

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	128.640	130.252	(128.866)	1.612	937	0,72%	937	0,72%			
2	Tabungan	2.141.195	2.141.195	2.038.676	2.030.651	(1.980.739)	(8.025)	(110.544)	-5,16%	(110.544)	-5,16%			
3	Deposito	745.402	745.402	806.330	806.899	(762.342)	569	61.498	8,25%	61.498	8,25%			
	Total	3.015.912	3.015.912	2.973.646	2.967.803	(2.871.948)	(5.843)	(48.109)	-1,60%	(48.109)	-1,60%			
	CASA	2.270.510	2.270.510	2.167.316	2.160.903	(2.109.605)	(6.413)	(109.607)	-4,83%	(109.607)	-4,83%			
	FDR	101,77%	101,77%	104,70%	104,90%									
	(%) CASA	75,28%	75,28%	72,88%	72,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	92.179	92.689		510	6.618	7,69%	6.618	7,69%			
2	Giro ISE	18.582	18.582	23.105	22.596		(509)	4.014	21,60%	4.014	21,60%			
3	Tabungan ISE	57.822	57.822	57.906	58.925		1.019	1.104	1,91%	1.104	1,91%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.639	3.585	2.000	-1.585	4.516	1.212	1.212	788	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	78.566	907	2.000	1.093	1.852	1.212	1.212	788			
	• Local Champion	72.132	72.132	73.385	907	2.000	1.093	-298	1.253	1.253	747			
	• Value Chain	5.222	5.222	5.182	-	-	-	2.150	-40	-40	40			
2	MBG	393.041	393.041	391.746	10.321	7.146	-3.175	4.198	-1.295	-1.295	8.441	394.545	99,29%	(2.799)
	KUR	366.506	366.506	365.916	9.851	7.146	-2.705	4.207	-590	-590	7.736	368.767	99,23%	(2.851)
	Non KUR	26.535	26.535	25.830	470	-	-470	-9	-705	-705	705	25.778	100,20%	
3	PWG	382.996	382.996	416.984	57.201	101.054	43.852	26.064	33.988	33.988	67.065	402.049	103,71%	14.935
	Cilem	213.404	213.404	237.597	23.196	33.434	10.238	18.137	24.193	24.193	9.242	226.000	105,13%	11.597
	Gadai	169.592	169.592	179.387	34.005	67.619	33.614	7.926	9.795	9.795	57.824	176.049	101,90%	3.338
4	CFG	2.188.914	2.188.914	2.198.949	50.522	36.132	-14.390	31.375	10.036	10.036	26.097	2.211.847	99,42%	(12.898)
	CF 1	286.396	286.396	287.275	3.702	2.615	-1.087	2.168	879	879	1.736	290.666	98,83%	(3.391)
	Total Griya	233.746	233.746	232.756	2.488	-	-2.488	0	-990	-990	990	235.289	98,92%	(2.533)
	• Total Non Program	157.294	157.294	156.707	2.330	-	-2.330	1.697	-587	-587	587			
	• Program	76.452	76.452	76.049	158	-	-158	-527	-403	-403	403			
	Oto	52.650	52.650	54.519	1.214	2.615	1.400	2.168	1.869	1.869	746	55.377	98,45%	(858)
	CF 2	1.902.518	1.902.518	1.911.675	46.820	33.518	-13.303	29.207	9.156	9.156	24.361	1.921.182	99,51%	(9.507)
	Mitraguna & Others	1.631.111	1.631.111	1.641.921	42.008	32.905	-9.104	25.473	10.810	10.810	22.094	1.645.014	99,81%	(3.093)
	Pensiun	271.408	271.408	269.753	4.812	613	-4.199	3.734	-1.654	-1.654	2.267	276.167	97,68%	(6.414)
	Total Pembiayaan	3.069.378	3.069.378	3.113.319	121.629	146.332	24.703	66.153	43.941	43.941	102.391			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	4.002	0	0,00%	0	0,00%	0	4.002	4.002	4.002				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	1.532	0	0,00%	0	0,00%	0	1.532	1.532	1.532				
	Value Chain	1.800	1.819	1.800	2.470	0	2.50%	0	2.50%	0	670	670	651				
2	MBG	4.478	4.478	4.478	34.138	0	1,14%	0	1,14%	0	8.71%	29.660	29.660	29.660			
	KUR	3.828	3.828	3.828	29.443	0	1,04%	0	1,04%	0	8.05%	25.615	25.615	25.615			
	Non KUR	650	650	650	4.694	0	2.45%	0	2.45%	0	18,17%	4.044	4.044	4.044			
3	PWG	593	593	593	16.580	0	0,15%	0	0,15%	0	3,98%	15.987	15.987	15.987			
	Cilem	474	474	474	13.699	0	0,22%	0	0,22%	0	5,77%	13.226	13.226	13.226			
	Gadai	120	120	120	2.881	0	0,07%	0	0,07%	0	1,61%	2.761	2.761	2.761			
4	CFG	18.991	30.393	18.991	56.421	0	0,87%	0	0,87%	0	2,57%	37.430	37.430	26.028			
	CF 1	12.478	16.284	12.478	23.053	0	4,36%	0	4,36%	0	8,02%	10.575	10.575	6.769			
	Total Griya	11.752	15.217	11.752	20.385	0	5,03%	0	5,03%	0	8,76%	8.632	8.632	5.167			
	Oto	726	1.066	726	2.668	0	1,38%	0	1,38%	0	4,89%	1.942	1.942	1.602			
	CF 2	6.513	14.110	6.513	33.368	0	0,34%	0	0,34%	0	1,75%	26.856	26.856	19.259			
	Mitraguna & Others	5.511	12.494	5.511	30.059	0	0,34%	0	0,34%	0	1,83%	24.548	24.548	17.565			
	Pensiun	1.002	1.615	1.002	3.310	0	0,37%	0	0,37%	0	1,23%	2.308	2.308	1.694			
	Total Pembiayaan	50.271	49.786	50.271	59.432	0	1,64%	0	1,64%	0	1,91%	9.161	9.161	9.645			

Asset & Contribution Margin

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

PHR & Payroll

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	31.820	32.102	(24.180)	281	8.790	37,71%	8.790	37,71%			
2	Tabungan	226.222	226.222	212.028	211.373	(211.403)	(655)	(14.849)	-6,56%	(14.849)	-6,56%			
3	Deposito	57.749	57.749	59.248	59.248	(78.216)	0	1.499	2,60%	1.499	2,60%			
	Total	307.283	307.283	303.097	302.723	(313.799)	(373)	(4.559)	-1,48%	(4.559)	-1,48%			
	CASA	249.533	249.533	243.848	243.475	(235.583)	(373)	(6.058)	-2,43%	(6.058)	-2,43%			
	(%) CASA	81,21%	81,21%	80,45%	80,43%									
	FDR	140,23%	140,23%	144,24%	144,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.531	16.531	20.994	21.430		436	4.899	29,63%	4.899	29,63%			
2	Giro ISE	9.728	9.728	12.500	12.590		90	2.862	29,42%	2.862	29,42%			
3	Tabungan ISE	6.803	6.803	8.494	8.839		345	2.037	29,94%	2.037	29,94%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	19.891	-	2.000	2.000	-515	1.923	1.923	77	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	19.891	-	2.000	2.000	-515	1.923	1.923	77			
	• Local Champion	17.278	17.278	19.201	-	2.000	2.000	-508	1.923	1.923	77			
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0			
2	MBG	40.289	40.289	39.701	670	785	115	-283	-588	-588	1.373	40.151	98,88%	(450)
	KUR	37.544	37.544	37.411	670	785	115	-233	-132	-132	917	37.740	99,13%	(328)
	Non KUR	2.745	2.745	2.290	-	-	0	-49	-456	-456	456	2.412	94,94%	(122)
3	PWG	29.909	29.909	31.997	4.416	7.760	3.345	2.262	2.088	2.088	5.672	31.399	101,91%	598
	Cilem	14.540	14.540	15.844	1.634	1.713	79	987	1.304	1.304	409	15.535	101,99%	310
	Gadai	15.369	15.369	16.153	2.782	6.047	3.265	1.275	784	784	5.263	15.864	101,82%	289
4	CFG	342.743	342.743	345.602	16.961	7.085	-9.876	9.613	2.859	2.859	4.226	344.956	100,19%	645
	CF 1	14.313	14.313	14.215	500	-	-500	229	-97	-97	97	14.683	96,81%	(468)
	Total Griya	10.223	10.223	10.180	500	-	-500	0	-43	-43	43	10.360	98,27%	(180)
	• Total Non Program	10.223	10.223	10.180	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-	4.324	93,33%	(288)
	Oto	4.089	4.089	4.035	-	-	0	229	-54	-54	54			
	CF 2	328.430	328.430	331.387	16.461	7.085	-9.376	9.383	2.956	2.956	4.129	330.273	100,34%	1.114
	Mitraguna & Others	284.906	284.906	288.150	13.112	7.085	-6.027	5.130	3.245	3.245	3.840	286.379	100,62%	1.771
	Pensiun	43.525	43.525	43.236	3.349	-	-3.349	4.254	-288	-288	288			
	Total Pembiayaan	430.909	430.909	437.191	22.047	17.630	-4.416	11.078	6.283	6.283	11.348	43.894	98,50%	(658)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				31-Dec-25	31-Dec-25	23-Jan-26		%	Penc.	Gap
1	SME	-	-	-	905	0,00%	0,00%	4,55%	905	905	905				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	215	0,00%	0,00%	1,08%	215	215	215				
	Value Chain	-	-	-	690	0,00%	0,00%	3,59%	690	690	690				
2	MBG	717	2.043	717	3.406	1,78%	1,78%	8,58%	2.689	2.689	1.364				
	KUR	619	1.944	619	3.308	1,65%	1,65%	8,84%	2.689	2.689	1.364				
	Non KUR	98	99	98	98	3,58%	3,58%	4,30%	-	-	-	(1)			
3	PWG	2	-	2	470	0,01%	0,01%	1,47%	468	468	470				
	Cilem	2	-	2	255	0,01%	0,01%	1,61%	253	253	255				
	Gadai	-	-	-	215	0,00%	0,00%	1,33%	215	215	215				
4	CFG	650	1.589	650	5.691	0,19%	0,19%	1,65%	5.041	5.041	4.102				
	CF 1	-	144	-	276	0,00%	0,00%	1,94%	276	276	132				
	Total Griya	-	-	-	268	0,00%	0,00%	2,63%	268	268	268				
	Oto	-	144	-	8	0,00%	0,00%	0,20%	8	8	(136)				
	CF 2	650	1.445	650	5.415	0,20%	0,20%	1,63%	4.765	4.765	3.970				
	Mitraguna & Others	356	838	356	4.112	0,12%	0,12%	1,43%	3.756	3.756	3.274				
	Pensiun	-	607	-	1.303	0,68%	0,68%	3,01%	1.009	1.009	696				
	Total Pembiayaan	6.970	6.182	6.970	6.997	1,62%	1,62%	1,60%	27	27	815				

