.349	-	-3.349	4.254	-288	-288	288	43.894	98,50%	(658)
	Total Pembiayaan	430.909	430.909	438.242	22.730	20.613	-2.118	11.078	7.334	7.334	13.279			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				%	Penc.	Gap
1	SME	-	-	-	905	● 0,00%	● 0,00%	● 4,64%	905	905	905				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	-	-	-	215	● 0,00%	● 0,00%	● 1,10%	215	215	215				
	Value Chain	-	-	-	690	● 0,00%	● 0,00%	● 3,67%	690	690	690				
2	MBG	717	2.043	717	6.187	● 1,78%	● 1,78%	● 15,74%	5.470	5.470	4.144				
	KUR	619	1.944	619	5.586	● 1,65%	● 1,65%	● 15,09%	4.967	4.967	3.642				
	Non KUR	98	99	98	601	● 3,58%	● 3,58%	● 26,30%	503	503	502				
3	PWG	2	-	2	2.555	● 0,01%	● 0,01%	● 7,99%	2.554	2.554	2.555				
	Cilem	2	-	2	2.204	● 0,01%	● 0,01%	● 14,06%	2.202	2.202	2.204				
	Gadai	-	-	-	352	● 0,00%	● 0,00%	● 2,16%	352	352	352				
4	CFG	650	1.589	650	8.857	● 0,19%	● 0,19%	● 2,55%	8.207	8.207	7.268				
	CF 1	-	144	-	541	● 0,00%	● 0,00%	● 3,33%	541	541	398				
	Total Griya	-	-	-	482	● 0,00%	● 0,00%	● 3,94%	482	482	482				
	Oto	-	144	-	60	● 0,00%	● 0,00%	● 1,49%	60	60	(84)				
	CF 2	650	1.445	650	8.316	● 0,20%	● 0,20%	● 2,51%	7.666	7.666	6.870				
	Mitraguna & Others	356	838	356	7.013	● 0,12%	● 0,12%	● 2,44%	6.657	6.657	6.175				
	Pensiun	294	607	294	1.303	● 0,68%	● 0,68%	● 3,01%	1.009	1.009	696				
	Total Pembiayaan	6.970	6.182	6.970	6.992	● 1,62%	● 1,62%	● 1,60%	22	22	810				

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	387.886	387.886	437.639	49.753	17,4%	3.35	3.51	3.46
2	Contribution Margin	22.233	22.233	18.363	(3.870)		3.524	3.474	3.853



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	11.545	11.341	(7.523)	(204)	9.609	554,98%	9.609	554,98%			
2	Tabungan	189.435	189.435	167.155	167.697	12.277	543	(21.737)	-11,47%	(21.737)	-11,47%			
3	Deposito	39.189	39.189	59.322	59.322	(668)	0	20.132	51,37%	20.132	51,37%			
	Total	230.355	230.355	238.021	238.359	4.085	338	8.004	3,47%	8.004	3,47%			
	CASA	191.166	191.166	178.700	179.038	4.754	338	(12.128)	-6,34%	(12.128)	-6,34%			
	(%) CASA	82,99%	82,99%	75,08%	75,11%									
	FDR	139,78%	139,78%	137,25%	137,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.451	2.451	2.487	2.272		(215)	(178)	-7,28%	(178)	-7,28%			
2	Giro ISE	3	3	237	2		(235)	(1)	-42,27%	(1)	-42,27%			
3	Tabungan ISE	2.447	2.447	2.250	2.270		20	(177)	-7,23%	(177)	-7,23%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.638	6.638	6.596	907	-	-907	2.464	-42	-42	42	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	6.638	6.638	6.596	907	-	-907	2.464	-42	-42	42			
	• Local Champion	4.438	4.438	4.396	907	-	-907	264	-42	-42	42			
	• Value Chain	2.200	2.200	-	-	-	2.200	0	0	0	-			
2	MBG	19.714	19.714	19.522	300	280	-20	-127	-192	-192	472	18.481	105,63%	1.041
	KUR	16.432	16.432	16.251	200	230	30	-161	-181	-181	411	16.538	98,26%	(287)
	Non KUR	3.281	3.281	3.271	100	50	-50	34	-11	-11	61	1.943	168,36%	
3	PWG	28.717	28.717	31.529	3.828	8.072	4.243	1.194	2.813	2.813	5.259	30.315	104,01%	1.214
	Cilem	17.645	17.645	19.610	1.622	2.821	1.199	1.317	1.965	1.965	856	18.639	105,21%	971
	Gadai	11.072	11.072	11.919	2.206	5.251	3.044	-123	847	847	4.403	11.676	102,08%	243
4	CFG	266.916	266.916	269.036	6.997	6.292	-705	4.117	2.121	2.121	4.171	269.020	100,01%	17
	CF 1	10.373	10.373	10.653	-	388	388	283	280	280	107	10.662	99,92%	(9)
	Total Griya	7.428	7.428	7.375	-	-	0	0	-54	-54	54	7.530	97,93%	(156)
1	• Total Non Program	7.428	7.428	7.375	-	-	0	-64	-54	-54	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.945	2.945	3.279	-	388	388	283	334	334	54	3.132	104,69%	147
	CF 2	256.543	256.543	258.383	6.997	5.904	-1.093	3.834	1.840	1.840	4.064	258.357	100,01%	26
	Mitraguna & Others	227.152	227.152	229.284	6.997	5.904	-1.093	4.463	2.131	2.131	3.773	228.575	100,31%	708
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	29.782	97,71%	(682)
	Total Pembiayaan	321.984	321.984	326.683	12.032	14.643	2.611	7.648	4.700	4.700	9.944			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	2.349	-		0,00%	0,00%	12,03%		2.349	2.349	2.270			
	KUR	-	80	-	1.754		0,00%	0,00%	10,80%		1.754	1.754	1.675			
	Non KUR	-	-	-	595		0,00%	0,00%	18,19%		595	595	595			
3	PWG	-	-	-	2.538		0,00%	0,00%	8,05%		2.538	2.538	2.538			
	Cilem	-	-	-	1.912		0,00%	0,00%	9,75%		1.912	1.912	1.912			
	Gadai	-	-	-	626		0,00%	0,00%	5,25%		626	626	626			
4	CFG	1.765	1.761	1.765	1.764		0,66%	0,66%	0,66%		(1)	(1)	3			
	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	1.765	1.761	1.765	1.764		0,69%	0,69%	0,68%		(1)	(1)	3			
	Mitraguna & Others	1.765	1.761	1.765	1.764		0,78%	0,78%	0,77%		(1)	(1)	3			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Pembiayaan	1.765	1.761	1.765	3.964		0,55%	0,55%	1,21%		2.199	2.199	2.203			

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	283.958	283.958	327.126	43.168		2,76	3,05	3,07
2	Contribution Margin	16.708	16.708	18.583	1.875	-11,2%			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.337	29.337	31.628	32.048	1.298	420	2.710	9,24%	2.710	9,24%			
2	Tabungan	66.311	66.311	61.144	62.784	(2.313)	1.640	(3.528)	-5,32%	(3.528)	-5,32%			
3	Deposito	7.125	7.125	6.920	6.920	(462)	0	(205)	-2,88%	(205)	-2,88%			
	Total	102.773	102.773	99.691	101.751	(1.477)	2.060	(1.022)	-0,99%	(1.022)	-0,99%			
	CASA	95.649	95.649	92.771	94.831	(1.015)	2.060	(817)	-0,85%	(817)	-0,85%			
	(%) CASA	93,07%	93,07%	93,06%	93,20%									
	FDR	99,20%	99,20%	102,63%	100,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.229	1.229	1.213	944	(269)	(285)	-23,18%	(285)	-23,18%				
2	Giro ISE	384	384	351	354	3	(30)	-7,72%	(30)	-7,72%				
3	Tabungan ISE	845	845	862	590	(273)	(255)	-30,22%	(255)	-30,22%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.075	2.075	2.017	-	-	0	-57	-58	-58	58			
	• Local Champion	2.075	2.075	2.017	-	-	0	-57	-58	-58	58			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.557	890	400	-490	123	-301	-301	701	18.474	95,03% (917)	
	KUR	17.199	17.199	16.909	890	400	-490	139	-290	-290	690	17.287	97,81% (379)	
	Non KUR	659	659	648	-	-	0	-17	-12	-12	12	1.187	54,59% (539)	
3	PWG	8.947	8.947	9.650	1.132	1.027	-105	1.131	702	702	324	9.534	101,22% 116	
	Cilem	8.947	8.947	9.650	1.132	1.027	-105	1.131	702	702	324	9.534	101,22% 116	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	73.075	73.075	73.090	3.675	900	-2.775	2.607	16	16	884	74.454	98,17% (1.364)	
