

AREA BATAM

Pilih Area

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.094	315.697	315.556	(19.671)	(141)	6.862	2,22%	6.862	2,22%			
2	Tabungan	2.013.016	2.013.016	1.867.604	1.868.030	(10.873)	426	(144.986)	-7,20%	(144.986)	-7,20%			
3	Deposito	973.933	973.933	980.068	980.516	(42.933)	448	6.583	0,68%	6.583	0,68%			
	Total	3.295.643	3.295.643	3.163.368	3.164.102	(73.476)	733	(131.541)	-3,99%	(131.541)	-3,99%			
	CASA	2.321.710	2.321.710	2.183.301	2.183.586	(30.543)	285	(138.124)	-5,95%	(138.124)	-5,95%			
	(%) CASA	70,45%	70,45%	69,02%	69,01%									
	FDR	84,30%	84,30%	88,23%	88,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 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	90.565	90.565	85.600	86.936		1.335	(3.629)	-4,01%	(3.629)	-4,01%			
2	Giro ISE	28.686	28.686	31.260	32.928		1.667	4.241	14,79%	4.241	14,79%			
3	Tabungan ISE	61.424	61.424	53.885	53.553		(332)	(7.871)	-12,81%	(7.871)	-12,81%			
4	Deposito ISE	455	455	455	455		0	0	0,01%	0	0,01%			
5	CIF ISE	2.343	2.343	2.343	2.343		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.244	140	1.000	860	-4.288	-7,216	-7,216	8.216			
	Linkage	25.627	25.627	24.918	140	-	(140)	-310	-709	-709	709			
	Non-Linkage	96.833	96.833	90.325	-	1.000	1.000	-3.978	-6.508	-6.508	7.508			
	• Local Champion	66.030	66.030	65.291	-	1.000	1.000	-565	-739	-739	1.739			
	• Value Chain	30.803	30.803	25.035	-	-	-	-3.413	-5.768	-5.768	5.768			
2	MBG	328.812	328.812	328.233	9.205	5.615	-3.590	3.045	-579	-579	6.194			
	KUR	310.526	310.526	310.167	9.180	5.565	-3.615	3.962	-359	-359	5.924			
	Non KUR	18.286	18.286	18.066	25	50	25	-917	-220	-220	270			
3	PWG	344.300	344.300	369.529	36.338	64.781	28.443	20.569	25.230	25.230	39.552	356.049	103.79%	13.481
	Cilem	233.448	233.448	252.357	18.784	28.673	9.889	14.782	18.909	18.909	9.764	242.231	104.18%	10.126
	Gadai	110.851	110.851	117.172	17.555	36.109	18.554	5.787	6.321	6.321	29.788	113.817	102.95%	3.355
4	CFG	1.982.640	1.982.640	1.978.135	36.488	21.916	-14.571	16.595	-4.505	-4.505	26.421	2.006.944	98.56%	(28.809)
	CF 1	533.103	533.103	532.232	12.814	4.179	-8.634	1.500	-871	-871	5.051	537.405	99.04%	(5.173)
	Total Griya	446.983	446.983	446.866	10.689	3.029	-7.660	0	-116	-116	3.146	448.643	99.60%	(1.776)
	• Total Non Program	434.866	434.866	434.789	10.689	3.029	-7.660	9.962	-97	-97	3.127			
	• Program	12.096	12.096	12.077	-	-	0	647	-19	-19	19			
	Oto	86.120	86.120	85.365	2.124	1.150	-975	1.500	-755	-755	1.905	88.763	96.17%	(3.397)
	CF 2	1.449.537	1.449.537	1.445.903	23.674	17.737	-5.937	15.095	-3.634	-3.634	21.371	1.469.539	98.39%	(23.636)
	Mitraguna & Others	1.349.817	1.349.817	1.346.698	22.913	17.358	-5.555	14.081	-3.119	-3.119	20.477	1.368.063	98.44%	(21.365)
	Pensiun	99.720	99.720	99.205	761	379	-382	1.014	-515	-515	894	101.476	97.76%	(2.271)
	Total Pembiayaan	2.778.212	2.778.212	2.791.141	82.171	93.313	11.142	35.921	12.929	12.929	80.384			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			% Relatif			Net (UG) & DG			Target Jan'26		
31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	10.604	0,00%	0,00%	9,20%	10.604	10.604			
	Linkage	-	-	-	10.604	0,00%	0,00%	0,00%	10,604	10,604			
	Local Champion	-	-	-	10.604	0,00%	0,00%	11,74%	10,604	10,604			
	Value Chain	-	-	-	10.604	0,00%	0,00%	0,00%	-	-			
2	MBG	5.224	5.224	5.224	39.931	1,59%	1,59%	12,17%	34.707	34.707	34.707		
	KUR	4.303	4.303	4.303	35.691	1,39%	1,39%	11,51%	31.388	31.388	31.388		
	Non KUR	921	921	921	4.240	5,04%	5,04%	23,47%	3,318	3,318	3,318		
3	PWG	484	484	484	13.814	0,14%	0,14%	3,74%	13.330	13.330	13.330		
	Cilem	484	484	484	10.528	0,21%	0,21%	4,17%	10.044	10.044	10.044		
	Gadai	-	-	-	3.286	0,00%	0,00%	2,80%	3,286	3,286	3,286		
4	CFG	21.399	27.679	21.399	77.721	1,08%	1,08%	3,93%	56.322	56.322	50.042		
	CF 1	9.043	12.737	9.043	26.622	1,70%	1,70%	5,00%	17.579	17.579	13.885		
	Total Griya	7.715	10.710	7.715	20.576	1,73%	1,73%	4,60%	12.861	12.861	9.866		
	Oto	1.328	2.026	1.328	6.045	1,54%	1,54%	7,08%	4,718	4,718	4,019		
	CF 2	12.357	14.942	12.357	51.100	0,85%	0,85%	3,53%	38.743	38.743	36.158		
	Mitraguna & Others	12.357	14.431	12.357	49.434	0,92%	0,92%	3,67%	37.077	37.077	35.002		
	Pensiun	-	511	-	1.666	0,00%	0,00%	1,68%	1.666	1.666	1.155		
	Total Pembiayaan	28.513	33.182	28.513	30.895	1,03%	1,03%	1,11%	2.383	2.383	(2.286)		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Kinerja	Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25		Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%	2.80	3,23	3,20	(0,03)	0,40		
2	Contribution Margin	121.560	121.560	130.836	9.276	-	25.287	21.982	24.565	2,583	(722)		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	23.087	22.487	(2.070)	(600)	(95)	-0,42%	(95)	-0,42%			
2	Tabungan	98.280	98.280	92.951	92.733	2.435	(219)	(5.547)	-5,64%	(5.547)	-5,64%			
3	Deposito	76.413	76.413	75.660	75.660	8.145	0	(754)	-0,99%	(754)	-0,99%			
	Total	197.275	197.275	191.698	190.880	8.511	(818)	(6.396)	-3,24%	(6.396)	-3,24%			
	CASA	120.862	120.862	116.038	115.220	365	(818)	(5.642)	-4,67%	(5.642)	-4,67%			
	(%) CASA	61,27%	61,27%	60,53%	60,36%									
	FDR	103,63%	103,63%	106,03%	106,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 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	20.678	20.678	18.399	18.629		231	(2.048)	-9,91%	(2.048)	-9,91%			
2	Giro ISE	7.519	7.519	8.043	8.248		205	729	9,70%	729	9,70%			
3	Tabungan ISE	13.134	13.134	10.331	10.356		25	(2.777)	-21,15%	(2.777)	-21,15%			
4	Deposito ISE	25	25	25	25		0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.212	-	-	0	-132	-2,190	-2,190	2.190			
	Linkage	787	787	787	-	-	-	-17	0	0	(0)			
	Non-Linkage	13.615	13.615	11.425	-	-	0	-114	-2,190	-2,190	2.190			
	• Local Champion	8.965	8.965	8.925	-	-	0	-114	-40	-40	40			
	• Value Chain	4.650	4.650	2.500	-	-	0	-2.150	-2.150	-2.150	2.150			
2	MBG	57.731	57.731	57.340	375	800	425	-1.312	-391	-391	1.191			
	KUR	55.124	55.124	54.761	375	800	425	-1.236	-362	-362	1.162			
	Non KUR	2.607	2.607	2.578	-	-	0	-76	-29	-29	29			
3	PWG	15.626	15.626	16.486	1.138	1.466	328	545	859	859	607	16.170	101,95%	316
	Cilem	15.626	15.626	16.486	1.138	1.466	328	545	859	859	607	16.170	101,95%	316
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	116.674	116.674	117.216	2.742	1.269	-1.473	1.621	542	542	726	118.524	98,90%	(1.308)
	CF 1	61.795	61.795	61.867	298	469	171	76	72	72	397	62.153	99,54%	(286)
	Total Griya	58.651	58.651	58.597	298	248	-49	0	-53	-53	302	58.812	99,63%	(215)
	• Total Non Program	57.846	57.846	57.794	298	248	-49	-403	-52	-52	300			
	• Program	805	805	803	-	-	0	-5	-1	-1	1			
	Oto	3.144	3.144	3.270	-	220	220	76	126	126	95	3.341	97,88%	(71)
	CF 2	54.879	54.879	55.349	2.444	800	-1.644	1.545	470	470	330	56.371	98,19%	(1.022)
	Mitraguna & Others	54.619	54.619	55.095	2.444	800	-1.644	1.552	476	476	324	56.068	98,26%	(973)
	Pensiun	260	260	254	-	-	0	-6	-5	-5	5	303	83,88%	(49)
	Total Pembiayaan	204.433	204.433	203.254	4.254	3.535	-719	723	-1.179	-1.179	4.714			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	962	1.324	962	5.624	1.67%	1.67%	9,81%	4.662	4.662	4.300			
	KUR	962	880	962	4.847	1,74%	1,74%	8,85%	3.885	3.885	3.967			
	Non KUR	-	444	-	777	0,00%	0,00%	30,15%	777	777	333			
3	PWG	89	-	89	640	0,57%	0,57%	3,88%	551	551	640			
	Cilem	89	-	89	640	0,57%	0,57%	3,88%	551	551	640			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	5.868	1,39%	1,39%	5,01%	4.243	4.243	3.473			
	CF 1	1.239	1.863	1.239	4.416	2,01%	2,01%	7,14%	3.177	3.177	2.553			
	Total Griya	1.239	1.863	1.239	4.303	2,11%	2,11%	7,34%	3.064	3.064	2.440			
	Oto	-	-	-	113	0,00%	0,00%	3,45%	113	113	113			
	CF 2	387	532	387	1.452	0,70%	0,70%	2,62%	1.066	1.066	920			
	Mitraguna & Others	387	532	387	1.452	0,71%	0,71%	2,64%	1.066	1.066	920			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.489	1.447	1.489	2.277	0,73%	0,73%	1,12%	789	789	830			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	271.304	271.304	245.242	(26.062)	
2	Contribution Margin	11.836	11.836	13.658	1.822	-15,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,63	2,94	2,95	0,02	0,32
CIF Payroll	1.937	1.991	2.115	124	178