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	387.886	387.886	437.639	49.753		3,35	3,51	3,46	(0,05)	0,11
2	Contribution Margin	22.233	22.233	18.363	(3.870)	17,4%	3.524	3.474	3.853	379	329



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	11.726	11.776	(9.557)	49	10.044	580,12%	10.044	580,12%			
2	Tabungan	189.435	189.435	169.227	168.331	(165.013)	(897)	(21.104)	-11,14%	(21.104)	-11,14%			
3	Deposito	39.189	39.189	59.307	59.307	(39.292)	0	20.118	51,33%	20.118	51,33%			
	Total	230.355	230.355	240.261	239.414	(213.861)	(847)	9.058	3,93%	9.058	3,93%			
	CASA	191.166	191.166	180.954	180.107	(174.570)	(847)	(11.059)	-5,79%	(11.059)	-5,79%			
	(%) CASA	82,99%	82,99%	75,32%	75,23%									
	FDR	139,78%	139,78%	136,09%	136,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.451	2.451	2.764	2.752	(12)	302	12,31%	302	12,31%				
2	Giro ISE	3	3	182	182	0	178	5273,70%	178	5273,70%				
3	Tabungan ISE	2.447	2.447	2.583	2.570	(12)	123	5,03%	123	5,03%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.638	6.638	6.626	907	-	-907	2.464	-12	-12	12			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	6.638	6.638	6.626	907	-	-907	2.464	-12	-12	12			
	• Local Champion	4.438	4.438	4.426	907	-	-907	264	-12	-12	12			
	• Value Chain	2.200	2.200	2.200	-	-	-	2.200	0	0	-			
2	MBG	19.714	19.714	19.691	100	230	130	-127	-22	-22	252	18.481	106,55%	1.210
	KUR	16.432	16.432	16.443	-	230	230	-161	11	11	219	16.538	99,43%	(95)
	Non KUR	3.281	3.281	3.248	100	-	-100	34	-33	-33	33	1.943	167,20%	
3	PWG	28.717	28.717	31.567	3.264	7.121	3.856	1.194	2.850	2.850	4.271	30.315	104,13%	1.251
	Cilem	17.645	17.645	19.911	1.516	2.709	1.193	1.317	2.266	2.266	443	18.639	106,82%	1.272
	Gadai	11.072	11.072	11.656	1.749	4.412	2.663	-123	584	584	3.828	11.676	99,83%	(20)
4	CFG	266.916	266.916	269.091	6.052	5.812	-240	4.117	2.175	2.175	3.636	269.020	100,03%	71
	CF 1	10.373	10.373	10.707	-	388	388	283	334	334	53	10.662	100,42%	45
	Total Griya	7.428	7.428	7.422	-	-	0	0	-6	-6	6	3.132	104,91%	154
4	• Total Non Program	7.428	7.428	7.422	-	-	0	0	-6	-6	-	258.357	100,01%	26
	• Program	-	-	-	-	-	0	0	0	0	-	228.575	100,31%	709
	Oto	2.945	2.945	3.286	-	388	388	283	341	341	47			
	CF 2	256.543	256.543	258.383	6.052	5.424	-628	3.834	1.841	1.841	3.583			
	Mitraguna & Others	227.152	227.152	229.284	6.052	5.424	-628	4.463	2.132	2.132	3.292			
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	29.782	97,71%	(682)
	Total Pembiayaan	321.984	321.984	326.975	10.323	13.162	2.839	7.648	4.991	4.991	8.171			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	-	1.618	0,00%	0,00%	8,22%	1.618	1.618	1.539			
	KUR	-	80	-	1.226	0,00%	0,00%	7,45%	1.226	1.226	1.146			
	Non KUR	-	-	-	393	0,00%	0,00%	12,09%	393	393	393			
3	PWG	-	-	-	1.600	0,00%	0,00%	5,07%	1.600	1.600	1.600			
	Cilem	-	-	-	915	0,00%	0,00%	4,60%	915	915	915			
	Gadai	-	-	-	686	0,00%	0,00%	5,88%	686	686	686			
4	CFG	684	670	684	2.422	0,26%	0,26%	0,90%	1.737	1.737	1.752			
	CF 1	389	462	389	294	3,75%	3,75%	2,75%	(95)	(95)	(168)			
	Total Griya	250	254	250	155	3,36%	3,36%	2,09%	(95)	(95)	(99)			
	Oto	139	208	139	139	4,72%	4,72%	4,23%	-	-	(69)			
	CF 2	296	208	296	2.128	0,12%	0,12%	0,82%	1.832	1.832	1.920			
	Mitraguna & Others	296	208	296	1.764	0,13%	0,13%	0,76%	1.452	1.452	1.540			
	Pensiun	-	-	-	380	0,00%	0,00%	1,31%	380	380	380			
	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%	3.816	3.895	4.138