	CF 1	15.990	15.990	15.984	450	155	-295	-75	-5	-5	160	16.274	98,22% (290)	
	Total Griya	13.666	13.666	13.569	450	-	-450	0	-97	-97	97	13.763	98,58% (195)	
1	• Total Non Program	9.587	9.587	9.518	450	-	-450	338	-68	-68	68			
	• Program	4.079	4.079	4.050	-	-	0	-41	-29	-29	29			
	Oto	2.324	2.324	2.416	-	155	155	-75	92	92	63	2.511	96,22% (95)	
	CF 2	57.085	57.085	57.106	3.225	745	-2.480	2.682	21	21	724	58.180	98,15% (1.074)	
	Mitraguna & Others	52.111	52.111	52.076	3.147	515	-2.632	2.642	-35	-35	550	52.902	98,44% (826)	
	Pensiun	4.974	4.974	5.030	78	230	152	41	56	56	174	5.278	95,30% (248)	
	Total Pembiayaan	101.955	101.955	102.313	5.697	2.326	-3.371	3.804	358	358	1.968			

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	26-Jan-26		31-Dec-25	31-Dec-25	26-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	594	1.738	594	1.789	3,33%	3,33%	10,19%	1.195	1.195	50			
	KUR	594	1.660	594	1.539	3,45%	3,45%	9,10%	945	945	(121)			
	Non KUR	-	79	-	250	0,00%	0,00%	38,56%	250	250	171			
3	PWG	-	-	-	-	2.425	0,00%	0,00%	25,13%	2.425	2.425	2.425		
	Cilem	-	-	-	-	2.425	0,00%	0,00%	25,13%	2.425	2.425	2.425		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	271	700	271	3.251	0,37%	0,37%	4,45%	2.981	2.981	2.551			
	CF 1	271	700	271	1.481	1,69%	1,69%	9,27%	1.211	1.211	781			
	Total Griya	271	700	271	1.182	1,98%	1,98%	8,71%	911	911	481			
	Oto	-	-	-	300	0,00%	0,00%	12,41%	300	300	300			
	CF 2	-	-	-	1.770	0,00%	0,00%	3,10%	1.770	1.770	1.770			
	Mitraguna & Others	-	-	-	1.630	0,00%	0,00%	3,13%	1.630	1.630	1.630			
	Pensiun	-	-	-	140	0,00%	0,00%	2,78%	140	140	140			
	Total Pembiayaan	864	2.439	864	7.465	0,85%	0,85%	7,30%	6.600	6.600	5.026			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	451	225	451	449	2,53%	2,53%	2,56%	(2)	(2)	224			
	KUR	334	106	334	331	1,94%	1,94%	1,96%	(2)	(2)	225			
	Non KUR	117	119	117	117	17,81%	17,81%	18,13%	-	-	(1)			
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	356	356	356	356	0,49%	0,49%	0,49%	-	-	-			
	CF 1	90	90	90	90	0,56%	0,56%	0,56%	-	-	-			
	Total Griya	90	90	90	90	0,66%	0,66%	0,66%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	11.693	11.574	(1.258)	(120)	(2.279)	-16,45%	(2.279)	-16,45%			
2	Tabungan	143.215	143.215	145.866	146.518	2.617	653	3.303	2,31%	3.303	2,31%			
3	Deposito	50.948	50.948	50.789	50.787	491	(2)	(161)	-0,32%	(161)	-0,32%			
	Total	208.016	208.016	208.349	208.880	1.850	531	864	0,42%	864	0,42%			
	CASA	157.068	157.068	157.559	158.092	1.359	533	1.025	0,65%	1.025	0,65%			
	(%) CASA	75,51%	75,51%	75,62%	75,69%									
	FDR	89,25%	89,25%	91,05%	90,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.521	13.521	15.954	16.527	574	3.007	22,24%	3.007	22,24%				
2	Giro ISE	1.947	1.947	1.069	941	(128)	(1.007)	-51,70%	(1.007)	-51,70%				
3	Tabungan ISE	11.573	11.573	14.885	15.587	702	4.013	34,68%	4.013	34,68%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	40.725	40.725	40.946	630	1.050	420	169	221	221	829	39.891	102,65%	1.055
	KUR	38.167	38.167	38.420	630	1.050	420	43	253	253	797	38.368	100,14%	
	Non KUR	2.558	2.558	2.526	-	-	0	126	-32	-32	32	1.523	165,85%	
3	PWG	39.655	39.655	43.377	6.284	13.350	7.066	2.561	3.721	3.721	9.629	41.310	105,00%	2.067
	Cilem	19.321	19.321	21.367	1.929	2.930	1.000	1.327	2.047	2.047	883	20.315	105,18%	1.052
	Gadai	20.334	20.334	22.009	4.355	10.420	6.066	1.233	1.675	1.675	8.746	20.994	104,83%	1.015
4	CFG	102.431	102.431	102.551	1.319	1.665	346	1.190	120	120	1.544	103.885	98,72%	(1.334)
	CF 1	20.528	20.528	20.319	489	140	(349)	605	-209	-209	349	20.851	97,45%	(532)
	Total Griya	15.116	15.116	14.976	-	-	0	0	-140	-140	140	15.252	98,19%	(276)
1	• Total Non Program	15.116	15.116	14.976	-	-	0	-160	-140	-140	140			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.412	5.412	5.343	489	140	(349)	605	-69	-69	209	5.599	95,42%	(256)
	CF 2	81.903	81.903	82.233	830	1.525	695	585	330	330	1.195	83.034	99,04%	(801)
	Mitraguna & Others	78.362	78.362	78.727	830	1.525	695	630	364	364	1.161	79.232	99,36%	(506)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	Total Pembiayaan	185.647	185.647	189.694	8.233	16.065	7.832	3.904	4.047	4.047	12.018			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	6.903	0,25%	0,25%	16,86%	6.803	6.803	6.715			
	KUR	101	189	101	6.135	0,26%	0,26%	15,97%	6.034	6.034	5.946			
	Non KUR	-	-	-	769	0,00%	0,00%	30,43%	769	769	769			
3	PWG	-	-	-	-	3.632	0,00%	0,00%	8,37%	3.632	3.632	3.632		
	Cilem	-	-	-	-	2.992	0,00%	0,00%	14,00%	2.992	2.992	2.992		
	Gadai	-	-	-	-	640	0,00%	0,00%	2,91%	640	640	640		
4	CFG	316	1.745	316	3.200	0,31%	0,31%	3,12%	2.884	2.884	1.455			
	CF 1	287	659	287	1.532	1,40%	1,40%	7,54%	1.245	1.245	874			
	Total Griya	163	535	163	1.433	1,08%	1,08%	9,57%	1.271	1.271	898			
	Oto	124	123	124	99	2,30%	2,30%	1,86%	(25)	(25)	(24)			
	CF 2	29	1.086	29	1.668	0,04%	0,04%	2,03%	1.639	1.639	581			
	Mitraguna & Others	29	1.086	29	1.668	0,04%	0,04%	2,12%	1.639	1.639	581			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	417	1.934	417	13.736	0,22%	0,22%	7,24%	13.319	13.319	11.802			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		%	Penc.	Gap
1	SME	215	215	215	215	7,58%	7,58%	7,64%	0	0	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-
	Non-Linkage	215	215	215	215	7,58%	7,58%	7,64%	0	0	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-
2	MBG	64	64	64	64	0,16%	0,16%	0,16%	-	-	(0)		
	KUR	64	64	64	64	0,17%	0,17%	0,17%	-	-	(0)		
	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	637	637	637	648	0,62%	0,62%	0,63%	12	12	12		
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
</													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	196	196	278	278	20	(0)	82	42,11%	82	42,11%			
2	Tabungan	57.045	57.045	53.447	53.698	43	251	(3.347)	-5,87%	(3.347)	-5,87%			
3	Deposito	6.194	6.194	6.495	6.595	198	100	400	6,46%	400	6,46%			
	Total	63.435	63.435	60.220	60.572	261	351	(2.864)	-4,51%	(2.864)	-4,51%			
	CASA	57.241	57.241	53.725	53.977	63	251	(3.264)	-5,70%	(3.264)	-5,70%			
	(%) CASA	90,24%	90,24%	89,21%	89,11%									
	FDR	179,01%	179,01%	189,74%	188,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.655	3.655	1.916	1.867	(49)	(1.788)	-48,91%	(1.788)	-48,91%				
2	Giro ISE	190	190	273	273	0	82	43,19%	82	43,19%				