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	20.206	20.623	1.452	417	2.819	15,83%	2.819	15,83%			
2	Tabungan	162.215	162.215	145.505	145.268	5.655	(236)	(16.947)	-10,45%	(16.947)	-10,45%			
3	Deposito	88.158	88.158	87.060	87.024	260	(35)	(1.134)	-1,29%	(1.134)	-1,29%			
	Total	268.177	268.177	252.770	252.916	7.367	146	(15.261)	-5,69%	(15.261)	-5,69%			
	CASA	180.019	180.019	165.711	165.891	7.107	181	(14.128)	-7,85%	(14.128)	-7,85%			
	(%) CASA	67,13%	67,13%	65,56%	65,59%									
	FDR	65,23%	65,23%	69,79%	69,75%									

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	9.933	9.933	11.585	11.500	(84)	1.567	15,78%	1.567	15,78%				
2	Giro ISE	4.553	4.553	5.908	6.241	333	1.688	37,08%	1.688	37,08%				
3	Tabungan ISE	5.380	5.380	5.677	5.259	(418)	(121)	-2,25%	(121)	-2,25%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	148	148	148	148	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.352	-	-	0	-928	378	378	(378)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.974	17.974	18.352	-	-	0	-928	378	378	(378)			
	• Local Champion	17.620	17.620	17.297	-	-	0	421	-323	-323	323			
	• Value Chain	354	354	1.054	-	-	-	-1.348	700	700	(700)			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	11.822	11.822	12.710	1.215	1.163	-52	1.410	888	888	275	12.379	102,67%	331
	Cilem	11.822	11.822	12.710	1.215	1.163	-52	1.410	888	888	275	12.379	102,67%	331
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	145.130	145.130	145.352	3.296	1.944	-1.352	2.039	222	222	1.722	146.743	99,05%	(1.392)
	CF 1	74.303	74.303	73.594	620	376	-244	-248	-709	-709	1.085	74.594	98,66%	(1.000)
	Total Griya	68.635	68.635	68.069	620	376	-244	0	-566	-566	942	68.769	98,98%	(700)
4	• Total Non Program	68.013	68.013	67.447	620	376	-244	48	-566	-566	942			
	• Program	622	622	622	-	-	0	-5	0	0	-	5.824	94,85%	(300)
	Oto	5.668	5.668	5.525	-	-	0	-248	-143	-143	143	72.150	99,46%	(392)
	CF 2	70.827	70.827	71.758	2.676	1.568	-1.108	2.287	931	931	637	71.118	99,52%	(340)
	Mitraguna & Others	69.839	69.839	70.779	2.676	1.568	-1.108	2.296	940	940	628			
	Pensiun	988	988	979	-	-	0	-9	-9	-9	9	1.031	94,96%	(52)
	Total Pembiayaan	174.926	174.926	176.413	4.511	3.107	-1.404	2.522	1.487	1.487	1.619			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	100	-	100	188	0,85%	0,85%	0,85%	1,48%	88	88	188		
	Cilem	100	-	100	188	0,85%	0,85%	0,85%	1,48%	88	88	188		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	974	2.175	974	1.332	0,67%	0,67%	0,67%	0,92%	358	358	(843)		
	CF 1	839	2.039	839	1.195	1,13%	1,13%	1,13%	1,62%	357	357	(843)		
	Total Griya	839	1.962	839	1.064	1,22%	1,22%	1,22%	1,56%	226	226	(898)		
	Oto	-	77	-	131	0,00%	0,00%	0,00%	2,37%	131	131	54		
	CF 2	135	136	135	136	0,19%	0,19%	0,19%	0,19%	1	1	0		
	Mitraguna & Others	135	136	135	136	0,19%	0,19%	0,19%	0,19%	1	1	0		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	1.358	1.455	1.358	1.242	0,78%	0,78%	0,78%	0,70%	(116)	(116)	(212)		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	1.358	1.455	1.358	1.242	0,94%	0,94%	0,94%	0,85%	(116)	(116)	(212)		
	CF 1	768	864	768	652	1,03%	1,03%	1,03%	0,89%	(116)	(116)	(212)		
	Total Griya	768	864	768	652	1,12%	1,12%	1,12%	0,96%	(116)	(116)	(212)		
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-</td				