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.337	29.337	30.059	30.758	(28.877)	699	1.421	4,84%	1.421	4,84%			
2	Tabungan	66.311	66.311	65.258	62.160	(64.217)	(3.097)	(4.151)	-6,26%	(4.151)	-6,26%			
3	Deposito	7.125	7.125	6.945	6.945	(6.210)	0	(180)	-2,53%	(180)	-2,53%			
	Total	102.773	102.773	102.261	99.863	(99.304)	(2.398)	(2.910)	-2,83%	(2.910)	-2,83%			
	CASA	95.649	95.649	95.317	92.919	(93.094)	(2.398)	(2.730)	-2,85%	(2.730)	-2,85%			
	(%) CASA	93,07%	93,07%	93,21%	93,05%									
	FDR	99,20%	99,20%	100,18%	102,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.229	1.229	798	816	18	(413)	-33,62%	(413)	-33,62%				
2	Giro ISE	384	384	24	25	1	(359)	-93,47%	(359)	-93,47%				
3	Tabungan ISE	845	845	774	791	17	(54)	-6,41%	(54)	-6,41%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.075	2.075	2.075	-	-	0	-57	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Local Champion	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.708	790	400	-390	123	-150	-150	550	18.474	95,85%	(767)
	KUR	17.199	17.199	17.057	790	400	-390	139	-142	-142	542	17.287	98,67%	(230)
	Non KUR	659	659	651	-	-	0	-17	-9	-9	9	1.187	54,82%	(536)
3	PWG	8.947	8.947	9.403	1.132	608	-524	1.131	456	456	151	9.534	98,64%	(130)
	Cilem	8.947	8.947	9.403	1.132	608	-524	1.131	456	456	151	9.534	98,64%	(130)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	73.075	73.075	73.257	3.663	900	-2.763	2.607	182	182	717	74.454	98,39%	(1.197)
	CF 1	15.990	15.990	16.046	450	155	-295	-75	56	56	99	16.274	98,60%	(228)
	Total Griya	13.666	13.666	13.600	450	-	-450	0	-66	-66	66	13.763	98,81%	(163)
4	• Total Non Program	9.587	9.587	9.541	450	-	-450	338	-46	-46	46			
	• Program	4.079	4.079	4.060	-	-	0	-41	-20	-20	20			
	Oto	2.324	2.324	2.446	-	155	155	-75	122	122	33	2.511	97,40%	(65)
	CF 2	57.085	57.085	57.211	3.213	745	-2.468	2.682	126	126	619	58.180	98,33%	(969)
	Mitraguna & Others	52.111	52.111	52.178	3.135	515	-2.620	2.642	68	68	447	52.902	98,63%	(723)
	Pensiun	4.974	4.974	5.033	78	230	152	41	59	59	171	5.278	95,35%	(246)
	Total Pembiayaan	101.955	101.955	102.443	5.585	1.907	-3.677	3.804	488	488	1.419			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	594	1.738	594	2.337	3.33%	3.33%	3.33%	13,20%	1.743	1.743	598					
	KUR	594	1.660	594	1.939	3.45%	3.45%	3.45%	11,37%	1.345	1.345	279					
	Non KUR	-	79	-	398	0,00%	0,00%	0,00%	61,17%	398	398	319					
3	PWG	-	-	-	127	0,00%	0,00%	0,00%	1,35%	127	127	127					
	Cilem	-	-	-	127	0,00%	0,00%	0,00%	1,35%	127	127	127					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	271	700	271	2.048	0,37%	0,37%	0,37%	2,80%	1.777	1.777	1.347					
	CF 1	271	700	271	1.437	1,69%	1,69%	1,69%	8,96%	1.167	1.167	737					
	Total Griya	271	700	271	1.048	1,98%	1,98%	1,98%	7,71%	778	778	348					
	Oto	-	-	-	389	0,00%	0,00%	0,00%	15,90%	389	389	389					
	CF 2	-	-	-	610	0,00%	0,00%	0,00%	1,07%	610	610	610					
	Mitraguna & Others	-	-	-	311	0,00%	0,00%	0,00%	0,60%	311	311	311					
	Pensiun	-	-	-	299	0,00%	0,00%	0,00%	5,95%	299	299	299					
	Total Pembiayaan	864	2.439	864	4.511	0,85%	0,85%	0,85%	4,40%	3.647	3.647	2.27					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	451	225	451	451	2,53%	2,53%	2,53%	1,94%	1,94%	1,96%	-	-	-	227		
	KUR	334	106	334	334	1,94%	1,94%	1,94%	1,96%	1,96%	1,96%	-	-	-	228		
	Non KUR	117	119	117	117	17,81%	17,81%	17,81%	18,05%	-	-	(1)					
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0</											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	11.715	11.822	(17.228)	106	(2.031)	-14,66%	(2.031)	-14,66%			
2	Tabungan	143.215	143.215	145.301	146.247	(140.636)	946	3.032	2,12%	3.032	2,12%			
3	Deposito	50.948	50.948	50.742	50.740	(49.561)	(2)	(208)	-0,41%	(208)	-0,41%			
	Total	208.016	208.016	207.758	208.808	(207.425)	1.050	792	0,38%	792	0,38%			
	CASA	157.068	157.068	157.016	158.069	(157.864)	1.053	1.001	0,64%	1.001	0,64%			
	(%) CASA	75,51%	75,51%	75,58%	75,70%									
	FDR	89,25%	89,25%	91,50%	91,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.521	13.521	14.363	14.917	554	1.397	10,33%	1.397	10,33%				
2	Giro ISE	1.947	1.947	1.208	1.242	34	(705)	-36,22%	(705)	-36,22%				
3	Tabungan ISE	11.573	11.573	13.155	13.675	520	2.102	18,16%	2.102	18,16%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	1.523	166,54%	
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	20.315	105,74%	1.166
	• Value Chain	-	-	-	-	-	0	0	0	0	-	20.994	104,35%	912
2	MBG	40.725	40.725	41.150	630	1.050	420	169	425	425	625	39.891	103,16%	1.259
	KUR	38.167	38.167	38.613	630	1.050	420	43	447	447	603	38.368	100,64%	
	Non KUR	2.558	2.558	2.537	-	-	0	126	-21	-21	21	1.523	166,54%	
3	PWG	39.655	39.655	43.388	6.013	11.312	5.300	2.561	3.733	3.733	7.580	41.310	105,03%	2.078
	Cilem	19.321	19.321	21.481	1.868	2.819	951	1.327	2.160	2.160	658	20.315	105,74%	1.166
	Gadai	20.334	20.334	21.907	4.145	8.494	4.349	1.233	1.572	1.572	6.921	20.994	104,35%	912
4	CFG	102.431	102.431	102.747	1.180	1.540	360	1.190	316	316	1.224	103.885	98,90%	(1.139)
	CF 1	20.528	20.528	20.540	350	140	-210	605	12	12	128	20.851	98,51%	(311)
	Total Griya	15.116	15.116	15.062	-	-	0	0	-53	-53	53	15.252	98,76%	(190)
4	• Total Non Program	15.116	15.116	15.062	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-	5.599	97,83%	(121)
	Oto	5.412	5.412	5.477	350	140	-210	605	66	66	74	83.034	99,00%	(827)
	CF 2	81.903	81.903	82.207	830	1.400	570	585	303	303	1.097	79.232	99,33%	(532)
	Mitraguna & Others	78.362	78.362	78.700	830	1.400	570	630	338	338	1.062	3.802	92,22%	(296)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35			
	Total Pembiayaan	185.647	185.647	190.105	7.822	13.902	6.080	3.904	4.457	4.457	9.445			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	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	101	189	101	5.776	0,25%	0,25%	14,04%	5.676	5.676	5.587
	KUR	101	189	101	5.047	0,26%	0,26%	13,07%	4.947	4.947	4.858
	Non KUR	-	-	-	729	0,00%	0,00%	28,73%	729	729	729
3	PWG	-	-	-	1.369	0,00%	0,00%	3,16%	1.369	1.369	1.369
	Cilem	-	-	-	1.349	0,00%	0,00%	6,28%	1.349	1.349	1.349
	Gadai	-	-	-	20	0,00%	0,00%	0,09%	20	20	20
4	CFG	316	1.745	316	1.846	0,31%	0,31%	1,80%	1.530	1.530	101
	CF 1	287	659	287	1.019	1,40%	1,40%	4,96%	732	732	360
	Total Griya	163	535	163	712	1,08%	1,08%	4,73%	550	550	177
	Oto	124	123	124	306	2,30%	2,30%	5,60%	182	182	183
	CF 2	29	1.086	29	827	0,04%	0,04%	1,01%	798	798	(259)
	Mitraguna & Others	29	1.086	29	827	0,04%	0,04%	1,05%	798	798	(259)
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	417	1.934	417	8.991	0,22%	0,22%	4,73%	8.574	8.574	7.057

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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%	0,15%	-	-	(0)
	KUR	64	64	64	64	0,17%	0,17%	0,16%	-	-	(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	772	0,62%	0,62%	0,75%	136	136	136
	CF 1	-	-	-	124	0,00%	0,00%	0,61%	124	124	124
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Oto	-	-	-	124	0,00%	0,00%	2,27%	124	124	124
	CF 2	637	637	637	648	0,78%	0,78%	0,79%	12	12	12
	Mitraguna & Others	637	637	637	648	0,81%	0,81%	0,82%	12	12	12
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	915	916	915	1.051	0,49%	0,49%	0,55%	136	136	136



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	196	196	288	300	(182)	12	104	53,22%	104	53,22%			
2	Tabungan	57.045	57.045	54.052	53.588	(53.465)	(465)	(3.457)	-6,06%	(3.457)	-6,06%			
3	Deposito	6.194	6.194	6.495	6.495	(5.996)	0	300	4,85%	300	4,85%			
	Total	63.435	63.435	60.835	60.383	(59.643)	(453)	(3.053)	-4,81%	(3.053)	-4,81%			
	CASA	57.241	57.241	54.340	53.888	(53.647)	(453)	(3.353)	-5,86%	(3.353)	-5,86%			
	(%) CASA	90,24%	90,24%	89,32%	89,24%									
	FDR	179,01%	179,01%	188,31%	189,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.655	3.655	2.817	2.692	(125)	(964)	-26,36%	(964)	-26,36%				
2	Giro ISE	190	190	282	283	0	92	48,44%	92	48,44%				
3	Tabungan ISE	3.465	3.465	2.535	2.409	(126)	(1.056)	-30,47%	(1.056)	-30,47%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	728	728	728	-	-	0	-5	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	728	728	728	-	-	0	-5	0	0	(0)			
	• Local Champion	728	728	728	-	-	0	-5	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.285	19.285	19.004	700	80	-620	52	-281	-281	361	19.111	99,44%	(107)
	KUR	18.403	18.403	18.129	700	80	-620	72	-274	-274	354	18.507	97,96%	(378)
	Non KUR	882	882	875	-	-	0	-20	-7	-7	7	604	144,90%	
3	PWG	10.099	10.099	11.127	2.661	1.631	-1.030	1.992	1.028	1.028	603	11.170	99,62%	(43)
	Cilem	7.461	7.461	8.078	1.769	798	-971	1.655	617	617	181	8.121	99,48%	(43)
	Gadai	2.637	2.637	3.048	892	833	-59	337	411	411	421	3.048	100,00%	(0)
4	CFG	83.443	83.443	83.699	995	964	-31	373	255	255	709	84.687	98,83%	(988)
	CF 1	4.385	4.385	4.340	-	-	0	176	-45	-45	45	4.640	93,53%	(300)
	Total Griya	1.566	1.566	1.550	-	-	0	-23	-16	-16	16	1.634	94,86%	(84)
	• Total Non Program	1.566	1.566	1.550	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.790	-	-	0	176	-29	-29	29	3.006	92,81%	(216)
	CF 2	79.059	79.059	79.359	995	964	-31	198	300	300	664	80.047	99,14%	(688)
	Mitraguna & Others	61.500	61.500	62.041	705	964	259	67	541	541	423	62.227	99,70%	(186)
	Pensiun	17.559	17.559	17.318	290	-	-290	130	-241	-241	241	17.820	97,19%	(502)
	Total Pembiayaan	113.555	113.555	114.558	4.356	2.675	-1.681	2.412	1.003	1.003	1.672			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	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	69	347	69	1.948	0,36%	0,36%	0,25%	1.880	1.880	1.602
	KUR	44	321	44	1.911	0,24%	0,24%	0,24%	1.867	1.867	1.590
	Non KUR	24	26	24	38	2,77%	2,77%	4,29%	13	13	11
3	PWG	52	-	52	840	0,52%	0,52%	0,52%	788	788	840
	Cilem	52	-	52	840	0,70%	0,70%	0,40%	788	788	840
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	1.496	1.642	1.496	1.448	1,79%	1,79%	1,73%	(48)	(48)	(194)
	CF 1	-	-	-	180	0,00%	0,00%	4,16%	180	180	180
	Total Griya	-	-	-	88	0,00%	0,00%	5,65%	88	88	88
	Oto	-	-	-	93	0,00%	0,00%	3,32%	93	93	93
	CF 2	1.496	1.642	1.496	1.268	1,89%	1,89%	1,60%	(228)	(228)	(374)
	Mitraguna & Others	1.321	1.370	1.321	1.094	2,15%	2,15%	1,76%	(228)	(228)	(277)
	Pensiun	145	145	145	145	0,99%	0,99%	1,01%	-	-	(98)
	Total Pembiayaan	1.616	1.989	1.616	4.237	1,42%	1,42%	3,70%	2.620	2.620	2.248