3	Tabungan ISE	3.465	3.465	1.644	1.595	(49)	(1.870)	-53,97%	(1.870)	-53,97%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	728	728	723	-	-	0	-5	-5	-5	5	0	0,00%		
	Linkage	-	-	-	-	-	-	0	0	0	-				
	Non-Linkage	728	728	723	-	-	0	-5	-5	-5	5				
	• Local Champion	728	728	723	-	-	0	-5	-5	-5	5				
	• Value Chain	-	-	-	-	-	-	0	0	0	-				
2	MBG	19.285	19.285	18.796	700	80	-620	52	-489	-489	569	19.111	98,35% (314)		
	KUR	18.403	18.403	17.930	700	80	-620	72	-474	-474	554	18.507	96,88% (577)		
	Non KUR	882	882	867	-	-	0	-20	-15	-15	15	604	143,46%		
3	PWG	10.099	10.099	11.029	2.788	2.417	-371	1.992	930	930	1.487	11.170	98,74% (141)		
	Cilem	7.461	7.461	7.991	1.896	853	-1.043	1.655	530	530	323	8.121	98,40% (130)		
	Gadai	2.637	2.637	3.038	892	1.564	672	337	400	400	1.164	3.048	99,64% (11)		
4	CFG	83.443	83.443	83.717	1.015	1.074	59	373	273	273	801	84.687	98,85% (970)		
	CF 1	4.385	4.385	4.320	-	-	0	176	-64	-64	64	4.640	93,11% (320)		
	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	0	-23	-22	22				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	2.819	2.819	2.776	-	-	0	176	-43	-43	43	3.006	92,35% (230)		
	CF 2	79.059	79.059	79.396	1.015	1.074	59	198	338	338	736	80.047	99,19% (651)		
	Mitraguna & Others	61.500	61.500	62.078	725	1.074	349	67	578	578	496	62.227	99,76% (149)		
	Pensiun	17.559	17.559	17.318	290	-	-290	130	-241	-241	241	17.820	97,19% (502)		
	Total Pembiayaan	113.555	113.555	114.264	4.503	3.571	-932	2.412	709	709	2.862				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	69	347	69	4.809	0,36%	0,36%	25,59%	4.741	4.741	4.462			
	KUR	44	321	44	4.485	0,24%	0,24%	25,02%	4.441	4.441	4.165			
	Non KUR	24	26	24	324	2,77%	2,77%	37,37%	300	300	298			
3	PWG	52	-	52	1.205	0,52%	0,52%	10,93%	1.153	1.153	1.205			
	Cilem	52	-	52	1.165	0,70%	0,70%	14,58%	1.113	1.113	1.165			
	Gadai	-	-	-	40	0,00%	0,00%	1,32%	40	40	40			
4	CFG	1.496	1.642	1.496	1.610	1,79%	1,79%	1,92%	114	114	(32)			
	CF 1	-	-	-	265	0,00%	0,00%	6,13%	265	265	265			
	Total Griya	-	-	-	49	0,00%	0,00%	3,14%	49	49	49			
	Oto	-	-	-	216	0,00%	0,00%	7,78%	216	216	216			
	CF 2	1.496	1.642	1.496	1.345	1,89%	1,89%	1,69%	(150)	(150)	(297)			
	Mitraguna & Others	1.321	1.370	1.321	1.171	2,15%	2,15%	1,89%	(150)	(150)	(199)			
	Pensiun	145	272	145	174	0,99%	0,99%	1,01%	-	-	(98)			
	Total Pembiayaan	683	488	683	893	0,60%	0,60%	0,78%	211	211	406			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	96.931	96.931	115.678	18.747	
2	Contribution Margin	4.400	4.400	5.331	931	-21,2%

PHR & Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,75	2,98	3,01	0,02	0,26
CIF Payroll	439	511	577	66	138



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.625	15.625	12.890	24.557	1.443	11.668	8.932	57,16%	8.932	57,16%			
2	Tabungan	200.131	200.131	187.441	187.805	7.053	364	(12.325)	-6,16%	(12.325)	-6,16%			
3	Deposito	66.863	66.863	69.381	69.281	64	(100)	2.418	3,62%	2.418	3,62%			
	Total	282.619	282.619	269.712	281.644	8.560	11.931	(975)	-0,35%	(975)	-0,35%			
	CASA	215.756	215.756	200.331	212.363	8.496	12.032	(3.393)	-1,57%	(3.393)	-1,57%			
	(%) CASA	76,34%	76,34%	74,28%	75,40%									
	FDR	73,15%	73,15%	77,65%	74,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.581	3.581	3.797	3.753		(44)	171	4,78%	171	4,78%			
2	Giro ISE	206	206	206	199		(7)	(7)	-3,61%	(7)	-3,61%			
3	Tabungan ISE	3.376	3.376	3.591	3.554		(37)	179	5,29%	179	5,29%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	24.855	24.855	24.748	-	-	0	-130	-107	-107	107	0	0,00%		
	Linkage	-	-	-	-	-	-	0	0	0	-				
	Non-Linkage	24.855	24.855	24.748	-	-	0	-130	-107	-107	107				
	• Local Champion	24.513	24.513	24.410	-	-	0	-126	-103	-103	103				
	• Value Chain	342	342	338	-	-	-	-4	-4	-4	4				
2	MBG	26.147	26.147	25.908	1.930	500	-1.430	1.107	-240	-240	740	26.540	97,62%	(632)	
	KUR	24.830	24.830	24.614	1.930	500	-1.430	1.138	-216	-216	716	24.981	98,53%	(367)	
	Non KUR	1.318	1.318	1.294	-	-	0	-32	-24	-24	24	1.559	83,00%	(265)	
3	PWG	41.084	41.084	43.830	7.377	13.518	6.141	2.985	2.746	2.746	10.772	42.738	102,55%	1.092	
	Cilem	19.471	19.471	21.392	2.805	3.154	349	2.540	1.920	1.920	1.234	20.466	104,52%	926	
	Gadai	21.612	21.612	22.438	4.573	10.364	5.792	444	826	826	9.538	22.272	100,75%	166	
4	CFG	114.643	114.643	114.934	3.759	1.891	-1.868	2.976	291	291	1.601	116.348	98,78%	(1.415)	
	CF 1	21.321	21.321	21.699	789	542	-247	229	378	378	163	21.610	100,41%	89	
	Total Griya	14.731	14.731	14.645	630	-	-630	545	0	-85	-85	85	14.833	98,74%	(188)
1	• Total Non Program	14.731	14.731	14.645	630	-	0	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-				
	Oto	6.590	6.590	7.054	159	542	383	229	464	464	78	6.777	104,08%	277	
	CF 2	93.322	93.322	93.234	2.970	1.350	-1.621	2.747	-88	-88	1.437	94.738	98,41%	(1.504)	
	Mitraguna & Others	58.953	58.953	59.104	2.790	1.250	-1.541	2.806	151	151	1.098	59.981	98,54%	(877)	
	Pensiun	34.369	34.369	34.130	180	100	-80	-60	-239	-239	339	34.757	98,20%	(627)	
	Total Pembiayaan	206.730	206.730	209.420	13.067	15.910	2.843	6.937	2.690	2.690	13.220				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM		
1	SME	-	-	-	-	5.238	0,00%	0,00%	21,17%	5.238	5.238	5.238			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	5.238	0,00%	0,00%	21,17%	5.238	5.238	5.238			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	435	70	2.282	0,27%	0,27%	0,27%	8,81%	2.212	2.212	1.848			
	KUR	70	213	70	2.135	0,28%	0,28%	0,28%	8,67%	2.065	2.065	1.922			
	Non KUR	-	222	-	148	0,00%	0,00%	0,00%	11,41%	148	148	(75)			
3	PWG	-	-	-	-	2.052	0,00%	0,00%	4,68%	2.052	2.052	2.052			
	Cilem	-	-	-	-	1.291	0,00%	0,00%	6,03%	1.291	1.291	1.291			
	Gadai	-	-	-	-	761	0,00%	0,00%	3,39%	761	761	761			
4	CFG	9	488	9	2.342	0,01%	0,01%	0,01%	2,04%	2.333	2.333	1.854			
	CF 1	-	348	-	1.435	0,00%	0,00%	0,00%	6,61%	1.435	1.435	1.087			
	Total Griya	-	348	-	1.213	0,00%	0,00%	0,00%	8,28%	1.213	1.213	865			
	Oto	-	-	-	-	222	0,00%	0,00%	3,15%	222	222	222			
	CF 2	9	140	9	907	0,01%	0,01%	0,01%	0,97%	897	897	767			
	Mitraguna & Others	9	13	9	867	0,02%	0,02%	0,02%	1,47%	858	858	854			
	Pensiun	-	127	-	40	0,00%	0,00%	0,00%	0,12%	40	40	(87)			