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	47.399	47.173	(3.232)	(227)	(10.534)	-18,25%	(10.534)	-18,25%			
2	Tabungan	277.588	277.588	262.959	261.761	(11.439)	(1.198)	(15.827)	-5,70%	(15.827)	-5,70%			
3	Deposito	60.749	60.749	48.866	48.915	(27.094)	49	(11.835)	-19,48%	(11.835)	-19,48%			
	Total	396.043	396.043	359.224	357.848	(41.765)	(1.377)	(38.195)	-9,64%	(38.195)	-9,64%			
	CASA	335.294	335.294	310.358	308.933	(14.671)	(1.425)	(26.361)	-7,86%	(26.361)	-7,86%			
	(%) CASA	84,66%	84,66%	86,40%	86,33%									
	FDR	99,77%	99,77%	110,23%	110,65%									

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	3.476	3.476	3.662	3.929		267	453	13,03%	453	13,03%			
2	Giro ISE	1.723	1.723	1.754	2.011		257	288	16,72%	288	16,72%			
3	Tabungan ISE	1.454	1.454	1.608	1.618		10	165	11,35%	165	11,35%			
4	Deposito ISE	300	300	300	300		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	81.487	140	1.000	860	-2.634	-5,861	-5,861	6.861			
	Linkage	24.829	24.829	24.120	140	-	(140)	-291	-709	-709	709			
	Non-Linkage	62.519	62.519	57.367	-	1.000	1.000	-2.343	-5,152	-5,152	6.152			
	• Local Champion	36.720	36.720	35.886	-	1.000	1.000	-278	-834	-834	1.834			
	• Value Chain	25.799	25.799	21.480	-	-	-	-2.065	-4.319	-4.319	4.319			
2	MBG	44.521	44.521	44.492	930	525	-405	393	-29	-29	554			
	KUR	42.557	42.557	42.570	930	525	-405	490	13	13	512			
	Non KUR	1.963	1.963	1.921	-	-	0	-97	-42	-42	42			
3	PWG	45.791	45.791	49.173	3.879	8.342	4.462	1.577	3.382	3.382	4.959	46.873	104,91%	2.300
	Cilem	25.095	25.095	26.861	1.261	2.937	1.676	500	1.766	1.766	1.171	25.649	104,73%	1.212
	Gadai	20.696	20.696	22.312	2.618	5.404	2.786	1.077	1.616	1.616	3.788	21.224	105,13%	1.088
4	CFG	217.479	217.479	220.821	9.720	5.386	-4.334	-3.292	3.342	3.342	2.044	220.255	100,26%	566
	CF 1	77.433	77.433	79.204	8.066	2.220	-5.846	-255	1.771	1.771	449	78.048	101,48%	1.156
	Total Griya	68.869	68.869	70.805	7.900	2.220	-5.680	0	1.936	1.936	284	69.180	102,35%	1.625
	• Total Non Program	68.869	68.869	70.805	7.900	2.220	-5.680	9.653	1.936	1.936	284			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	8.564	8.564	8.399	166	-	-166	-255	-166	-166	166	8.869	94,70%	(470)
	CF 2	140.046	140.046	141.617	1.654	3.166	1.512	-3.037	1.571	1.571	1.595	142.206	99,59%	(590)
	Mitraguna & Others	138.654	138.654	140.232	1.654	3.166	1.512	-3.030	1.578	1.578	1.588	140.775	99,61%	(543)
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7	1.431	96,77%	(46)
	Total Pembiayaan	395.139	395.139	395.972	14.669	15.253	584	-3.956	834	834	14.419			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	
1	SME	-	-	-	10.582	● 0,00%	● 0,00%	● 12,99%	● 12,99%	● 10.582	● 10.582	● 10.582		
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-	
	Local Champion	-	-	-	10.582	● 0,00%	● 0,00%	● 18,45%	● 18,45%	● 10.582	● 10.582	● 10.582		
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-	
2	MBG	529	602	529	4.613	● 1,19%	● 1,19%	● 10,37%	● 10,37%	● 4.084	● 4.084	● 4.011		
	KUR	427	498	427	4.299	● 1,00%	● 1,00%	● 10,10%	● 10,10%	● 3.872	● 3.872	● 3.801		
	Non KUR	102	104	102	314	● 5,19%	● 5,19%	● 16,33%	● 16,33%	● 212	● 212	● 210		
3	PWG	71	-	71	4.015	● 0,16%	● 0,16%	● 8,17%	● 8,17%	● 3.944	● 3.944	● 4.015		
	Cilem	71	-	71	3.676	● 0,28%	● 0,28%	● 13,69%	● 13,69%	● 3.605	● 3.605	● 3.676		
	Gadai	-	-	-	339	● 0,00%	● 0,00%	● 1,52%	● 1,52%	● 339	● 339	● 339		
4	CFG	1.407	1.367	1.407	8.855	● 0,65%	● 0,65%	● 4,01%	● 4,01%	● 7.448	● 7.448	● 7.488		
	CF 1	464	490	464	4.491	● 0,60%	● 0,60%	● 5,67%	● 5,67%	● 4.027	● 4.027	● 4.001		
	Total Griya	230	227	230	4.072	● 0,33%	● 0,33%	● 5,75%	● 5,75%	● 3.843	● 3.843	● 3.845		
	Oto	234	263	234	419	● 2,73%	● 2,73%	● 4,98%	● 4,98%	● 185	● 185	● 156		
	CF 2	943	877	943	4.364	● 0,67%	● 0,67%	● 3,08%	● 3,08%	● 3.421	● 3.421	● 3.487		
	Mitraguna & Others	943	877	943	4.364	● 0,68%	● 0,68%	● 3,11%	● 3,11%	● 3.421	● 3.421	● 3.487		
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	-	-	-	-	-		
	Total Pembiayaan	2.454	2.723	2.454	2.713	● 0,62%	● 0,62%	● 0,69%	● 0,69%	● 259	● 259	(10)		