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	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	330	135	330	280	1,71%	1,71%	1,47%	(50)	(50)	145
	KUR	330	135	330	280	1,79%	1,79%	1,54%	(50)	(50)	145
	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	352	352	352	614	0,42%	0,42%	0,73%	261	261	261
	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	352	352	352	614	0,45%	0,45%	0,77%	261	261	261
	Mitraguna & Others	207	207	207	469	0,34%	0,34%	0,76%	261	261	261
	Pensiun	145	145	145	145	0,13%	0,13%	0,84%	-	-	(0)
	Total Pembiayaan	683	488	683	893	0,60%	0,60%	0,78%	211	211	406

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
Dec-24	Dec-24	Dec-25	Dec-25	Dec-25	Dec-25				

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.625	15.625	13.413	13.125	(21.023)	(289)	(2.500)	-16,00%	(2.500)	-16,00%			
2	Tabungan	200.131	200.131	180.555	179.446	(194.347)	(1.108)	(20.684)	-10,34%	(20.684)	-10,34%			
3	Deposito	66.863	66.863	69.522	69.422	(66.644)	(100)	2.558	3,83%	2.558	3,83%			
	Total	282.619	282.619	263.490	261.993	(282.015)	(1.497)	(20.626)	-7,30%	(20.626)	-7,30%			
	CASA	215.756	215.756	193.968	192.571	(215.370)	(1.397)	(23.185)	-10,75%	(23.185)	-10,75%			
	(%) CASA	76,34%	76,34%	73,61%	73,50%									
	FDR	73,15%	73,15%	79,50%	79,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.581	3.581	3.935	3.894	(41)	313	8,74%	313	8,74%				
2	Giro ISE	206	206	238	224	(13)	18	8,88%	18	8,88%				
3	Tabungan ISE	3.376	3.376	3.698	3.670	(28)	295	8,73%	295	8,73%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.855	24.855	24.798	-	-	0	-130	-57	-57	57	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	24.855	24.855	24.798	-	-	0	-130	-57	-57	57			
	• Local Champion	24.513	24.513	24.455	-	-	0	-126	-58	-58	58			
	• Value Chain	342	342	342	-	-	-	-4	0	0	(0)			
2	MBG	26.147	26.147	26.144	1.750	500	-1.250	1.107	-3	-3	503	26.540	98,51%	(396)
	KUR	24.830	24.830	24.840	1.750	500	-1.250	1.138	10	10	490	24.981	99,43%	(142)
	Non KUR	1.318	1.318	1.305	-	-	0	-32	-13	-13	13	1.559	83,70%	(254)
3	PWG	41.084	41.084	43.535	7.084	12.202	5.119	2.985	2.451	2.451	9.751	42.738	101,86%	797
	Cilem	19.471	19.471	21.177	2.601	2.801	200	2.540	1.706	1.706	1.095	20.466	103,48%	711
	Gadai	21.612	21.612	22.358	4.482	9.401	4.919	444	745	745	8.656	22.272	100,38%	85
4	CFG	114.643	114.643	115.004	2.410	1.696	-714	2.976	360	360	1.336	116.348	98,84%	(1.345)
	CF 1	21.321	21.321	21.591	630	361	-269	229	270	270	91	21.610	99,91%	(19)
	Total Griya	14.731	14.731	14.705	630	-	-630	0	-26	-26	26	14.833	99,13%	(128)
	• Total Non Program	14.731	14.731	14.705	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-	6.777	101,61%	109
	Oto	6.590	6.590	6.886	-	361	361	229	296	296	65	94.738	98,60%	(1.325)
	CF 2	93.322	93.322	93.413	1.780	1.336	-445	2.747	91	91	1.245	59.981	98,84%	(699)
	Mitraguna & Others	58.953	58.953	59.283	1.750	1.236	-515	2.806	329	329	906	34.757	98,20%	(627)
	Pensiun	34.369	34.369	34.130	30	100	70	-60	-239	-239	339			
	Total Pembiayaan	206.730	206.730	209.481	11.244	14.398	3.155	6.937	2.751	2.751	11.647			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
2	MBG	70	435	70	1.722	0,27%	0,27%	6,59%	1.652	1.652	1.287	
	KUR	70	213	70	1.574	0,28%	0,28%	6,34%	1.504	1.504	1.362	
	Non KUR	-	222	-	148	0,00%	0,00%	11,31%	148	148	(75)	
3	PWG	-	-	-	1.191	0,00%	0,00%	5,00%	1.191	1.191	1.191	
	Cilem	-	-	-	1.060	0,00%	0,00%	5,00%	1.060	1.060	1.060	
	Gadai	-	-	-	131	0,00%	0,00%	0,58%	131	131	131	
4	CFG	9	488	9	1.097	0,01%	0,01%	0,95%	1.088	1.088	609	
	CF 1	-	348	-	416	0,00%	0,00%	1,93%	416	416	68	
	Total Griya	-	348	-	30	0,00%	0,00%	0,20%	30	30	(318)	
	Oto	-	-	-	386	0,00%	0,00%	5,61%	386	386	386	
	CF 2	-	9	140	9	681	0,01%	0,01%	0,73%	671	671	541
	Mitraguna & Others	9	13	9	641	0,02%	0,02%	1,08%	632	632	628	
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)	
	Total Pembiayaan	79	923	79	4.009	0,04%	0,04%	1,91%	3.930	3.930	3.086	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	2.888	2.988	2.888	6.388	11,62%	11,62%	25,76%	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%	25,76%	3.500	3.500	3.400
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	57	-	57	68	0,22%	0,22%	0,26%	11	11	68
	KUR	-	-	-	11	0,00%	0,00%	0,04%	11	11	11
	Non KUR	57	-	57	57	4,33%	4,33%	4,37%	-	-	57
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	1.791	1.665	1.791	1.667	1,56%	1,56%	1,45%	(124)	(124)	3
	CF 1	402	402	402	402	1,89%	1,89%	1,86%	-	-	-
	Total Griya	386	386	386	386	2,62%	2,62%	2,62%	-	-	-
	Oto	16	16	16	16	0,25%	0,25%	0,24%	-	-	-
	CF 2	1.389	1.263	1.389	1.265	1,49%	1,49%	1,35%	(124)	(124)	3
	Mitraguna & Others	1.064	1.061	1.064	1.064	1,80%	1,80%	1,79%	-	-	3
	Pensiun	326	202	326	202	0,16%	0,16%	0,59%	(124)	(124)	(0)
	Total Pembiayaan	4.736	4.652	4.736	8.123	2,29%	2,29%	3			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	802	985	(823)	183	(1.218)	-55,29%	(1.218)	-55,29%			
2	Tabungan	58.573	58.573	53.243	53.013	(52.710)	(230)	(5.560)	-9,49%	(5.560)	-9,49%			
3	Deposito	8.232	8.232	8.802	8.802	(8.232)	0	570	6,92%	570	6,92%			
	Total	69.009	69.009	62.847	62.800	(61.765)	(47)	(6.209)	-9,00%	(6.209)	-9,00%			
	CASA	60.777	60.777	54.045	53.998	(53.533)	(47)	(6.779)	-11,15%	(6.779)	-11,15%			
	(%) CASA	88,07%	88,07%	85,99%	85,98%									
	FDR	233,01%	233,01%	258,99%	259,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.452	1.452	1.483	1.491		8	39	2,72%	39	2,72%			
2	Giro ISE	154	154	131	131		0	(24)	-15,42%	(24)	-15,42%			
3	Tabungan ISE	1.297	1.297	1.353	1.361		8	63	4,88%	63	4,88%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	-	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	40.774	530	310	-220	642	-534	-534	844	42.544	95,84%	(1.771)
	KUR	38.638	38.638	38.127	530	310	-220	698	-511	-511	821	38.815	98,23%	(688)
	Non KUR	2.670	2.670	2.647	-	-	0	-56	-23	-23	23	3.729	70,98%	(1.082)
3	PWG	27.097	27.097	29.029	4.179	7.069	2.890	197	1.931	1.931	5.137	28.473	101,95%	556
	Cilem	9.503	9.503	10.608	471	1.660	1.189	299	1.104	1.104	555	10.274	103,25%	334
	Gadai	17.594	17.594	18.421	3.708	5.409	1.702	-102	827	827	4.582	18.199	101,22%	222
4	CFG	92.393	92.393	92.967	817	1.560	743	3	574	574	986	93.592	99,33%	(626)
	CF 1	7.299	7.299	7.264	158	-	-158	-8	-35	-35	35	7.526	96,52%	(262)
	Total Griya	6.440	6.440	6.408	158	-	-158	0	-32	-32	32	6.542	97,94%	(135)
1	• Total Non Program	5.628	5.628	5.598	-	-	0	-46	-30	-30	30			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	856	-	-	0	-8	-3	-3	3	983	87,06%	(127)
	CF 2	85.094	85.094	85.703	659	1.560	901	11	609	609	951	86.067	99,58%	(364)
	Mitraguna & Others	66.461	66.461	67.169	659	1.540	881	136	708	708	832	67.172	99,99%	(4)
	Pensiun	18.633	18.633	18.534	-	20	20	-125	-99	-99	119	18.894	98,09%	(360)
	Total Pembiayaan	160.798	160.798	162.769	5.525	8.939	3.414	842	1.971	1.971	6.968			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Jan'26					
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	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	975	661	975	4.255	2,36%	2,36%	10,44%	3.280	3.280	3.594				
	KUR	848	528	848	3.324	2,19%	2,19%	8,72%	2.476	2.476	2.796				
	Non KUR	127	133	127	931	4,76%	4,76%	35,17%	804	804	798				
3	PWG	41	-	41	1.005	0,15%	0,15%	0,15%	964	964	1.005				
	Cilem	41	-	41	534	0,43%	0,43%	5,03%	493	493	534				
	Gadai	-	-	-	471	0,00%	0,00%	2,56%	471	471	471				
4	CFG	814	814	814	2.927	0,88%	0,88%	3,15%	2.113	2.113	2.113				
	CF 1	374	371	374	950	5,13%	5,13%	13,08%	576	576	579				
	Total Griya	-	-	-	439	0,00%	0,00%	6,85%	439	439	439				
	Oto	374	371	374	512	43,61%	43,61%	59,76%	137	137	140				
	CF 2	440	443	440	1.977	0,52%	0,52%	2,31%	1.538	1.538	1.535				
	Mitraguna & Others	440	443	440	1.977	0,66%	0,66%	2,94%	1.538	1.538	1.535				
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	512	514	512	685	0,32%	0,32%	0,42%	173	173	171				