	Total Pembiayaan	79	923	79	11.915	0,04%	0,04%	0,04%	5,69%	11.835	11.835	10.992			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	2.888	2.988	2.888	6.388	11,62%	11,62%	11,62%	25,81%	3.500	3.500	3.400		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Non-Linkage	2.888	2.988	2.888	6.388	11,62%	11,62%	11,62%	25,81%	3.500	3.500	3.400		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	57	-	57	68	0,22%	0,22%	0,22%	0,26%	11	11	68		
	KUR	-	-	-	11	0,00%	0,00%	0,00%	0,04%	11	11	11		
	Non KUR	57	-	57	57	4,33%	4,33%	4,33%	4,41%	-	-	57		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Gadai	-	-	-	-</td									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	990	807	145	(184)	(1.397)	-63,39%	(1.397)	-63,39%			
2	Tabungan	58.573	58.573	53.576	53.830	684	254	(4.744)	-8,10%	(4.744)	-8,10%			
3	Deposito	8.232	8.232	8.807	8.811	83	4	579	7,03%	579	7,03%			
	Total	69.009	69.009	63.373	63.447	911	75	(5.561)	-8,06%	(5.561)	-8,06%			
	CASA	60.777	60.777	54.566	54.636	828	71	(6.140)	-10,10%	(6.140)	-10,10%			
	(%) CASA	88,07%	88,07%	86,10%	86,11%									
	FDR	233,01%	233,01%	256,80%	256,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.452	1.452	1.442	1.469	27	17	1,18%	17	1,18%				
2	Giro ISE	154	154	131	131	0	(24)	-15,42%	(24)	-15,42%				
3	Tabungan ISE	1.297	1.297	1.311	1.338	27	41	3,16%	41	3,16%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	41.308	41.308	40.662	570	360	-210	642	-646	-646	1.006	42.544	95,58%	(1.882)
	KUR	38.638	38.638	38.024	570	360	-210	698	-614	-614	974	38.815	97,96%	(791)
	Non KUR	2.670	2.670	2.639	-	-	0	-56	-31	-31	31	3.729	70,76%	(1.091)
3	PWG	27.097	27.097	29.109	5.110	7.861	2.751	197	2.011	2.011	5.850	28.473	102,23%	636
	Cilem	9.503	9.503	10.510	495	1.769	1.273	299	1.006	1.006	762	10.274	102,30%	236
	Gadai	17.594	17.594	18.599	4.615	6.093	1.478	-102	1.005	1.005	5.088	18.199	102,20%	400
4	CFG	92.393	92.393	92.971	817	1.660	843	3	578	578	1.082	93.592	99,34%	(621)
	CF 1	7.299	7.299	7.245	158	-	-158	-8	-54	-54	54	7.526	96,27%	(281)
	Total Griya	6.440	6.440	6.393	158	-	-158	0	-47	-47	47	6.542	97,72%	(149)
1	• Total Non Program	5.628	5.628	5.583	-	-	0	-46	-44	-44	-			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	851	-	-	0	-8	-7	-7	7	983	86,59%	(132)
	CF 2	85.094	85.094	85.727	659	1.660	1.001	11	632	632	1.028	86.067	99,60%	(340)
	Mitraguna & Others	66.461	66.461	67.192	659	1.640	981	136	731	731	909	67.172	100,03%	20
	Pensiun	18.633	18.633	18.534	-	20	20	-125	-99	-99	119	18.894	98,09%	(360)
	Total Pembiayaan	160.798	160.798	162.742	6.497	9.881	3.384	842	1.944	1.944	7.937			

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	26-Jan-26		31-Dec-25	31-Dec-25	26-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	975	661	975	4.768	2,36%	2,36%	11,73%	3.793	3.793	4.107			
	KUR	848	528	848	4.190	2,19%	2,19%	11,02%	3.342	3.342	3.661			
	Non KUR	127	133	127	579	4,76%	4,76%	21,93%	451	451	446			
3	PWG	41	-	41	1.913	0,15%	0,15%	6,57%	1.873	1.873	1.913			
	Cilem	41	-	41	1.349	0,43%	0,43%	12,84%	1.309	1.309	1.349			
	Gadai	-	-	-	564	0,00%	0,00%	3,03%	564	564	564			
4	CFG	814	814	814	3.628	0,88%	0,88%	3,90%	2.815	2.815	2.815			
	CF 1	374	371	374	813	5,13%	5,13%	11,22%	439	439	442			
	Total Griya	-	-	-	439	0,00%	0,00%	6,86%	439	439	439			
	Oto	374	371	374	374	43,61%	43,61%	43,98%	-	-	3			
	CF 2	440	443	440	2.815	0,52%	0,52%	3,28%	2.376	2.376	2.373			
	Mitraguna & Others	440	443	440	2.815	0,66%	0,66%	4,19%	2.376	2.376	2.373			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.830	1.475	1.830	10.310	1,14%	1,14%	6,34%	8.480	8.480	8.835			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	231	232	231	453	0,56%	0,56%	1,11%	222	222	221			
	KUR	158	159	158	380	0,41%	0,41%	1,00%	222	222	221			
	Non KUR	73	73	73	73	2,73%	2,73%	2,77%	-	-	-			
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%	0,30%	-	-	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-</td				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	4.691	4.891	(110)	200	871	21,68%	871	21,68%			
2	Tabungan	136.487	136.487	133.463	133.099	(5.018)	(364)	(3.388)	-2,48%	(3.388)	-2,48%			
3	Deposito	21.428	21.428	21.146	21.166	301	20	(262)	-1,22%	(262)	-1,22%			
	Total	161.935	161.935	159.301	159.156	(4.827)	(144)	(2.779)	-1,72%	(2.779)	-1,72%			
	CASA	140.507	140.507	138.155	137.990	(5.128)	(164)	(2.516)	-1,79%	(2.516)	-1,79%			
	(%) CASA	86,77%	86,77%	86,73%	86,70%									
	FDR	79,98%	79,98%	81,11%	81,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.803	2.803	4.067	4.290	223	1.487	53,03%	1.487	53,03%				
2	Giro ISE	1.049	1.049	2.244	2.255	12	1.206	114,94%	1.206	114,94%				
3	Tabungan ISE	1.754	1.754	1.824	2.035	211	281	16,00%	281	16,00%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	14.556	-	-	0	-21	-24	-24	24	0	0,00%	
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0			
	Non-Linkage	3.877	3.877	3.853	-	-	0	-21	-24	-24	24			
	• Local Champion	2.077	2.077	2.073	-	-	0	-3	-4	-4	4			
	• Value Chain	1.800	1.800	1.780	-	-	-	-19	-20	-20	20			
2	MBG	29.528	29.528	29.097	850	150	-700	340	-431	-431	581	30.870	94,26%	(1.773)
	KUR	26.884	26.884	26.478	850	150	-700	398	-406	-406	556	27.065	97,83%	(587)
	Non KUR	2.644	2.644	2.619	-	-	0	-58	-25	-25	25	3.805	68,83%	(1.186)
3	PWG	5.323	5.323	5.959	373	914	542	25	636	636	279	6.056	98,40%	(97)
	Cilem	5.323	5.323	5.959	373	914	542	25	636	636	279	6.056	98,40%	(97)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.080	80.080	79.591	2.005	1.195	-810	905	-489	-489	1.684	81.444	97,72%	(1.853)
	CF 1	23.950	23.950	23.642	-	-	0	-84	-307	-307	307	24.218	97,62%	(576)
	Total Griya	20.978	20.978	20.745	-	-	0	0	-233	-233	233	21.060	98,50%	(315)
1	• Total Non Program	18.147	18.147	17.943	-	-	0	-382	-204	-204	204			
	• Program	2.831	2.831	2.802	-	-	0	-42	-30	-30	30			
	Oto	2.972	2.972	2.898	-	-	0	-84	-74	-74	74	3.159	91,73%	(261)
	CF 2	56.130	56.130	55.949	2.005	1.195	-810	990	-181	-181	1.376	57.225	97,77%	(1.277)
	Mitraguna & Others	47.582	47.582	47.455	1.945	1.195	-750	985	-127	-127	1.322	48.373	98,10%	(918)
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54	8.853	95,95%	(359)
	Total Pembiayaan	129.511	129.511	129.203	3.228	2.259	-968	1.249	-309	-309	2.568			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				%	Penc.	Gap
1	SME	-	-	-	1.780	0,00%	0,00%	12,23%	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%	85,89%	(20)	(20)	(38)				
2	MBG	762	1.083	762	2.658	2,58%	2,58%	9,14%	1.896	1.896	1.575				
	KUR	658	731	658	2.075	2,45%	2,45%	7,84%	1.417	1.417	1.344				