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	345.686	345.686	401.854	56.168		PHR	2,90	3,28	3,31	0,03	0,42
2	Contribution Margin	23.898	23.898	21.663	(2.235)	9,4%	CIF Payroll	1.172	1.916	2.061	145	889



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.698	1.715	(40.188)	18	(73)	-4,09%	(73)	-4,09%			
2	Tabungan	185.639	185.639	167.676	168.090	(6.796)	415	(17.549)	-9,45%	(17.549)	-9,45%			
3	Deposito	54.666	54.666	53.654	53.650	(8.186)	(4)	(1.016)	-1,86%	(1.016)	-1,86%			
	Total	242.093	242.093	223.027	223.455	(55.169)	428	(18.638)	-7,70%	(18.638)	-7,70%			
	CASA	187.428	187.428	169.373	169.806	(46.983)	432	(17.622)	-9,40%	(17.622)	-9,40%			
	(%) CASA	77,42%	77,42%	75,94%	75,99%									
	FDR	86,63%	86,63%	95,02%	94,83%									

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	4.016	4.016	3.854	3.870		16	(146)	-3,62%	(146)	-3,62%			
2	Giro ISE	405	405	491	520		28	115	28,45%	115	28,45%			
3	Tabungan ISE	3.611	3.611	3.362	3.351		(12)	(261)	-7,22%	(261)	-7,22%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	11	-	-	0	-1	0	0	(0)			
	Linkage	11	11	11	-	-	-	-1	0	0	(0)			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	10.147	10.147	10.218	610	250	-360	652	71	71	179			
	KUR	8.957	8.957	9.034	610	250	-360	675	77	77	173			
	Non KUR	1.190	1.190	1.184	-	-	0	-22	-6	-6	6			
3	PWG	38.209	38.209	41.771	5.855	12.969	7.114	3.105	3.562	3.562	9.407	39.496	105,76%	2.275
	Cilem	13.897	13.897	15.429	1.734	2.148	415	1.948	1.533	1.533	616	14.594	105,73%	836
	Gadai	24.312	24.312	26.342	4.122	10.821	6.699	1.157	2.030	2.030	8.791	24.903	105,78%	1.439
4	CFG	161.370	161.370	159.910	807	270	-537	1.927	-1.461	-1.461	1.731	163.657	97,71%	(3.748)
	CF 1	12.345	12.345	12.266	-	-	0	-23	-80	-80	80	12.624	97,17%	(358)
	Total Griya	11.349	11.349	11.287	-	-	0	0	-62	-62	62	11.474	98,37%	(187)
1	• Total Non Program	10.738	10.738	10.677	-	-	0	178	-62	-62	62			
	• Program	611	611	610	-	-	0	-3	-1	-1	1			
	Oto	997	997	979	-	-	0	-23	-17	-17	17	1.150	85,16%	(171)
	CF 2	149.025	149.025	147.644	807	270	-537	1.950	-1.381	-1.381	1.651	151.034	97,76%	(3.390)
	Mitraguna & Others	134.691	134.691	133.447	752	270	-482	1.075	-1.244	-1.244	1.514	136.322	97,89%	(2.874)
	Pensiun	14.334	14.334	14.197	55	-	-55	874	-137	-137	137	14.712	96,50%	(516)
	Total Pembiayaan	209.737	209.737	211.910	7.272	13.489	6.217	5.683	2.173	2.173	11.316			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	180	188	180	1.509	1.78%	1.78%	14,77%	1.329	1.329	1.321					
	KUR	-	-	-	1.180	0,00%	0,00%	0,00%	13,06%	1.180	1.180	1.180				
	Non KUR	180	188	180	329	15,15%	15,15%	15,15%	27,81%	149	149	141				
3	PWG	15	-	15	1.123	0,04%	0,04%	0,04%	2,69%	1.108	1.108	1.123				
	Cilem	15	-	15	592	0,11%	0,11%	0,11%	3,83%	576	576	592				
	Gadai	-	-	-	532	0,00%	0,00%	0,00%	2,02%	532	532	532				
4	CFG	2.209	3.194	2.209	12.517	1,37%	1,37%	1,37%	7,83%	10.308	10.308	9.322				
	CF 1	50	67	50	1.105	0,40%	0,40%	0,40%	9,01%	1.056	1.056	1.038				
	Total Griya	50	67	50	922	0,44%	0,44%	0,44%	8,17%	872	872	855				
	Oto	-	-	-	183	0,00%	0,00%	0,00%	18,73%	183	183	183				
	CF 2	2.159	3.127	2.159	11.412	1,45%	1,45%	1,45%	7,73%	9.253	9.253	8.284				
	Mitraguna & Others	2.159	3.127	2.159	10.830	1,60%	1,60%	1,60%	8,12%	8.671	8.671	7.703				
	Pensiun	-	-	-	581	0,00%	0,00%	0,00%	4,09%	581	581	581				
	Total Pembiayaan	4.272	3.493	4.272	3.054	2,04%	2,04%	2,04%	1,44%	(1.218)	(1.218)	(439)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG															



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	522	522	(29)	0	237	83,10%	237	83,10%			
2	Tabungan	41.136	41.136	38.748	38.753	116	5	(2.383)	-5,79%	(2.383)	-5,79%			
3	Deposito	12.600	12.600	11.859	11.859	51	0	(741)	-5,88%	(741)	-5,88%			
	Total	54.022	54.022	51.129	51.134	138	5	(2.887)	-5,34%	(2.887)	-5,34%			
	CASA	41.422	41.422	39.270	39.275	87	5	(2.146)	-5,18%	(2.146)	-5,18%			
	(%) CASA	76,68%	76,68%	76,81%	76,81%									
	FDR	118,63%	118,63%	127,70%	127,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 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	507	507	544	562	18	55	10,80%	55	10,80%				
2	Giro ISE	2	2	1	1	0	(1)	-46,79%	(1)	-46,79%				
3	Tabungan ISE	505	505	543	561	18	56	11,02%	56	11,02%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	65	65	65	65	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	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	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	3.913	3.913	5.742	586	1.980	1.394	759	1.829	1.829	151	4.128	139,11%	1.614
	Cilem	3.913	3.913	5.742	586	1.980	1.394	759	1.829	1.829	151	4.128	139,11%	1.614
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	60.175	60.175	59.549	883	-	-883	-207	-626	-626	626	60.249	98,84%	(700)
	CF 1	816	816	808	-	-	0	-4	-8	-8	8	816	99,01%	(8)
	Total Griya	266	266	266	-	-	0	0	0	0	-	266	100,00%	0
4	• Total Non Program	266	266	266	-	-	0	-3	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	58.741	883	-	-883	-203	-618	-618	618	59.433	98,84%	(692)
	Mitraguna & Others	55.228	55.228	54.640	883	-	-883	120	-589	-589	589	55.274	98,85%	(635)
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29	4.158	98,63%	(57)
	Total Pembiayaan	64.088	64.088	65.291	1.469	1.980	511	552	1.203	1.203	777			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	806	1.961	806	5.361	1,34%	1,34%	9,00%	4.555	4.555	3.400						
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	1.678	3.608	1.678	1.677	2,79%	2,79%	2,82%	(1)	(1)	(1.931)						
	Mitraguna & Others	1.678	3.433	1.678	1.677	2,83%	2,83%	2,86%	(1)	(1)	(1.931)						
	Pensiun	-	174	-	-	0,00%	0,00%	0,00%	-	-	(174)						
	Total Pembiayaan	1.678	3.608	1.678	1.677	2,62%	2,62%	2,57%	(1)	(1)	(1.931)						