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	140.227	140.227	167.095	26.868		3,25	3,30	3,32	0,01	0,07
2	Contribution Margin	6.037	6.037	7.665	1.628	-27,0%	465	713	774	61	309



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	5.088	5.141	(4.017)	53	1.121	27,88%	1.121	27,88%			
2	Tabungan	136.487	136.487	132.648	131.893	(138.582)	(755)	(4.593)	-3,37%	(4.593)	-3,37%			
3	Deposito	21.428	21.428	21.174	21.146	(21.172)	(28)	(282)	-1,32%	(282)	-1,32%			
	Total	161.935	161.935	158.910	158.180	(163.772)	(730)	(3.755)	-2,32%	(3.755)	-2,32%			
	CASA	140.507	140.507	137.736	137.034	(142.600)	(702)	(3.473)	-2,47%	(3.473)	-2,47%			
	(%) CASA	86,77%	86,77%	86,68%	86,63%									
	FDR	79,98%	79,98%	81,57%	81,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.803	2.803	4.548	4.343	(205)	1.540	54,93%	1.540	54,93%				
2	Giro ISE	1.049	1.049	2.459	2.423	(36)	1.374	130,94%	1.374	130,94%				
3	Tabungan ISE	1.754	1.754	2.090	1.920	(169)	166	9,47%	166	9,47%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	20			
2	MBG	29.528	29.528	29.127	450	-	-450	340	-402	-402	402	30.870	94,35%	(1.743)
	KUR	26.884	26.884	26.495	450	-	-450	398	-389	-389	389	27.065	97,89%	(570)
	Non KUR	2.644	2.644	2.632	-	-	0	-58	-13	-13	13	3.805	69,17%	(1.173)
3	PWG	5.323	5.323	6.023	373	876	504	25	700	700	176	6.056	99,45%	(33)
	Cilem	5.323	5.323	6.023	373	876	504	25	700	700	176	6.056	99,45%	(33)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.080	80.080	79.925	1.794	1.195	-599	905	-155	-155	1.350	81.444	98,13%	(1.519)
	CF 1	23.950	23.950	23.812	-	-	0	-84	-137	-137	137	24.218	98,32%	(406)
	Total Griya	20.978	20.978	20.915	-	-	0	0	-63	-63	63	21.060	99,31%	(145)
4	• Total Non Program	18.147	18.147	18.108	-	-	0	-382	-39	-39	39			
	• Program	2.831	2.831	2.806	-	-	0	-42	-25	-25	25			
	Oto	2.972	2.972	2.898	-	-	0	-84	-74	-74	74	3.159	91,73%	(261)
	CF 2	56.130	56.130	56.113	1.794	1.195	-599	990	-18	-18	1.213	57.225	98,06%	(1.113)
	Mitraguna & Others	47.582	47.582	47.618	1.734	1.195	-539	985	37	37	1.158	48.373	98,44%	(754)
	Pensiun	8.548	8.548	8.494	-	-	-60	5	-54	-54	54	8.853	95,95%	(359)
	Total Pembiayaan	129.511	129.511	129.630	2.617	2.071	-545	1.249	119	119	1.952			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	2.897	2,58%	2,58%	9,95%	2.135	2.135	1.814			
	KUR	658	731	658	2.250	2,45%	2,45%	8,49%	1.592	1.592	1.519			
	Non KUR	104	352	104	647	3,93%	3,93%	24,59%	543	543	296			
3	PWG	161	-	161	62	3,03%	3,03%	1,04%	(99)	(99)	62			
	Cilem	161	-	161	62	3,03%	3,03%	1,04%	(99)	(99)	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.524	3.335	3.524	2.785	4,40%	4,40%	3,48%	(739)	(739)	(550)			
	CF 1	2.203	2.687	2.203	1.923	9,20%	9,20%	8,07%	(281)	(281)	(764)			
	Total Griya	2.203	2.687	2.203	1.923	10,50%	10,50%	9,19%	(281)	(281)	(764)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.320	648	1.320	862	2,35%	2,35%	1,54%	(458)	(458)	214			
	Mitraguna & Others	1.135	648	1.135	862	2,38%	2,38%	1,81%	(272)	(272)	214			
	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%	12,48%	647	647	952			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	152.359	152.359	161.935	9.576				
2	Contribution Margin	12.583	12.583	6.950	(5.633)	44,8%			

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,84	3,12	3,18	0,07	0,34
CIF Payroll	864	876	983	107	119