	Non KUR	104	352	104	583	3,93%	3,93%	22,27%	479	479	232				
3	PWG	161	-	161	983	3,03%	3,03%	16,49%	821	821	983				
	Cilem	161	-	161	983	3,03%	3,03%	16,49%	821	821	983				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	3.524	3.335	3.524	6.289	4,40%	4,40%	7,90%	2.766	2.766	2.954				
	CF 1	2.203	2.687	2.203	2.501	9,20%	9,20%	10,58%	297	297	(187)				
	Total Griya	2.203	2.687	2.203	2.501	10,50%	10,50%	12,05%	297	297	(187)				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	1.320	648	1.320	3.789	2,35%	2,35%	6,77%	2.468	2.468	3.141				
	Mitraguna & Others	1.135	648	1.135	3.789	2,38%	2,38%	7,98%	2.654	2.654	3.141				
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-				
	Total Pembiayaan	15.534	15.230	15.534	16.182	11,99%	11,99%	12,52%	647	647	952				

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	152.359	152.359	161.935	9.576	44,8%	2.84	3,12	3,18
2	Contribution Margin	12.583	12.583	6.950	(5.633)		864	876	983



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	4.199	2.926	(1.337)	(1.272)	(18.548)	-86,37%	(18.548)	-86,37%			
2	Tabungan	65.587	65.587	54.680	53.523	3.276	(1.157)	(12.064)	-18,39%	(12.064)	-18,39%			
3	Deposito	52.952	52.952	82.074	82.074	2.870	0	29.122	55,00%	29.122	55,00%			
	Total	140.014	140.014	140.953	138.523	4.809	(2.429)	(1.490)	-1,06%	(1.490)	-1,06%			
	CASA	87.061	87.061	58.878	56.449	1.938	(2.429)	(30.612)	-35,16%	(30.612)	-35,16%			
	(%) CASA	62,18%	62,18%	41,77%	40,75%									
	FDR	100,99%	100,99%	100,11%	101,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.342	1.342	1.434	1.484	50	143	10,63%	143	10,63%				
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.191	1.191	1.283	1.333	50	143	11,98%	143	11,98%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	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	5.240	521	489	-32	249	80	80	409	5.747	91,18%	(507)
	Cilem	5.160	5.160	5.240	521	489	-32	249	80	80	409	5.747	91,18%	(507)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	136.237	136.237	135.864	2.507	2.078	-429	3.631	-372	-372	2.450	137.548	98,78%	(1.683)
	CF 1	6.435	6.435	6.367	-	-	0	348	-67	-67	67	6.672	95,43%	(305)
	Total Griya	4.866	4.866	4.826	-	-	0	0	-40	-40	40	4.948	97,54%	(122)
1	• Total Non Program	4.866	4.866	4.826	-	-	0	0	-40	-40	40			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.541	-	-	0	348	-27	-27	27	1.724	89,38%	(183)
	CF 2	129.802	129.802	129.497	2.507	2.078	-429	3.283	-305	-305	2.383	130.875	98,95%	(1.378)
	Mitraguna & Others	122.258	122.258	122.024	2.507	2.078	-429	3.354	-234	-234	2.312	123.049	99,17%	(1.025)
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	Total Pembiayaan	141.397	141.397	141.104	3.028	2.567	-461	3.880	-293	-293	2.859			

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	26-Jan-26		31-Dec-25	31-Dec-25	26-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	-	-	-	-	584	0,00%	0,00%	11,15%	584	584	584		
	Cilem	-	-	-	-	584	0,00%	0,00%	11,15%	584	584	584		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	470	3.445	470	1.769	0,33%	0,34%	0,34%	0,87%	715	715	(2.260)		
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	0,84%	580	580	450		
	Total Griya	54	54	54	54	1,10%	1,10%	1,10%	1,11%	456	456	456		
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	124	124	(6)		
	CF 2	15	15	15	24	0,01%	0,01%	0,02%	0,02%	9	9	9		
	Mitraguna & Others	15	15	15	24	0,01%	0,01%	0,02%	0,02%	9	9	9		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	68	68	68	78	0,05%	0,05%	0,06%	0,06%	9	9	9		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	-	-	-	-	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	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	9		
	Mitraguna & Others	15	15	15	24	0,01%	0,01%	0,02%	9	9	9	9		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	1.673	1.774	(986)	100	(1.057)	-37,34%	(1.057)	-37,34%			
2	Tabungan	139.951	139.951	130.251	123.835	9.184	(6.416)	(16.116)	-11,52%	(16.116)	-11,52%			
3	Deposito	41.810	41.810	44.184	50.284	(2.390)	6.100	8.474	20,27%	8.474	20,27%			
	Total	184.592	184.592	176.109	175.893	5.808	(216)	(8.699)	-4,71%	(8.699)	-4,71%			
	CASA	142.782	142.782	131.925	125.609	8.198	(6.316)	(17.173)	-12,03%	(17.173)	-12,03%			
	(%) CASA	77,35%	77,35%	74,91%	71,41%									
	FDR	84,22%	84,22%	89,56%	89,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.612	6.612	4.528	3.969	(559)	(2.643)	-39,97%	(2.643)	-39,97%				
2	Giro ISE	1.330	1.330	1.192	1.276	83	(54)	-4,06%	(54)	-4,06%				
3	Tabungan ISE	5.282	5.282	3.336	2.694	(642)	(2.589)	-49,00%	(2.589)	-49,00%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	26.881	26.881	26.565	730	420	-310	265	-316	-316	736	27.362	97,09%	(797)
	KUR	26.138	26.138	25.828	530	420	-110	79	-310	-310	730	26.325	98,11%	(497)
	Non KUR	743	743	737	200	-	-200	186	-6	-6	6	1.037	71,07%	(300)
3	PWG	34.437	34.437	37.087	5.786	8.472	2.686	2.707	2.649	2.649	5.823	36.036	102,92%	1.051
	Cilem	23.083	23.083	24.967	2.838	3.467	629	1.780	1.883	1.883	1.584	24.078	103,69%	889
	Gadai	11.354	11.354	12.120	2.948	5.005	2.057	927	766	766	4.239	11.958	101,35%	162
4	CFG	94.137	94.137	94.073	1.126	1.702	577	-1.865	-64	-64	1.766	95.419	98,59%	(1.346)
	CF 1	15.780	15.780	15.955	697	328	-368	635	175	175	154	16.025	99,56%	(70)
	Total Griya	12.624	12.624	12.524	-	-	0	0	-100	-100	100	12.713	98,51%	(189)
1	• Total Non Program	12.624	12.624	12.524	-	-	0	0	775	-100	-100			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.431	697	328	-368	635	275	275	53	3.312	103,60%	119
	CF 2	78.356	78.356	78.118	429	1.374	945	-2.500	-238	-238	1.612	79.394	98,39%	(1.276)
	Mitraguna & Others	70.397	70.397	70.224	429	1.374	945	-4.249	-173	-173	1.547	71.109	98,76%	(885)
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)
	Total Pembiayaan	155.456	155.456	157.725	7.642	10.595	2.953	1.107	2.269	2.269	8.325			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	-	679	-	1.211	0	0,00%	0,00%	4,56%	1.211	1.211	531		
	KUR	-	679	-	1.132	0	0,00%	0,00%	4,38%	1.132	1.132	453		
	Non KUR	-	-	-	78	0	0,00%	0,00%	10,63%	78	78	78		
3	PWG	-	-	-	2.940	0	0,00%	0,00%	7,93%	2.940	2.940	2.940		
	Cilem	-	-	-	2.373	0	0,00%	0,00%	9,50%	2.373	2.373	2.373		
	Gadai	-	-	-	567	0	0,00%	0,00%	4,68%	567	567	567		
4	CFG	432	883	432	7.091	0	0,46%	0,46%	7,54%	6.658	6.658	6.207		