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	74.633	74.633	67.931	(6.702)		PHR	2,37	2,89	2,69	(0,19)
2	Contribution Margin	1.330	1.330	4.472	3.142	-236,2%	CIF Payroll	413	335	429	94



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	65.548	65.931	(16.221)	383	2.547	4,02%	2.547	4,02%			
2	Tabungan	129.618	129.618	124.053	123.640	3.876	(414)	(5.978)	-4,61%	(5.978)	-4,61%			
3	Deposito	142.400	142.400	144.324	144.321	(1.072)	(3)	1.921	1,35%	1.921	1,35%			
	Total	335.402	335.402	333.925	333.892	(13.417)	(33)	(1.510)	-0,45%	(1.510)	-0,45%			
	CASA	193.002	193.002	189.601	189.571	(12.345)	(30)	(3.431)	-1,78%	(3.431)	-1,78%			
	(%) CASA	57,54%	57,54%	56,78%	56,78%									
	FDR	67,45%	67,45%	68,47%	68,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 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	3.788	3.788	3.876	3.824		(52)	37	0,97%	37	0,97%			
2	Giro ISE	1.740	1.740	1.933	1.958		25	218	12,55%	218	12,55%			
3	Tabungan ISE	2.048	2.048	1.943	1.866		(77)	(181)	-8,86%	(181)	-8,86%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	• Local Champion	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	50.256	50.256	50.045	1.210	955	-255	108	-211	-211	1.166			
	KUR	48.058	48.058	47.922	1.210	955	-255	238	-136	-136	1.091			
	Non KUR	2.198	2.198	2.123	-	-	0	-130	-75	-75	75			
3	PWG	37.531	37.531	39.114	5.289	8.292	3.003	3.181	1.583	1.583	6.708	38.810	100,78%	304
	Cilem	15.345	15.345	17.167	1.305	2.386	1.080	799	1.822	1.822	563	16.031	107,09%	1.136
	Gadai	22.185	22.185	21.947	3.984	5.906	1.923	2.383	-239	-239	6.145	22.779	96,35%	(832)
4	CFG	136.373	136.373	136.928	1.491	1.583	92	1.065	556	556	1.027	137.717	99,43%	(788)
	CF 1	49.942	49.942	49.631	531	103	-428	-29	-311	-311	414	50.292	98,68%	(661)
	Total Griya	38.876	38.876	38.729	340	-	-340	0	-147	-147	147	38.942	99,45%	(213)
1	• Total Non Program	38.876	38.876	38.729	340	-	-340	-171	-147	-147	147			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	10.902	191	103	-88	-29	-164	-164	267	11.351	96,05%	(448)
	CF 2	86.431	86.431	87.297	960	1.480	520	1.094	867	867	613	87.424	99,85%	(127)
	Mitraguna & Others	84.297	84.297	85.187	960	1.480	520	1.015	890	890	590	85.231	99,95%	(44)
	Pensiun	2.134	2.134	2.110	-	-	0	79	-23	-23	23	2.193	96,22%	(83)
	Total Pembiayaan	226.244	226.244	228.630	7.990	10.830	2.840	3.786	2.386	2.386	8.444			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	370	366	370	6.921	0,74%	0,74%	0,74%	13,83%	6.551	6.551	6.556		
	KUR	265	250	265	6.258	0,55%	0,55%	0,55%	13,06%	5.992	5.992	6.008		
	Non KUR	104	116	104	664	4,75%	4,75%	4,75%	31,26%	559	559	548		
3	PWG	-	-	-	1.284	0,00%	0,00%	0,00%	3,28%	1.284	1.284	1.284		
	Cilem	-	-	-	694	0,00%	0,00%	0,00%	4,04%	694	694	694		
	Gadai	-	-	-	590	0,00%	0,00%	0,00%	2,69%	590	590	590		
4	CFG	3.951	4.014	3.951	3.532	2,90%	2,90%	2,90%	2,58%	(419)	(419)	(482)		
	CF 1	1.952	2.188	1.952	1.229	3,91%	3,91%	3,91%	2,48%	(723)	(723)	(958)		
	Total Griya	1.918	2.032	1.918	819	4,93%	4,93%	4,93%	2,11%	(1.099)	(1.099)	(1.213)		
	Oto	34	156	34	411	0,31%	0,31%	0,31%	3,77%	377	377	255		
	CF 2	1.999	1.826	1.999	2.303	2,31%	2,31%	2,31%	2,64%	304	304	476		
	Mitraguna & Others	1.999	1.826	1.999	2.303	2,37%	2,37%	2,37%	2,70%	304	304	476		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	2.907	3.082	2.907	2.942	1,28%	1,28%	1,28%	1,29%	35	35	(139)		

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	199.917	199.917	336.777	136.860		2,71	3,23	3,24
2	Contribution Margin	13.833	13.833	13.777	(56)	0,4%	1.033	1.020	1.135



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.651	5.668	(561)	17	2.922	106,42%	2.922	106,42%			
2	Tabungan	88.775	88.775	81.013	83.738	(220)	2.725	(5.037)	-5,67%	(5.037)	-5,67%			
3	Deposito	92.663	92.663	91.950	91.950	3.115	0	(712)	-0,77%	(712)	-0,77%			
	Total	184.184	184.184	178.614	181.356	2.334	2.742	(2.828)	-1,54%	(2.828)	-1,54%			
	CASA	91.521	91.521	86.664	89.406	(781)	2.742	(2.115)	-2,31%	(2.115)	-2,31%			
	(%) CASA	49,69%	49,69%	48,52%	49,30%									
	FDR	84,13%	84,13%	87,24%	85,92%									