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	4.124	4.153	(2.826)	29	(17.322)	-80,66%	(17.322)	-80,66%			
2	Tabungan	65.587	65.587	53.262	53.391	(51.826)	128	(12.197)	-18,60%	(12.197)	-18,60%			
3	Deposito	52.952	52.952	82.102	82.103	(50.082)	1	29.151	55,05%	29.151	55,05%			
	Total	140.014	140.014	139.489	139.647	(104.733)	158	(367)	-0,26%	(367)	-0,26%			
	CASA	87.061	87.061	57.386	57.543	(54.651)	157	(29.518)	-33,90%	(29.518)	-33,90%			
	(%) CASA	62,18%	62,18%	41,14%	41,21%									
	FDR	100,99%	100,99%	101,20%	101,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.342	1.342	1.229	1.229	0	(113)	-8,43%	(113)	-8,43%				
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.191	1.191	1.078	1.078	0	(113)	-9,49%	(113)	-9,49%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	-	-	-	-	-	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	5.271	496	431	-64	249	111	111	320	5.747	91,73%	(475)
	Cilem	5.160	5.160	5.271	496	431	-64	249	111	111	320	5.747	91,73%	(475)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	136.237	136.237	135.888	2.033	1.928	-105	3.631	-348	-348	2.276	137.548	98,79%	(1.659)
	CF 1	6.435	6.435	6.401	-	-	0	348	-34	-34	34	6.672	95,93%	(271)
	Total Griya	4.866	4.866	4.855	-	-	0	0	-11	-11	11	4.948	98,12%	(93)
	• Total Non Program	4.866	4.866	4.855	-	-	0	0	-11	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.546	-	-	0	348	-22	-22	22	1.724	89,67%	(178)
	CF 2	129.802	129.802	129.487	2.033	1.928	-105	3.283	-315	-315	2.243	130.875	98,94%	(1.388)
	Mitraguna & Others	122.258	122.258	122.014	2.033	1.928	-105	3.354	-244	-244	2.172	123.049	99,16%	(1.035)
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	Total Pembiayaan	141.397	141.397	141.160	2.529	2.359	-169	3.880	-237	-237	2.597			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	153	0,00%	0,00%	2,90%	153	153	153	153				
	Cilem	-	-	-	-	153	0,00%	0,00%	2,90%	153	153	153	153				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	470	3.445	470	3.403	0,34%	0,34%	0,34%	2,50%	2,934	2,934	(42)					
	CF 1	-	130	-	164	0,00%	0,00%	0,00%	2,57%	164	164	35					
	Total Griya	-	-	-	37	0,00%	0,00%	0,00%	0,77%	37	37	37	37				
	Oto	-	130	-	127	0,00%	0,00%	0,00%	8,21%	127	127	(3)					
	CF 2	470	3.315	470	3.239	0,36%	0,36%	0,36%	2,50%	2.769	2.769	(76)					
	Mitraguna & Others	470	3.315	470	3.239	0,38%	0,38%	0,38%	2,65%	2.769	2.769	(76)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	470	3.445	470	3.556	0,33%	0,33%	0,33%	2,52%	3.087	3.087	111					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	68	68	68	68	0,05%	0,05%	0,05%	-	-	-	(0)					
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	-	(0)					
	Total Griya	54	54	54	54												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	2.159	1.945	(2.661)	(214)	(886)	-31,29%	(886)	-31,29%			
2	Tabungan	139.951	139.951	127.200	126.557	(124.352)	(643)	(13.394)	-9,57%	(13.394)	-9,57%			
3	Deposito	41.810	41.810	44.214	44.214	(44.209)	0	2.404	5,75%	2.404	5,75%			
	Total	184.592	184.592	173.573	172.716	(171.222)	(857)	(11.875)	-6,43%	(11.875)	-6,43%			
	CASA	142.782	142.782	129.360	128.503	(127.013)	(857)	(14.279)	-10,00%	(14.279)	-10,00%			
	(%) CASA	77,35%	77,35%	74,53%	74,40%									
	FDR	84,22%	84,22%	91,30%	91,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.612	6.612	5.645	5.232	(413)	(1.380)	-20,87%	(1.380)	-20,87%				
2	Giro ISE	1.330	1.330	1.294	792	(502)	(537)	-40,41%	(537)	-40,41%				
3	Tabungan ISE	5.282	5.282	4.351	4.440	89	(843)	-15,95%	(843)	-15,95%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	26.724	730	420	-310	265	-157	-157	577	27.362	97,67%	(638)
	KUR	26.138	26.138	25.983	530	420	-110	79	-155	-155	575	26.325	98,70%	(343)
	Non KUR	743	743	741	200	-	-200	186	-2	-2	2	1.037	71,49%	(296)
3	PWG	34.437	34.437	37.268	5.334	8.223	2.889	2.707	2.831	2.831	5.392	36.036	103,42%	1.232
	Cilem	23.083	23.083	25.146	2.669	3.399	731	1.780	2.063	2.063	1.337	24.078	104,44%	1.068
	Gadai	11.354	11.354	12.122	2.666	4.824	2.158	927	768	768	4.056	11.958	101,37%	164
4	CFG	94.137	94.137	94.486	1.126	1.702	577	-1.865	349	349	1.353	95.419	99,02%	(933)
	CF 1	15.780	15.780	16.021	697	328	-368	635	241	241	88	16.025	99,98%	(4)
	Total Griya	12.624	12.624	12.576	-	-	0	0	-48	-48	48	12.713	98,93%	(137)
4	• Total Non Program	12.624	12.624	12.576	-	-	0	0	775	775	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.445	697	328	-368	635	289	289	40	3.312	104,01%	133
	CF 2	78.356	78.356	78.465	429	1.374	945	-2.500	108	108	1.266	79.394	98,83%	(930)
	Mitraguna & Others	70.397	70.397	70.570	429	1.374	945	-2.429	173	173	1.201	71.109	99,24%	(538)
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)
	Total Pembiayaan	155.456	155.456	158.478	7.190	10.345	3.155	1.107	3.023	3.023	7.323			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	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	-	679	-	1.264	0,00%	0,00%	4,73%	1.264	1.264	584
	KUR	-	679	-	1.053	0,00%	0,00%	4,05%	1.053	1.053	374
	Non KUR	-	-	-	210	0,00%	0,00%	28,38%	210	210	210
3	PWG	-	-	-	1.411	0,00%	0,00%	3,79%	1.411	1.411	1.411
	Cilem	-	-	-	1.300	0,00%	0,00%	5,17%	1.300	1.300	1.300
	Gadai	-	-	-	111	0,00%	0,00%	0,92%	111	111	111
4	CFG	432	883	432	6.732	0,46%	0,46%	7,12%	6.299	6.299	5.848
	CF 1	76	227	76	716	0,48%	0,48%	4,47%	640	640	490
	Total Griya	66	216	66	700	0,53%	0,53%	5,56%	633	633	484
	Oto	10	11	10	17	0,31%	0,31%	0,48%	7	7	6
	CF 2	356	657	356	6.015	0,45%	0,45%	7,67%	5.659	5.659	5.358
	Mitraguna & Others	356	657	356	6.015	0,51%	0,51%	8,52%	5.659	5.659	5.358
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	432	1.563	432	9.407	0,28%	0,28%	5,94%	8.974	8.974	7.844

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	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	177	177	177	177	0,19%	0,19%	0,19%	-	-	0
	CF 1	151	151	151	151	0,96%	0,96%	0,94%	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Oto	151	151	151	151	4,78%	4,78%	4,38%	-	-	-
	CF 2	26	26	26	26	0,03%	0,03%	0,03%	-	-	0
	Mitraguna & Others	26	26	26	26	0,04%	0,04%	0,04%	-	-	0
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Total Pembiayaan	177	177	177	177	0,11%	0,11%	0,11%	-	-	0

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26		
Dec-24	Dec-24	Dec-25	Dec-25	Dec-24	Dec-25	Growth (Mtd)	Growth (YoY)			

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	3.478	3.524	(3.954)	46	1.038	41,76%	1.038	41,76%			
2	Tabungan	130.312	130.312	130.539	130.492	(132.994)	(47)	180	0,14%	180	0,14%			
3	Deposito	40.698	40.698	37.675	37.674	(38.307)	(1)	(3.023)	-7,43%	(3.023)	-7,43%			
	Total	173.495	173.495	171.692	171.691	(175.254)	(2)	(1.805)	-1,04%	(1.805)	-1,04%			
	CASA	132.798	132.798	134.017	134.016	(136.948)	(1)	1.218	0,92%	1.218	0,92%			
	(%) CASA	76,54%	76,54%	78,06%	78,06%									
	FDR	89,59%	89,59%	94,45%	94,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.673	2.673	2.458	2.591		133	(82)	-3,05%	(82)	-3,05%			
2	Giro ISE	4	4	5	208		203	204	5269,24%	204	5269,24%			
3	Tabungan ISE	2.669	2.669	2.453	2.383		(70)	(285)	-10,70%	(285)	-10,70%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Local Champion	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.724	-	-	0	-452	-134	-134	134	9.039	96,51%	(316)
	KUR	8.688	8.688	8.559	-	-	0	-447	-129	-129	129	8.798	97,28%	(239)
	Non KUR	170	170	165	-	-	0	-5	-5	-5	5	242	68,17%	(77)
3	PWG	35.127	35.127	37.398	3.888	9.085	5.196	1.604	2.271	2.271	6.813	36.445	102,61%	953
	Cilem	18.115	18.115	19.855	1.613	2.573	960	1.134	1.740	1.740	833	18.884	105,14%	970
	Gadai	17.012	17.012	17.544	2.275	6.512	4.237	470	531	531	5.980	17.561	99,90%	(18)
4	CFG	110.016	110.016	114.622	2.020	5.382	3.362	3.307	4.606	4.606	777	111.571	102,73%	3.051
	CF 1	36.865	36.865	37.755	-	1.063	1.063	-103	890	890	173	37.188	101,52%	567
	Total Griya	33.201	33.201	33.084	-	0	0	-215	-117	-117	117	33.338	99,24%	(254)
4	• Total Non Program	30.879	30.879	30.768	-	-	0	-117	-117	-117	111			
	• Program	2.322	2.322	2.316	-	-	0	-12	-7	-7	7			
	Oto	3.664	3.664	4.671	-	1.063	1.063	-103	1.008	1.008	56	3.851	121,31%	821
	CF 2	73.151	73.151	76.866	2.020	4.319	2.299	3.410	3.715	3.715	604	74.383	103,34%	2.484
	Mitraguna & Others	59.495	59.495	63.292	1.820	4.319	2.499	3.297	3.797	3.797	522	60.444	104,71%	2.848
	Pensiun	13.656	13.656	13.574	200	-	-200	113	-82	-82	82	13.938	97,39%	(364)
	Total Pembiayaan	155.434	155.434	162.168	5.908	14.467	8.559	4.436	6.734	6.734	7.732			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0	0,00%	-	-	-			
2	MBG	78	244	78	1.235	0,88%	0,88%	14,16%	1.157	1.157	991			
	KUR	78	244	78	1.235	0,90%	0,90%	14,43%	1.157	1.157	991			
	Non KUR	-	-	-	-	0	0	0,00%	-	-	-			
3	PWG	-	-	-	1.370	0,00%	0,00%	3,66%	1.370	1.370	1.370			
	Cilem	-	-	-	966	0,00%	0,00%	4,86%	966	966	966			
	Gadai	-	-	-	405	0,00%	0,00%	2,31%	405	405	405			
4	CFG	402	288	402	3.469	0,37%	0,37%	3,03%	3.067	3.067	3.180			
	CF 1	51	95	51	766	0,14%	0,14%	2,03%	715	715	671			
	Total Griya	51	95	51	766	0,15%	0,15%	2,32%	715	715	671			
	Oto	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	351	194	351	2.703	0,48%	0,48%	3,52%	2.352	2.352	2.509			
	Mitraguna & Others	351	194	351	2.703	0,59%	0,59%	4,27%	2.352	2.352	2.509			
	Pensiun	-	-	-	0	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	1.066	1.318	1.066	1.221	0,69%	0,69%	0,75%	155	155	(97)			

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	160.829	160.829	173.495	12.666		3.17	3.39	3.40
2	Contribution Margin	6.838	6.838	10.566	3.728	-54,5%	956	1.115	1.171