	CF 1	76	227	76	940	0	0,48%	0,48%	5,89%	863	863	713		
	Total Griya	66	216	66	868	0	0,53%	0,53%	6,93%	801	801	652		
	Oto	10	11	10	72	0	0,31%	0,31%	2,09%	62	62	61		
	CF 2	356	657	356	6.151	0	0,45%	0,45%	7,87%	5.795	5.795	5.494		
	Mitraguna & Others	356	657	356	6.151	0	0,51%	0,51%	8,76%	5.795	5.795	5.494		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	432	1.563	432	11.241	0	0,28%	0,28%	7,13%	10.809	10.809	9.678		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	-	-	-	-	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%	0,19%	-	-	0		
	CF 1	151	151	151	151	0	0,96%	0,96%	0,94%	-	-	-		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-</td		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	2.981	2.959	(2.257)	(22)	473	19,02%	473	19,02%			
2	Tabungan	130.312	130.312	132.851	131.166	(4.552)	(1.684)	855	0,66%	855	0,66%			
3	Deposito	40.698	40.698	37.604	37.605	2.564	1	(3.092)	-7,60%	(3.092)	-7,60%			
	Total	173.495	173.495	173.436	171.731	(4.245)	(1.705)	(1.765)	-1,02%	(1.765)	-1,02%			
	CASA	132.798	132.798	135.832	134.125	(6.809)	(1.706)	1.328	1,00%	1.328	1,00%			
	(%) CASA	76,54%	76,54%	78,32%	78,10%									
	FDR	89,59%	89,59%	93,92%	94,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.673	2.673	2.526	2.585	60	(87)	-3,27%	(87)	-3,27%				
2	Giro ISE	4	4	20	20	0	16	413,38%	16	413,38%				
3	Tabungan ISE	2.669	2.669	2.506	2.566	60	(103)	-3,87%	(103)	-3,87%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.408	-	-	0	-24	-25	-25	25			
	• Local Champion	1.433	1.433	1.408	-	-	0	-24	-25	-25	25			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.677	-	-	0	-452	-181	-181	181	9.039	95,99%	(362)
	KUR	8.688	8.688	8.512	-	-	0	-447	-176	-176	176	8.798	96,75%	(286)
	Non KUR	170	170	165	-	-	0	-5	-5	-5	5	242	68,17%	(77)
3	PWG	35.127	35.127	37.474	4.659	10.480	5.821	1.604	2.347	2.347	8.133	36.445	102,82%	1.029
	Cilem	18.115	18.115	19.694	1.713	2.734	1.021	1.134	1.580	1.580	1.155	18.884	104,29%	810
	Gadai	17.012	17.012	17.780	2.946	7.745	4.799	470	767	767	6.978	17.561	101,24%	219
4	CFG	110.016	110.016	115.326	3.435	6.352	2.917	3.307	5.310	5.310	1.042	111.571	103,37%	3.755
	CF 1	36.865	36.865	37.575	-	1.063	1.063	-103	710	710	353	37.188	101,04%	387
	Total Griya	33.201	33.201	32.907	-	-	0	0	-294	-294	294	33.338	98,71%	(430)
1	• Total Non Program	30.879	30.879	30.594	-	-	0	-215	-285	-285	285			
	• Program	2.322	2.322	2.313	-	-	0	-12	-9	-9	9			
	Oto	3.664	3.664	4.668	-	1.063	1.063	-103	1.004	1.004	59	3.851	121,22%	817
	CF 2	73.151	73.151	77.751	3.435	5.289	1.854	3.410	4.600	4.600	689	74.383	104,53%	3.368
	Mitraguna & Others	59.495	59.495	64.177	3.235	5.289	2.054	3.297	4.681	4.681	608	60.444	106,18%	3.732
	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	8.094	16.832	8.738	4.436	7.452	7.452	9.380			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	78	244	78	899	0,88%	0,88%	0,88%	10,36%	821	821	655		
	KUR	78	244	78	899	0,90%	0,90%	0,90%	10,56%	821	821	655		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	2.416	0,00%	0,00%	6,45%	2.416	2.416	2.416		
	Cilem	-	-	-	-	1.432	0,00%	0,00%	7,27%	1.432	1.432	1.432		
	Gadai	-	-	-	-	985	0,00%	0,00%	5,54%	985	985	985		
4	CFG	402	288	402	4.445	0,37%	0,37%	0,37%	3,85%	4.043	4.043	4.156		
	CF 1	51	95	51	2.439	0,14%	0,14%	0,14%	6,49%	2.388	2.388	2.344		
	Total Griya	51	95	51	2.189	0,15%	0,15%	0,15%	6,65%	2.139	2.139	2.094		
	Oto	-	-	-	-	250	0,00%	0,00%	5,35%	250	250	250		
	CF 2	351	194	351	2.006	0,48%	0,48%	0,48%	2,58%	1.655	1.655	1.812		
	Mitraguna & Others	351	194	351	2.006	0,59%	0,59%	0,59%	3,12%	1.655	1.655	1.812		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	480	532	480	7.760	0,31%	0,31%	0,31%	4,76%	7.280	7.280	7.227		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		%	Penc.	Gap
1	SME	373	373	373	373	26,03%	26,03%	26,51%	0	0	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,51%	0	0	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	93	-	-	0	0,00%	0,00%	0,00%	-	-	(93)	
	KUR	-	93	-	-	0	0,00%	0,00%	0,00%	-	-	(93)	
	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	693	851	693	943	0,63%	0,63%	0,82%	250	250	92		
	CF 1	160	160	160	60								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.732	4.732	7.611	6.853	1.625	(757)	2.121	44,83%	2.121	44,83%			
2	Tabungan	250.342	250.342	250.402	252.300	8.472	1.898	1.957	0,78%	1.957	0,78%			
3	Deposito	173.973	173.973	181.143	185.040	(2.108)	3.897	11.067	6,36%	11.067	6,36%			
	Total	429.047	429.047	439.155	444.192	7.989	5.037	15.146	3,53%	15.146	3,53%			
	CASA	255.074	255.074	258.012	259.153	10.097	1.140	4.079	1,60%	4.079	1,60%			
	(%) CASA	59,45%	59,45%	58,75%	58,34%									
	FDR	65,61%	65,61%	65,01%	64,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-26 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	24.432	24.432	25.765	25.948		183	1.516	6,21%	1.516	6,21%			
2	Giro ISE	2.665	2.665	4.875	4.264		(610)	1.599	60,00%	1.599	60,00%			
3	Tabungan ISE	12.249	12.249	9.873	10.666		793	(1.583)	-12,92%	(1.583)	-12,92%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	15.402	15.402	15.024	2.678	-	-2.678	3.238	-378	-378	378	0	0,00%	
	Linkage	12.232	12.232	12.232	2.678	-	(2.678)	2.664	0	0	(0)			
	Non-Linkage	3.170	3.170	2.792	-	-	0	574	-378	-378	378			
	• Local Champion	2.980	2.980	2.623	-	-	0	594	-357	-357	357			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.276	-	-	0	677	-346	-346	346	13.808	96,15%	(531)
	KUR	13.226	13.226	12.880	-	-	0	682	-346	-346	346	13.412	96,03%	(532)
	Non KUR	397	397	397	-	-	0	-5	0	0	0	396	100,12%	
3	PWG	39.582	39.582	44.134	7.067	12.096	5.030	3.126	4.552	4.552	7.544	41.268	106,94%	2.866
	Cilem	20.374	20.374	23.781	2.901	4.799	1.898	1.657	3.407	3.407	1.392	21.400	111,12%	2.380
	Gadai	19.208	19.208	20.353	4.165	7.297	3.132	1.469	1.145	1.145	6.152	19.868	102,44%	485
4	CFG	212.887	212.887	213.049	5.687	2.548	-3.139	2.159	162	162	2.386	215.022	99,08%	(1.973)
	CF 1	14.387	14.387	14.382	966	181	-785	422	-4	-4	185	14.772	97,36%	(390)
	Total Griya	9.071	9.071	8.979	750	-	-750	0	-93	-93	93	9.208	97,51%	(229)
1	• Total Non Program	9.071	9.071	8.979	750	-	-750	562	-93	-93	93			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.315	5.315	5.404	216	181	-35	422	88	88	92	5.565	97,11%	(161)
	CF 2	198.500	198.500	198.667	4.721	2.367	-2.354	1.737	167	167	2.200	200.250	99,21%	(1.583)