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	6.692	6.692	4.516	4.153	(363)	(2.539)	-37,94%	(2.539)	-37,94%				
2	Giro ISE	153	153	170	91	(79)	(62)	-40,79%	(62)	-40,79%				
3	Tabungan ISE	6.539	6.539	4.346	4.062	(284)	(2.477)	-37,88%	(2.477)	-37,88%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	80	80	80	80	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	34.594	34.594	34.625	500	510	10	-298	31	31	479			
	KUR	32.406	32.406	32.393	500	460	-40	-57	-14	-14	474			
	Non KUR	2.188	2.188	2.232	-	50	50	-241	44	44	6			
3	PWG	10.768	10.768	11.680	1.519	1.386	-132	1.627	912	912	475	11.346	102,94%	334
	Cilem	10.768	10.768	11.680	1.519	1.386	-132	1.627	912	912	475	11.346	102,94%	334
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	109.588	109.588	109.520	3.032	1.223	-1.809	1.593	-68	-68	1.291	111.114	98,57%	(1.594)
	CF 1	31.639	31.639	31.389	704	-	-704	521	-250	-250	250	32.054	97,93%	(665)
	Total Griya	20.586	20.586	20.502	250	-	-250	0	-84	-84	84	20.662	99,23%	(160)
4	• Total Non Program	20.586	20.586	20.502	250	-	-250	175	-84	-84	84			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.887	454	-	-454	521	-166	-166	166	11.392	95,57%	(505)
	CF 2	77.949	77.949	78.131	2.328	1.223	-1.105	1.073	182	182	1.041	79.060	98,83%	(929)
	Mitraguna & Others	74.206	74.206	74.416	2.328	1.223	-1.105	1.101	210	210	1.013	75.246	98,90%	(830)
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28	3.814	97,40%	(99)
	Total Pembiayaan	154.950	154.950	155.825	5.051	3.119	-1.931	2.922	875	875	2.245			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	38	110	38	3.496	0,11%	0,11%	10,10%	3.458	3.458	3.386					
	KUR	38	110	38	2.971	0,12%	0,12%	9,17%	2.933	2.933	2.861					
	Non KUR	-	-	-	525	0,00%	0,00%	23,52%	525	525	525					
3	PWG	16	-	16	471	0,15%	0,15%	4,03%	454	454	471					
	Cilem	16	-	16	471	0,15%	0,15%	4,03%	454	454	471					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	647	847	647	2.799	0,59%	0,59%	2,152	2.152	2.152	1.953					
	CF 1	371	364	371	2.223	1,17%	1,17%	7,08%	1.852	1.852	1.859					
	Total Griya	-	207	-	1.324	0,00%	0,00%	6,46%	1.324	1.324	1.117					
	Oto	371	157	371	899	3,35%	3,35%	8,26%	528	528	742					
	CF 2	277	483	277	577	0,36%	0,36%	0,74%	300	300	94					
	Mitraguna & Others	277	483	277	577	0,37%	0,37%	0,77%	300	300	94					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	386	702	386	521	0,25%	0,25%	0,33%	136	136	(181)					

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	136.686	136.686	184.184	47.498		2.74	3.09	3.13
2	Contribution Margin	5.714	5.714	8.590	2.876	-50,3%	1.148	920	1.014

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,74	3,09	3,13	0,04	0,39
CIF Payroll	1.148	920	1.014	94	(134)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	3.023	3.015	(3.041)	(7)	198	7,04%	198	7,04%			
2	Tabungan	92.939	92.939	87.543	86.984	(4.038)	(559)	(5.955)	-6,41%	(5.955)	-6,41%			
3	Deposito	27.705	27.705	27.609	27.609	149	0	(96)	-0,35%	(96)	-0,35%			
	Total	123.461	123.461	118.175	117.608	(6.930)	(567)	(5.853)	-4,74%	(5.853)	-4,74%			
	CASA	95.756	95.756	90.566	89.999	(7.079)	(567)	(5.757)	-6,01%	(5.757)	-6,01%			
	(%) CASA	77,56%	77,56%	76,64%	76,52%									
	FDR	85,59%	85,59%	90,63%	91,06%									

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	2.562	2.562	2.391	3.110	719	548	21,38%	548	21,38%				
2	Giro ISE	1.711	1.711	1.589	2.295	706	584	34,14%	584	34,14%				
3	Tabungan ISE	851	851	802	815	13	(36)	-4,25%	(36)	-4,25%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	123	123	123	123	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-				
	Linkage	-	-	-	-	-	-	0	0	0	-				
	Non-Linkage	-	-	-	-	-	0	0	0	0	-				
	• Local Champion	-	-	-	-	-	0	0	0	0	-				
	• Value Chain	-	-	-	-	-	0	0	0	0	-				
2	MBG	6.282	6.282	6.852	930	660	-270	1.109	570	570	90				
	KUR	6.058	6.058	6.637	930	660	-270	1.116	578	578	82				
	Non KUR	224	224	216	-	-	0	-7	-8	-8	8				
3	PWG	19.948	19.948	21.413	2.457	4.376	1.919	849	1.465	1.465	2.910	20.924	102,34%	490	
	Cilem	10.021	10.021	10.821	641	1.377	736	458	800	800	577	10.667	101,45%	154	
	Gadai	9.927	9.927	10.592	1.816	2.999	1.183	390	665	665	2.333	10.257	103,27%	339	
4	CFG	79.441	79.441	78.830	150	890	740	466	-611	-611	1.501	80.439	98,00%	(1.609)	
	CF 1	33.220	33.220	32.437	-	-	0	-172	-783	-783	783	33.444	96,99%	(1.007)	
	Total Griya	26.198	26.198	25.556	-	-	0	0	-643	-643	643	26.270	97,28%	(715)	
4	• Total Non Program	26.198	26.198	25.556	-	-	0	0	255	-643	-643				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	7.022	7.022	6.882	-	-	0	-172	-140	-140	140	7.174	95,93%	(292)	
	CF 2	46.221	46.221	46.393	150	890	740	638	172	172	718	46.995	98,72%	(602)	
	Mitraguna & Others	42.914	42.914	43.121	150	890	740	673	206	206	684	43.648	98,79%	(527)	
	Pensiun	3.306	3.306	3.272	-	-	0	-35	-34	-34	34	3.347	97,76%	(75)	
	Total Pembiayaan	105.671	105.671	107.096	3.537	5.926	2.389	2.423	1.425	1.425	4.501				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0	0,00%	0	0,00%	0	-	-	-
	Linkage	-	-	-	-	0	0	0,00%	0	0,00%	0	-	-	-
	Local Champion	-	-	-	-	0	0	0,00%	0	0,00%	0	-	-	-
	Value Chain	-	-	-	-	0	0	0,00%	0	0,00%	0	-	-	-
2	MBG	31	98	31	196	0,49%	0,49%	2,86%	166	166	99			
	KUR	31	98	31	196	0,51%	0,51%	2,96%	166	166	99			
	Non KUR	-	-	-	-	0	0	0,00%	-	-	-			
3	PWG	40	-	40	1.417	0,20%	0,20%	6,62%	1.377	1.377	1.417			
	Cilem	40	-	40	355	0,40%	0,40%	3,28%	315	315	355			
	Gadai	-	-	-	1.062	0,00%	0,00%	10,03%	1.062	1.062	1.062			
4	CFG	579	-	579	2.785	0,73%	0,73%	3,53%	2.206	2.206	2.785			
	CF 1	444	-	444	1.958	1,34%	1,34%	6,04%	1.514	1.514	1.958			
	Total Griya	444	-	444	1.466	1,69%	1,69%	5,74%	1.022	1.022	1.466			
	Oto	-	-	-	492	0,00%	0,00%	7,15%	492	492	492			
	CF 2	135	-	135	827	0,29%	0,29%	1,78%	692	692	827			
	Mitraguna & Others	135	-	135	827	0,31%	0,31%	1,92%	692	692	827			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	649	98	649	4.398	0,61%	0,61%	4,11%	3.749	3.749	4.301			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM
1	SME	-	-	-	-	0	0	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0	0	0,00%	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0	0	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0	0	0,00%	-	-	-	-	-	-
2	MBG	70	71	70	67	1,12%	1,12%	0,97%	(4)	(4)	(5)			
	KUR	-	-	-	-	0	0	0,00%	-	-	-			
	Non KUR	70	71	70	67	31,44%	31,44%	30,93%	(4)	(4)	(5)			
3	PWG	-	-	-	-	0	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0	0,00%	-	-	-			
4	CFG	1.219	1.224	1.219	1.211	1,53%	1,53%	1,54%	(8)	(8)	(13)			
	CF 1	271	276	271	263	0,82%	0,82%	0,81%	(8)	(8)	(13)			
	Total Griya	271	276	271	263	1,03%	1,03%	1,03%	(8)	(8)	(13)			
	Oto	-	-	-	-	0	0	0,00%	-	-	-			
	CF 2	948	948	948	948	2,05%	2,05%	2,04%	-	-	0			