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.732	4.732	6.743	7.375	(4.938)	632	2.644	55,87%	2.644	55,87%			
2	Tabungan	250.342	250.342	252.217	252.770	(240.640)	553	2.428	0,97%	2.428	0,97%			
3	Deposito	173.973	173.973	180.031	181.029	(175.577)	998	7.056	4,06%	7.056	4,06%			
	Total	429.047	429.047	438.992	441.174	(421.155)	2.182	12.128	2,83%	12.128	2,83%			
	CASA	255.074	255.074	258.961	260.145	(245.578)	1.185	5.071	1,99%	5.071	1,99%			
	(%) CASA	59,45%	59,45%	58,99%	58,97%									
	FDR	65,61%	65,61%	65,17%	64,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	24.432	25.384	25.202	(181)	771	3,15%	771	3,15%				
2	Giro ISE	2.665	2.665	3.772	3.388	(383)	723	27,13%	723	27,13%				
3	Tabungan ISE	12.249	12.249	10.595	10.797	202	(1.453)	-11,86%	(1.453)	-11,86%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	15.402	15.402	15.060	2.678	-	-2.678	3.238	-342	-342	342	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	2.828	-	-	0	574	-342	-342	342			
	• Local Champion	2.980	2.980	2.659	-	-	0	594	-321	-321	321			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.395	-	-	0	677	-227	-227	227	13.808	97,02%	(412)
	KUR	13.226	13.226	12.999	-	-	0	682	-227	-227	227	13.412	96,92%	(413)
	Non KUR	397	397	397	-	-	0	-5	0	0	-	396	100,12%	
3	PWG	39.582	39.582	44.332	6.738	11.293	4.555	3.126	4.750	4.750	6.543	41.268	107,42%	3.064
	Cilem	20.374	20.374	24.242	2.841	4.704	1.863	1.657	3.868	3.868	836	21.400	113,28%	2.842
	Gadai	19.208	19.208	20.090	3.897	6.589	2.692	1.469	882	882	5.708	19.868	101,12%	222
4	CFG	212.887	212.887	213.297	4.711	2.378	-2.333	2.159	410	410	1.968	215.022	99,20%	(1.726)
	CF 1	14.387	14.387	14.433	750	181	-569	422	47	47	134	14.772	97,70%	(339)
	Total Griya	9.071	9.071	9.013	750	-	-750	0	-58	-58	58	9.208	97,89%	(194)
	• Total Non Program	9.071	9.071	9.013	750	-	0	562	-58	-58	58			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.315	5.315	5.420	-	181	181	422	105	105	76	5.565	97,40%	(145)
	CF 2	198.500	198.500	198.863	3.961	2.197	-1.764	1.737	363	363	1.834	200.250	99,31%	(1.387)
	Mitraguna & Others	192.605	192.605	193.004	3.685	2.197	-1.488	1.504	399	399	1.798	194.029	99,47%	(1.025)
	Pensiun	5.895	5.895	5.859	-	276	-276	234	-36	-36	36	6.221	94,18%	(362)
	Total Pembiayaan	281.493	281.493	286.084	14.127	13.671	-455	9.201	4.591	4.591	9.080			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	494	0,00%	0,00%	494	494	494			
	Linkage	-	-	-	-	494	0,00%	0,00%	494	494	494			
	Local Champion	-	-	-	-	494	0,00%	0,00%	17,48%	494	494			
	Value Chain	-	-	-	-	494	0,00%	0,00%	-	-	-			
2	MBG	67	66	67	1.194	0,49%	0,49%	8,91%	1.127	1.127	1.128			
	KUR	-	-	-	-	1.054	0,00%	0,00%	8,11%	1.054	1.054	1.054		
	Non KUR	67	66	67	140	16,95%	16,95%	35,18%	72	72	73			
3	PWG	-	-	-	-	2.187	0,00%	0,00%	4,93%	2.187	2.187	2.187		
	Cilem	-	-	-	-	2.170	0,00%	0,00%	8,95%	2.170	2.170	2.170		
	Gadai	-	-	-	-	17	0,00%	0,00%	0,09%	17	17	17		
4	CFG	78	-	78	1.153	0,04%	0,04%	0,54%	1.075	1.075	1.153			
	CF 1	78	-	78	875	0,54%	0,54%	6,06%	797	797	875			
	Total Griya	-	-	-	-	628	0,00%	0,00%	6,97%	628	628	628		
	Oto	78	-	78	246	1,47%	1,47%	4,54%	168	168	246			
	CF 2	-	-	-	-	279	0,00%	0,00%	0,14%	279	279	279		
	Mitraguna & Others	-	-	-	-	196	0,00%	0,00%	0,10%	196	196	196		
	Pensiun	-	-	-	-	83	0,00%	0,00%	1,42%	83	83	83		
	Total Pembiayaan	146	146	146	146	0,05%	0,05%	0,05%	0,05%	-	-	0		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	Asset (Retail) T	370.242	370.242	429.047	58.805				-	-	-			
2	Contribution Margin	17.513	17.513	19.137	1.624				-9,3%					
	Posisi	Dec-24	Dec-24	Dec-25	Growth (Yoy)	% Growth								
1	Asset (Retail) T	370.242	370.242	429.047	58.805									
2	Contribution Margin	17.513	17.513	19.137	1.624				-9,3%					
	Kinerja	Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)								
	PHR	3.53	3.63	3.59	(0,04)	0,06								
	CIF Payroll	1.115	1.172	1.302	130	187								

Asset & Contribution Margin

PHR & Payroll



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.323	5.323	4.879	4.868	(4.654)	(10)	(455)	-8,54%	(455)	-8,54%			
2	Tabungan	172.282	172.282	167.239	166.794	(116.881)	(445)	(5.488)	-3,19%	(5.488)	-3,19%			
3	Deposito	122.585	122.585	124.079	123.779	(122.898)	(300)	1.194	0,97%	1.194	0,97%			
	Total	300.190	300.190	296.196	295.441	(244.434)	(755)	(4.749)	-1,58%	(4.749)	-1,58%			
	CASA	177.605	177.605	172.117	171.662	(121.536)	(455)	(5.942)	-3,35%	(5.942)	-3,35%			
	(%) CASA	59,16%	59,16%	58,11%	58,10%									
	FDR	47,32%	47,32%	48,39%	48,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.661	1.661	1.659	1.659	0	(2)	(2)	-0,11%	(2)	-0,11%			
2	Giro ISE	61	61	65	65	0	5	5	7,51%	5	7,51%			
3	Tabungan ISE	1.600	1.600	1.594	1.594	0	(6)	(6)	-0,40%	(6)	-0,40%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	84	84	84	84	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	35.204	1.105	630	-475	62	-337	-337	967	35.434	99,35%	(230)
	KUR	33.739	33.739	33.453	1.105	630	-475	139	-286	-286	916	33.929	98,60%	(477)
	Non KUR	1.802	1.802	1.752	-	-	0	-77	-50	-50	50	1.505	116,39%	
3	PWG	11.324	11.324	12.329	553	1.621	1.069	1.250	1.005	1.005	616	11.984	102,88%	345
	Cilem	11.324	11.324	12.329	553	1.621	1.069	1.250	1.005	1.005	616	11.984	102,88%	345
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	95.173	95.173	95.793	4.077	1.445	-2.632	2.141	621	621	824	96.478	99,29%	(685)
	CF 1	8.738	8.738	8.682	168	-	-168	71	56	56	56	9.027	96,17%	(346)
	Total Griya	3.732	3.732	3.725	-	0	0	-10	-8	-8	8	3.835	97,14%	(110)
4	• Total Non Program	3.732	3.732	3.725	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	4.957	168	-	-168	71	-49	-49	49	5.193	95,46%	(236)
	CF 2	86.435	86.435	87.111	3.909	1.445	-2.464	2.070	677	677	768	87.451	99,61%	(339)
	Mitraguna & Others	67.546	67.546	68.204	3.709	1.395	-2.314	2.037	658	658	737	68.258	99,92%	(54)
	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	143.327	5.735	3.696	-2.038	3.453	1.289	1.289	2.407			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	411	1.169	411	954	1.16%	1.16%	2.71%	543	543	(215)					
	KUR	349	935	349	781	1.03%	1.03%	2.34%	433	433	(154)					
	Non KUR	62	234	62	172	3,44%	3,44%	9,85%	111	111	(62)					
3	PWG	86	-	86	444	0,76%	0,76%	3,60%	358	358	444					
	Cilem	86	-	86	444	0,76%	0,76%	3,60%	358	358	444					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	519	1.692	519	1.217	0,55%	0,55%	1,27%	698	698	(475)					
	CF 1	-	-	-	279	0,00%	0,00%	3,21%	279	279	279					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	279	0,00%	0,00%	5,62%	279	279	279					
	CF 2	519	1.692	519	939	0,60%	0,60%	1,08%	419	419	(754)					
	Mitraguna & Others	409	1.527	409	939	0,61%	0,61%	1,38%	530	530	(589)					
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)					
	Total Pembiayaan	3.003	3.005	3.003	3.206	2,11%	2,11%	2,24%	203	203	201					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	122.107	122.107	300.190	178.083			2,91	3,13	3,08
2	Contribution Margin	6.210	6.210	5.102	(1.108)	17,8%		1.032	780	982