	Mitraguna & Others	192.605	192.605	192.808	4.445	2.367	-2.078	1.504	202	202	2.165	194.029	99,37%	(1.221)
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36	6.221	94,18%	(362)
	Total Pembiayaan	281.493	281.493	285.484	15.431	14.644	-787	9.201	3.991	3.991	10.653			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	494	0,00%	0,00%	3,29%	494	494	494			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	494	0,00%	0,00%	17,71%	494	494	494			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	66	67	1.107	0,49%	0,49%	8,34%	1.040	1.040	1.041			
	KUR	-	-	-	940	0,00%	0,00%	7,30%	940	940	940			
	Non KUR	67	66	67	167	16,95%	16,95%	42,04%	99	99	100			
3	PWG	-	-	-	3.659	0,00%	0,00%	8,29%	3.659	3.659	3.659			
	Cilem	-	-	-	3.405	0,00%	0,00%	14,32%	3.405	3.405	3.405			
	Gadai	-	-	-	254	0,00%	0,00%	1,25%	254	254	254			
4	CFG	78	-	78	3.103	0,04%	0,04%	1,46%	3.025	3.025	3.103			
	CF 1	78	-	78	1.196	0,54%	0,54%	8,31%	1.118	1.118	1.196			
	Total Griya	-	-	-	950	0,00%	0,00%	10,58%	950	950	950			
	Oto	78	-	78	246	1,47%	1,47%	4,55%	168	168	246			
	CF 2	-	-	-	1.907	0,00%	0,00%	0,96%	1.907	1.907	1.907			
	Mitraguna & Others	-	-	-	1.824	0,00%	0,00%	0,95%	1.824	1.824	1.824			
	Pensiun	-	-	-	83	0,00%	0,00%	1,42%	83	83	83			
	Total Pembiayaan	146	146	146	214	0,05%	0,05%	2,93%	8.218	8.218	8.297			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-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%	0,51%	67	67	67			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	67	0,00%	0,00%	16,95%	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%	0,07%	0,07%	-	-	-	0		
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0		
</														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.323	5.323	4.854	4.834	(349)	(20)	(489)	-9,19%	(489)	-9,19%			
2	Tabungan	172.282	172.282	166.141	166.641	3.103	500	(5.641)	-3,27%	(5.641)	-3,27%			
3	Deposito	122.585	122.585	123.158	122.968	166	(190)	383	0,31%	383	0,31%			
	Total	300.190	300.190	294.153	294.443	2.920	290	(5.747)	-1,91%	(5.747)	-1,91%			
	CASA	177.605	177.605	170.995	171.474	2.753	480	(6.130)	-3,45%	(6.130)	-3,45%			
	(%) CASA	59,16%	59,16%	58,13%	58,24%									
	FDR	47,32%	47,32%	48,70%	48,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.661	1.661	1.636	1.643		7	(18)	-1,10%	(18)	-1,10%			
2	Giro ISE	61	61	65	65		0	5	7,51%	5	7,51%			
3	Tabungan ISE	1.600	1.600	1.571	1.577		7	(23)	-1,43%	(23)	-1,43%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-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	35.257	1.305	980	-325	62	-284	-284	1.264	35.434	99,50%	(177)
	KUR	33.739	33.739	33.525	1.305	980	-325	139	-214	-214	1.194	33.929	98,81%	(404)
	Non KUR	1.802	1.802	1.731	-	-	0	-77	-70	-70	70	1.505	115,06%	
3	PWG	11.324	11.324	12.394	627	1.947	1.319	1.250	1.069	1.069	877	11.984	103,42%	410
	Cilem	11.324	11.324	12.394	627	1.947	1.319	1.250	1.069	1.069	877	11.984	103,42%	410
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	95.173	95.173	95.592	4.077	1.445	-2.632	2.141	419	419	1.026	96.478	99,08%	(886)
	CF 1	8.738	8.738	8.667	168	-	-168	71	-71	-71	71	9.027	96,01%	(360)
	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	4.945	168	-	-168	71	-61	-61	61	5.193	95,23%	(248)
	CF 2	86.435	86.435	86.924	3.909	1.445	-2.464	2.070	490	490	955	87.451	99,40%	(526)
	Mitraguna & Others	67.546	67.546	68.017	3.709	1.395	-2.314	2.037	471	471	924	68.258	99,65%	(241)
	Pensiun	18.888	18.888	18.907	200	50	-150	34	19	19	31	19.193	98,51%	(286)
	Total Pembiayaan	142.038	142.038	143.242	6.009	4.372	-1.638	3.453	1.205	1.205	3.167			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	411	1.169	411	1.481	1,16%	1,16%	4,20%	1.070	1.070	312			
	KUR	349	935	349	1.308	1,03%	1,03%	3,90%	959	959	373			
	Non KUR	62	234	62	172	3,44%	3,44%	9,96%	111	111	(62)			
3	PWG	86	-	86	1.062	0,76%	0,76%	8,57%	977	977	1.062			
	Cilem	86	-	86	1.062	0,76%	0,76%	8,57%	977	977	1.062			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	519	1.692	519	2.070	0,55%	0,55%	2,17%	1.551	1.551	378			
	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	2.070	0,60%	0,60%	2,38%	1.551	1.551	378			
	Mitraguna & Others	409	1.527	409	2.070	0,61%	0,61%	3,04%	1.662	1.662	543			
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)			
	Total Pembiayaan	1.016	2.861	1.016	4.613	0,71%	0,71%	3,22%	3.598	3.598	1.752			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	117	117	117	340	0,33%	0,33%	0,97%	223	223	223			
	KUR	7	7	7	340	0,02%	0,02%	1,02%	334	334	334			
	Non KUR	111	111	111	-	6,13%	6,13%	0,00%	(111)	(111)	(111)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.886	2.888	2.886	2.865	3,03%	3,03%	3,00%	(20)	(20)	(22)			
	CF 1	197	197	197	196	2,25%	2,25%	2,26%	(0)	(0)	(1)			
	Total Griya	23	23	23	23	0,63%	0,63%	0,63%	-	-	-			
	Oto	173	174	173	173	3,46%								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.699	1.731	(820)	32	25	1,47%	25	1,47%			
2	Tabungan	163.328	163.328	159.982	159.446	3.856	(536)	(3.882)	-2,38%	(3.882)	-2,38%			
3	Deposito	13.205	13.205	13.336	13.336	(449)	0	131	0,99%	131	0,99%			
	Total	178.239	178.239	175.017	174.513	2.586	(504)	(3.726)	-2,09%	(3.726)	-2,09%			
	CASA	165.034	165.034	161.681	161.177	3.035	(504)	(3.857)	-2,34%	(3.857)	-2,34%			
	(%) CASA	92,59%	92,59%	92,38%	92,36%									
	FDR	121,86%	121,86%	126,61%	126,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.657	2.657	2.721	2.742		21	85	3,20%	85	3,20%			
2	Giro ISE	708	708	751	784		33	77	10,83%	77	10,83%			
3	Tabungan ISE	1.950	1.950	1.970	1.958		(12)	9	0,44%	9	0,44%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.206	-	-	0	-16	-1	-1	1	0	0,00%	
	Linkage	4.138	4.138	4.138	-	-	-	-0	-0	-0	0			
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0			
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	38.276	38.276	39.130	1.881	1.991	110	362	855	855	1.136	37.994	102,99%	1.137
	KUR	34.882	34.882	35.793	1.711	1.991	280	318	910	910	1.081	35.142	101,85%	
	Non KUR	3.393	3.393	3.338	170	-	-170	44	-55	-55	55	2.852	117,05%	
3	PWG	28.186	28.186	31.499	5.246	9.817	4.570	2.026	3.313	3.313	6.504	29.541	106,63%	1.958
	Cilem	15.195	15.195	17.361	1.513	3.128	1.615	940	2.166	2.166	962	16.001	108,50%	1.360
	Gadai	12.991	12.991	14.138	3.733	6.688	2.955	1.086	1.146	1.146	5.542	13.540	104,41%	598