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	17.592	14.361	3.444	(3.231)	2.111	17,23%	2.111	17,23%			
2	Tabungan	124.484	124.484	109.266	108.972	4.513	(294)	(15.512)	-12,46%	(15.512)	-12,46%			
3	Deposito	43.866	43.866	44.377	44.317	(1.049)	(60)	451	1,03%	451	1,03%			
	Total	180.599	180.599	171.235	167.650	6.907	(3.585)	(12.949)	-7,17%	(12.949)	-7,17%			
	CASA	136.734	136.734	126.857	123.333	7.956	(3.525)	(13.401)	-9,80%	(13.401)	-9,80%			
	(%) CASA	75,71%	75,71%	74,08%	73,57%									
	FDR	116,12%	116,12%	123,00%	125,63%									

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	4.612	4.612	4.306	4.440		133	(172)	-3,74%	(172)	-3,74%			
2	Giro ISE	2.691	2.691	2.417	2.539		122	(152)	-5,64%	(152)	-5,64%			
3	Tabungan ISE	1.791	1.791	1.759	1.771		11	(21)	-1,15%	(21)	-1,15%			
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%			
5	CIF ISE	163	163	163	163		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	36.295	36.295	35.905	1.500	360	(1.140)	468	-390	-390	750			
	KUR	34.990	34.990	34.635	1.500	360	(1.140)	648	-355	-355	715			
	Non KUR	1.305	1.305	1.271	-	-	0	(179)	-34	-34	34			
3	PWG	32.837	32.837	34.284	3.963	7.599	3.636	1.022	1.447	1.447	6.152	34.075	100,61%	209
	Cilem	12.268	12.268	13.026	1.165	1.601	436	863	758	758	843	12.978	100,37%	48
	Gadai	20.569	20.569	21.258	2.798	5.999	3.201	159	689	689	5.310	21.097	100,76%	161
4	CFG	140.577	140.577	140.434	3.221	1.115	(2.106)	4.044	(143)	(143)	1.258	141.668	99,13%	(1.235)
	CF 1	40.084	40.084	39.800	535	-	(535)	294	(285)	(285)	285	40.267	98,84%	(467)
	Total Griya	34.129	34.129	33.975	400	-	(400)	0	(154)	(154)	154	34.174	99,42%	(199)
4	• Total Non Program	34.129	34.129	33.975	400	-	(400)	79	(154)	(154)	154			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.825	135	-	(135)	294	(131)	(131)	131	6.093	95,59%	(268)
	CF 2	100.492	100.492	100.634	2.686	1.115	(1.571)	3.751	142	142	973	101.401	99,24%	(767)
	Mitraguna & Others	74.331	74.331	74.360	2.570	736	(1.834)	3.354	29	29	707	75.074	99,05%	(714)
	Pensiun	26.162	26.162	26.274	116	379	263	397	112	112	267	26.327	99,80%	(53)
	Total Pembiayaan	209.709	209.709	210.623	8.684	9.074	390	5.534	914	914	8.160			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	776	869	776	3.023	2,14%	2,14%	8,42%	2.247	2.247	2.154			
	KUR	670	761	670	2.885	1,92%	1,92%	8,33%	2.215	2.215	2.125			
	Non KUR	106	109	106	138	8,12%	8,12%	10,87%	32	32	29			
3	PWG	-	-	-	1.150	0,00%	0,00%	0,00%	3.36	1.150	1.150			
	Cilem	-	-	-	715	0,00%	0,00%	0,00%	5,49%	715	715			
	Gadai	-	-	-	435	0,00%	0,00%	0,00%	435	435	435			
4	CFG	1.040	1.255	1.040	5.850	0,74%	0,74%	0,74%	4.810	4.810	4.595			
	CF 1	95	95	95	2.496	0,24%	0,24%	0,24%	2.401	2.401	2.402			
	Total Griya	-	-	-	1.862	0,00%	0,00%	0,00%	1.862	1.862	1.862			
	Oto	95	95	95	634	1,60%	1,60%	10,88%	538	538	539			
	CF 2	944	1.160	944	3.353	0,94%	0,94%	3,33%	2.409	2.409	2.193			
	Mitraguna & Others	944	650	944	2.957	1,27%	1,27%	3,98%	2.013	2.013	2.307			
	Pensiun	-	511	-	317	0,00%	0,00%	0,00%	397	397	(114)			
	Total Pembiayaan	2.706	2.748	2.706	3.088	1,29%	1,29%	1,47%	382	382	340			

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	193.297	193.297	225.347	32.050		2.50	3.03	3.08
2	Contribution Margin	6.941	6.941	9.858	2.917	-42,0%	1.589	1.542	1.575



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	10.171	10.117	1.185	(54)	2.674	35,93%	2.674	35,93%			
2	Tabungan	156.767	156.767	150.582	150.883	(69)	301	(5.885)	-3,75%	(5.885)	-3,75%			
3	Deposito	138.100	138.100	135.541	135.540	(206)	(1)	(2.560)	-1,85%	(2.560)	-1,85%			
	Total	302.310	302.310	296.293	296.540	909	247	(5.770)	-1,91%	(5.770)	-1,91%			
	CASA	164.210	164.210	160.752	161.000	1.115	247	(3.210)	-1,96%	(3.210)	-1,96%			
	(%) CASA	54,32%	54,32%	54,25%	54,29%									
	FDR	60,96%	60,96%	62,85%	62,79%									