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,91	3,13	3,08	(0,05)	0,17
CIF Payroll	1.032	780	982	202	(50)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.511	1.558	(2.734)	47	(148)	-8,66%	(148)	-8,66%			
2	Tabungan	163.328	163.328	157.108	156.164	(157.293)	(944)	(7.164)	-4,39%	(7.164)	-4,39%			
3	Deposito	13.205	13.205	13.333	13.333	(12.473)	0	128	0,97%	128	0,97%			
	Total	178.239	178.239	171.952	171.055	(172.500)	(897)	(7.184)	-4,03%	(7.184)	-4,03%			
	CASA	165.034	165.034	158.619	157.722	(160.027)	(897)	(7.312)	-4,43%	(7.312)	-4,43%			
	(%) CASA	92,59%	92,59%	92,25%	92,21%									
	FDR	121,86%	121,86%	128,64%	129,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.657	2.657	1.918	2.178	259	(479)	-18,04%	(479)	-18,04%				
2	Giro ISE	708	708	682	708	25	0	0,00%	0	0,00%				
3	Tabungan ISE	1.950	1.950	1.236	1.470	234	(479)	-24,59%	(479)	-24,59%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.207	-	-	0	-16	-0	-0	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	38.956	1.681	1.491	-190	362	680	680	811	37.994	102,53%	962
	KUR	34.882	34.882	35.592	1.511	1.491	-20	318	709	709	782	35.142	101,28%	
	Non KUR	3.393	3.393	3.364	170	-	-170	44	-29	-29	29	2.852	117,96%	
3	PWG	28.186	28.186	31.449	4.811	8.693	3.882	2.026	3.263	3.263	5.430	29.541	106,46%	1.908
	Cilem	15.195	15.195	17.370	1.513	3.021	1.508	940	2.175	2.175	846	16.001	108,55%	1.369
	Gadai	12.991	12.991	14.079	3.298	5.672	2.374	1.086	1.088	1.088	4.584	13.540	103,98%	539
4	CFG	146.534	146.534	146.590	720	2.158	1.438	-170	56	56	2.102	147.765	99,21%	(1.175)
	CF 1	25.788	25.788	25.603	-	-	0	-144	-186	-186	186	25.981	98,54%	(379)
	Total Griya	23.213	23.213	23.119	-	-	0	0	-94	-94	94	23.281	99,30%	(162)
4	• Total Non Program	2.356	2.356	2.337	-	-	0	-43	-19	-19	19			
	• Program	20.857	20.857	20.782	-	-	0	-210	-75	-75	75			
	Oto	2.576	2.576	2.484	-	-	0	-144	-92	-92	92	2.700	91,98%	(217)
	CF 2	120.746	120.746	120.988	720	2.158	1.438	-26	242	242	1.916	121.784	99,35%	(796)
	Mitraguna & Others	97.104	97.104	97.324	720	1.958	1.238	-329	220	220	1.738	97.816	99,50%	(492)
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178	23.968	98,73%	(304)
	Total Pembiayaan	217.203	217.203	221.202	7.212	12.342	5.130	2.201	3.999	3.999	8.343			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-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	92	422	92	1.815	0,24%	0,24%	4,66%	1.724	1.724	1.393				
	KUR	92	417	92	1.647	0,26%	0,26%	4,63%	1.556	1.556	1.230				
	Non KUR	-	5	-	168	0,00%	0,00%	4,99%	168	168	163				
3	PWG	-	-	-	2.011	0,00%	0,00%	6,40%	2.011	2.011	2.011				
	Cilem	-	-	-	1.883	0,00%	0,00%	10,84%	1.883	1.883	1.883				
	Gadai	-	-	-	129	0,00%	0,00%	0,91%	129	129	129				
4	CFG	3.422	3.411	3.422	5.001	2,34%	2,34%	3,41%	1.579	1.579	1.590				
	CF 1	3.369	3.216	3.369	4.151	10,53%	10,53%	16,21%	782	782	935				
	Total Griya	3.369	3.216	3.369	4.151	14,51%	14,51%	17,96%	782	782	935				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	53	194	53	849	0,04%	0,04%	0,70%	797	797	655				
	Mitraguna & Others	53	194	53	849	0,05%	0,05%	0,87%	797	797	655				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	7.205	7.833	7.205	7.508	3,32%	3,32%	3,39%	303	303	(326)				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	206.366	206.366	222.155	15.789	
2	Contribution Margin	11.176	11.176	13.703	2.527	-22,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,96	3,09	3,10	0,01	0,14
CIF Payroll	1.889	2.311	2.436	125	547



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	833	820	(1.212)	(13)	334	68,80%	334	68,80%			
2	Tabungan	141.974	141.974	138.798	138.432	(136.380)	(366)	(3.542)	-2,49%	(3.542)	-2,49%			
3	Deposito	42.450	42.450	42.661	42.662	(43.473)	1	213	0,50%	213	0,50%			
	Total	184.909	184.909	182.292	181.914	(181.065)	(378)	(2.995)	-1,62%	(2.995)	-1,62%			
	CASA	142.460	142.460	139.631	139.252	(137.592)	(379)	(3.208)	-2,25%	(3.208)	-2,25%			
	(%) CASA	77,04%	77,04%	76,60%	76,55%									
	FDR	175,91%	175,91%	179,79%	180,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	2.127	2.206		79	881	66,55%	881	66,55%			
2	Giro ISE	150	150	263	334		70	183	121,99%	183	121,99%			
3	Tabungan ISE	1.174	1.174	1.864	1.872		9	698	59,46%	698	59,46%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	13.705	13.705	13.454	-	-	0	-403	-251	-251	251	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	13.705	13.705	13.454	-	-	0	-403	-251	-251	251			
	• Local Champion	13.705	13.705	13.454	-	-	0	-403	-251	-251	251			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	35.443	1.185	1.250	65	1.261	435	435	815	34.845	101,72%	598
	KUR	31.737	31.737	32.216	1.185	1.250	65	1.341	478	478	772	31.860	101,12%	
	Non KUR	3.272	3.272	3.228	-	-	0	-80	-44	-44	44	2.985	108,13%	
3	PWG	38.348	38.348	42.868	6.261	13.128	6.867	2.754	4.519	4.519	8.609	40.034	107,08%	2.833
	Cilem	17.940	17.940	20.857	2.149	3.701	1.552	1.844	2.917	2.917	784	18.967	109,97%	1.891
	Gadai	20.408	20.408	22.011	4.112	9.427	5.315	909	1.603	1.603	7.824	21.068	104,47%	943
4	CFG	238.208	238.208	235.984	1.964	388	-1.576	389	-2.224	-2.224	2.612	239.658	98,47%	(3.674)
	CF 1	60.245	60.245	59.865	-	-	0	-414	-380	-380	380	60.534	98,89%	(669)
	Total Griya	56.890	56.890	56.543	-	-	0	0	-347	-347	347	56.992	99,21%	(450)
1	• Total Non Program	11.339	11.339	11.267	-	-	0	-137	-72	-72	72			
	• Program	45.551	45.551	45.275	-	-	0	-384	-276	-276	276			
	Oto	3.355	3.355	3.322	-	-	0	-414	-33	-33	33	3.542	93,80%	(220)
	CF 2	177.963	177.963	176.119	1.964	388	-1.576	804	-1.844	-1.844	2.232	179.123	98,32%	(3.005)
	Mitraguna & Others	144.677	144.677	143.088	1.635	375	-1.260	1.181	-1.590	-1.590	1.965	145.468	98,36%	(2.380)
	Pensiun	33.285	33.285	33.031	329	13	-316	-378	-255	-255	268	33.655	98,14%	(624)
	Total Pembiayaan	325.270	325.270	327.749	9.410	14.766	5.356	4.001	2.479	2.479	12.287			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	822	822	0,00%	0,00%	6,11%	822	822	822				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	822	822	0,00%	0,00%	6,11%	822	822	822				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	543	559	543	3.716	3.716	1,55%	1,55%	1,55%	1.048	3.173	3.173	3.157			
	KUR	376	371	376	3.093	3.093	1,18%	1,18%	1,18%	9,60%	2.717	2.717	2.722			
	Non KUR	167	187	167	623	623	5,11%	5,11%	5,11%	19,31%	456	456	436			
3	PWG	252	-	252	2.338	2.338	0,66%	0,66%	0,66%	5,45%	2.087	2.087	2.338			
	Cilem	132	-	132	1.642	1.642	0,74%	0,74%	0,74%	7,87%	1.510	1.510	1.642			
	Gadai	120	-	120	697	697	0,59%	0,59%	0,59%	3,16%	577	577	697			
4	CFG	5.904	9.690	5.904	15.183	15.183	2,48%	2,48%	2,48%	6,43%	9.279	9.279	5.492			
	CF 1	5.379	7.244	5.379	9.605	9.605	8,93%	8,93%	8,93%	16,04%	4.226	4.226	2.361			
	Total Griya	5.379	7.165	5.379	9.439	9.439	9,46%	9,46%	9,46%	16,69%	4.059	4.059	2.274			
	Oto	-	79	-	167	167	0,00%	0,00%	5,02%	5,02%	167	167	87			
	CF 2	524	2.446	524	5.577	5.577	0,29%	0,29%	0,29%	3,17%	5.053	5.053	3.131			
	Mitraguna & Others	287	2.002	287	4.546	4.546	0,20%	0,20%	0,20%	3,18%	4.260	4.260	2.545			
	Pensiun	238	445	238	1.031	1.031	0,71%	0,71%	0,71%	3,12%	793	793	586			
	Total Pembiayaan	6.682	6.915	6.682	8.402	8.402	2,05%	2,05%	2,05%	1,56%	1.720	1.720	1.487			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	263	1,92%	1,92%	1,96%	0	0	0	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	263	263	263	263	263	1,92%	1,92%	1,96%	0	0	0	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	402	333	402	533	533	1,15%	1,15%	1,50%	131	131	200				
	KUR	302	326	302	439	439	0,95%	0,95%	1,36%	136	136	112				