4	CFG	146.534	146.534	146.755	720	2.428	1.708	-170	221	221	2.207	147.765	99,32%	(1.010)
	CF 1	25.788	25.788	25.556	-	-	0	-144	-232	-232	232	25.981	98,36%	(425)
	Total Griya	23.213	23.213	23.076	-	-	0	0	-137	-137	137	23.281	99,12%	(205)
1	• Total Non Program	2.356	2.356	2.330	-	-	0	-43	-26	-26	26			
	• Program	20.857	20.857	20.746	-	-	0	-210	-110	-110	110			
	Oto	2.576	2.576	2.480	-	-	0	-144	-95	-95	95			
	CF 2	120.746	120.746	121.199	720	2.428	1.708	-26	453	453	1.975	121.784	99,52%	(585)
	Mitraguna & Others	97.104	97.104	97.535	720	2.228	1.508	-329	431	431	1.797	97.816	99,71%	(281)
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178	23.968	98,73%	(304)
	Total Pembiayaan	217.203	217.203	221.590	7.847	14.236	6.388	2.201	4.387	4.387	9.848			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-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	92	422	92	2.131	0,24%	0,24%	0,45%	2.039	2.039	1.709			
	KUR	92	417	92	1.828	0,26%	0,26%	0,51%	1.736	1.736	1.411			
	Non KUR	-	5	-	303	0,00%	0,00%	9,08%	303	303	298			
3	PWG	-	-	-	-	1.578	0,00%	0,00%	0,00%	1.578	1.578	1.578		
	Cilem	-	-	-	-	1.469	0,00%	0,00%	0,00%	1.469	1.469	1.469		
	Gadai	-	-	-	-	109	0,00%	0,00%	0,77%	109	109	109		
4	CFG	3.422	3.411	3.422	5.384	2,34%	2,34%	3,67%	1.962	1.962	1.974			
	CF 1	3.369	3.216	3.369	4.587	13,06%	13,06%	17,95%	1.218	1.218	1.371			
	Total Griya	3.369	3.216	3.369	4.587	14,51%	14,51%	19,88%	1.218	1.218	1.371			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	53	194	53	797	0,04%	0,04%	0,66%	744	744	603			
	Mitraguna & Others	53	194	53	797	0,05%	0,05%	0,82%	744	744	603			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.514	3.833	3.514	9.093	1,62%	1,62%	4,10%	5.579	5.579	5.261			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26		MtD	YtD	MtM	
1	SME	4.138	4.138	4.138	4.138	98,36%	98,36%	100,00%	100,00%	(0)	(0)	(1)		
	Linkage	4.138	4.138	4.138	4.138	100,00%	100,00%	100,00%	100,00%	(0)	(0)	(1)		
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
2	MBG	33	194	33	36	0,09%	0,09%	0,09%	0,09%	4	4	(158)		
	KUR	14	143	14	17	0,04%	0,04%	0,04%	0,05%	4	4	(126)		
	Non KUR	19	51	19	19	0,56%	0,56%	0,57%	0,57%	-	-	(32)		
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	3.035	3.501	3.035	3.562	2,07%	2,07%	2,43%	527	527	61			
	CF 1	2.715	3.178</											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	868	831	(465)	(37)	345	70,97%	345	70,97%			
2	Tabungan	141.974	141.974	137.983	136.731	(879)	(1.252)	(5.242)	-3,69%	(5.242)	-3,69%			
3	Deposito	42.450	42.450	42.652	42.632	(961)	(20)	182	0,43%	182	0,43%			
	Total	184.909	184.909	181.503	180.194	(2.305)	(1.309)	(4.715)	-2,55%	(4.715)	-2,55%			
	CASA	142.460	142.460	138.851	137.562	(1.344)	(1.289)	(4.898)	-3,44%	(4.898)	-3,44%			
	(%) CASA	77,04%	77,04%	76,50%	76,34%									
	FDR	175,91%	175,91%	180,61%	181,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.773	1.754	(18)	430	32,48%	430	32,48%				
2	Giro ISE	150	150	335	325	(10)	175	116,58%	175	116,58%				
3	Tabungan ISE	1.174	1.174	1.438	1.429	(9)	255	21,72%	255	21,72%				
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	13.705	13.705	13.426	-	-	0	-403	-279	-279	279	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	13.705	13.705	13.426	-	-	0	-403	-279	-279	279			
	• Local Champion	13.705	13.705	13.426	-	-	0	-403	-279	-279	279			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	35.770	1.185	1.850	665	1.261	761	761	1.089	34.845	102,65%	925
	KUR	31.737	31.737	32.573	1.185	1.850	665	1.341	836	836	1.014	31.860	102,24%	
	Non KUR	3.272	3.272	3.197	-	-	0	-80	-75	-75	75	2.985	107,11%	
3	PWG	38.348	38.348	42.636	7.269	14.386	7.117	2.754	4.288	4.288	10.098	40.034	106,50%	2.602
	Cilem	17.940	17.940	20.661	2.321	3.958	1.637	1.844	2.720	2.720	1.237	18.967	108,93%	1.694
	Gadai	20.408	20.408	21.975	4.947	10.428	5.480	909	1.567	1.567	8.860	21.068	104,31%	907
4	CFG	238.208	238.208	235.982	1.987	739	-1.248	389	-2.225	-2.225	2.964	239.658	98,47%	(3.675)
	CF 1	60.245	60.245	59.998	-	351	351	-414	-247	-247	598	60.534	99,11%	(536)
	Total Griya	56.890	56.890	56.661	-	325	325	-137	204	204	121	56.992	99,42%	(332)
1	• Total Non Program	11.339	11.339	11.544	-	325	325	-137	-	-	-	3.542	94,24%	(204)
	• Program	45.551	45.551	45.117	-	-	0	-384	-434	-434	434			
	Oto	3.355	3.355	3.338	-	26	26	-414	-17	-17	43			
	CF 2	177.963	177.963	175.984	1.987	388	-1.599	804	-1.979	-1.979	2.367	179.123	98,25%	(3.139)
	Mitraguna & Others	144.677	144.677	142.954	1.658	375	-1.283	1.181	-1.723	-1.723	2.098	145.468	98,27%	(2.514)
	Pensiun	33.285	33.285	33.030	329	13	-316	-378	-256	-256	269	33.655	98,14%	(625)
	Total Pembiayaan	325.270	325.270	327.815	10.441	16.974	6.534	4.001	2.545	2.545	14.430			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif		Net (UG) & DG		Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
2	MBG	543	559	543	3.587	1.55%	1.55%	10,03%	3.045	3.045	3.029				
	KUR	376	371	376	3.067	1.18%	1.18%	9,42%	2.691	2.691	2.696				
	Non KUR	167	187	167	520	5,11%	5,11%	16,28%	353	353	333				
3	PWG	252	-	252	4.269	0,66%	0,66%	10,01%	4.018	4.018	4.269				
	Cilem	132	-	132	3.409	0,74%	0,74%	16,50%	3.277	3.277	3.409				
	Gadai	120	-	120	860	0,59%	0,59%	3,91%	740	740	860				
4	CFG	5.904	9.690	5.904	16.905	2,48%	2,48%	7,16%	11.001	11.001	7.215				
	CF 1	5.379	7.244	5.379	11.176	8,93%	8,93%	18,63%	5.797	5.797	3.932				
	Total Griya	5.379	7.165	5.379	10.989	9,46%	9,46%	19,39%	5.610	5.610	3.824				
	Oto	-	79	-	187	0,00%	0,00%	5,60%	187	187	108				
	CF 2	524	2.446	524	5.729	0,29%	0,29%	3,26%	5.205	5.205	3.283				
	Mitraguna & Others	287	2.002	287	4.451	0,20%	0,20%	3,11%	4.164	4.164	2.449				
	Pensiun	238	445	238	1.278	0,71%	0,71%	3,87%	1.040	1.040	833				
	Total Pembiayaan	6.698	10.249	6.698	24.762	2,06%	2,06%	7,55%	18.064	18.064	14.513				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif		Net (UG) & DG		Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1.92%	1.92%	1.96%	0	0	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1.92%	1.92%	1.96%	0	0	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
2	MBG	402	333	402	526	1,15%	1,15%	1,47%	124	124	193				
	KUR	302	326	302	439	0,95%	0,95%	1,35%	136	136	112				
	Non KUR	99	7	99	87	3,04%	3,04%	2,73%	(12)	(12)	80				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,0									