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	5.013	5.013	4.271	4.150	(121)	(863)	-17,21%	(863)	-17,21%				
2	Giro ISE	910	910	981	973	(9)	63	6,90%	63	6,90%				
3	Tabungan ISE	4.103	4.103	3.290	3.177	(112)	(925)	-22,55%	(925)	-22,55%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	231	231	231	231	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	39.024	39.024	38.634	1.030	400	-630	82	-390	-390	790			
	KUR	37.140	37.140	36.775	1.030	400	-630	164	-365	-365	765			
	Non KUR	1.884	1.884	1.859	-	-	0	-82	-25	-25	25			
3	PWG	14.951	14.951	16.264	886	1.946	1.060	933	1.313	1.313	633	15.509	104,87%	755
	Cilem	14.951	14.951	16.264	886	1.946	1.060	933	1.313	1.313	633	15.509	104,87%	755
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	130.319	130.319	131.314	2.316	3.097	781	1.170	995	995	2.101	131.604	99,78%	(290)
	CF 1	27.600	27.600	28.162	139	827	688	178	562	562	265	27.888	100,98%	274
	Total Griya	21.447	21.447	21.307	-	-	0	0	-140	-140	140	21.521	99,50%	(214)
4	• Total Non Program	21.447	21.447	21.307	-	-	0	0	-145	-140	140			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.855	139	827	688	178	702	702	124	6.367	107,67%	488
	CF 2	102.719	102.719	103.152	2.177	2.270	93	992	433	433	1.837	103.716	99,46%	(564)
	Mitraguna & Others	102.046	102.046	102.485	2.177	2.270	93	927	440	440	1.830	103.002	99,50%	(516)
	Pensiun	673	673	666	-	-	0	65	-6	-6	6	714	93,33%	(48)
	Total Pembiayaan	184.294	184.294	186.212	4.232	5.443	1.211	2.185	1.918	1.918	3.525			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	865	924	865	7.820	2.22%	2.22%	20,24%	6.955	6.955	6.896						
	KUR	859	854	859	7.678	2,31%	2,31%	20,88%	6.820	6.820	6.824						
	Non KUR	7	70	7	142	0,35%	0,35%	7,64%	135	135	72						
3	PWG	-	-	-	752	0,00%	0,00%	0,00%	4,62%	4,62%	752						
	Cilem	-	-	-	752	0,00%	0,00%	0,00%	4,62%	4,62%	752						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	691	1.095	691	3.396	0,53%	0,53%	0,53%	2,59%	2,706	2,706	2,301					
	CF 1	360	965	360	1.318	1,30%	1,30%	4,68%	958	958	353						
	Total Griya	217	567	217	603	1,01%	1,01%	2,83%	386	386	36						
	Oto	143	398	143	715	2,33%	2,33%	10,44%	572	572	317						
	CF 2	331	130	331	72	0,32%	0,32%	0,32%	1,748	1,748	1,948						
	Mitraguna & Others	331	130	331	72	0,32%	0,32%	0,07%	1,748	1,748	1,948						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	1.733	2.259	1.733	1.902	0,94%	0,94%	1,02%	169	169	(357)						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	Asset (Retail) T	267.435	267.435	302.310	302.310	34.875			-	-	-	-	-				
2	Contribution Margin	10.276	10.276	10.594	10.594	318			-3,1%	-	-	-	-				
	Total Pembiayaan	1.733	2.259	1.733	1.902	0,94%	0,94%	1,02%	169	169	(357)						

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Posisi	Dec-24	Nov-25



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	102.288	105.432	37.102	3.144	5.870	5,90%	5.870	5,90%			
2	Tabungan	154.868	154.868	149.222	148.684	630	(538)	(6.184)	-3,99%	(6.184)	-3,99%			
3	Deposito	123.913	123.913	149.079	149.079	(194)	0	25.166	20,31%	25.166	20,31%			
	Total	378.344	378.344	400.590	403.196	37.537	2.606	24.852	6,57%	24.852	6,57%			
	CASA	254.431	254.431	251.510	254.116	37.731	2.606	(314)	-0,12%	(314)	-0,12%			
	(%) CASA	67,25%	67,25%	62,79%	63,03%									
	FDR	28,76%	28,76%	27,04%	26,87%									

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	7.125	7.125	7.150	7.089	(62)	(36)	-0,50%	(36)	-0,50%				
2	Giro ISE	3.723	3.723	4.494	4.491	(3)	767	20,61%	767	20,61%				
3	Tabungan ISE	3.401	3.401	2.657	2.598	(59)	(803)	-23,62%	(803)	-23,62%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	127	127	127	127	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	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	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	10.716	10.716	11.049	674	880	207	181	332	332	548	11.174	98,88%	(126)
	Cilem	10.716	10.716	11.049	674	880	207	181	332	332	548	11.174	98,88%	(126)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	98.092	98.092	97.282	1.576	40	-1.536	2.628	-810	-810	850	100.185	97,10%	(2.904)
	CF 1	75.967	75.967	75.494	1.116	-	-1.116	737	-472	-472	472	76.523	98,66%	(1.028)
	Total Griya	65.859	65.859	65.586	572	-	-572	0	-273	-273	273	66.157	99,14%	(572)
4	• Total Non Program	63.867	63.867	63.601	572	-	-572	71	-266	-266	266			
	• Program	1.992	1.992	1.985	-	-	0	164	-7	-7	7			
	Oto	10.108	10.108	9.909	544	-	-544	737	-199	-199	199	10.365	95,59%	(457)
	CF 2	22.125	22.125	21.787	460	40	-420	1.891	-338	-338	378	23.663	92,07%	(1.875)
	Mitraguna & Others	21.946	21.946	21.609	340	40	-300	1.724	-338	-338	378	23.378	92,43%	(1.770)
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1	284	62,85%	(106)
	Total Pembiayaan	108.808	108.808	108.330	2.250	920	-1.329	2.809	-478	-478	1.398			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-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	-	-	-	-	242	0,00%	0,00%	0,00%	242	242	242		
	Cilem	-	-	-	-	242	0,00%	0,00%	0,00%	242	242	242		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	2.374	3.029	2.374	4.060	242	2,42%	2,42%	2,42%	1.686	1.686	1.031		
	CF 1	2.374	3.029	2.374	3.538	3.538	3,13%	3,13%	3,13%	1.164	1.164	510		
	Total Griya	2.208	2.856	2.208	3.063	3.063	3,35%	3,35%	3,35%	855	855	207		
	Oto	166	173	166	475	475	1,64%	1,64%	1,64%	309	309	302		
	CF 2	-	-	-	521	521	0,00%	0,00%	0,00%	2,39%	521	521		
	Mitraguna & Others	-	-	-	521	521	0,00%	0,00%	0,00%	2,41%	521	521		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	534	534	534	1.847	1.847	0,49%	0,49%	0,49%	1,71%	1.313	1.313	1.313	

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	231.570	231.570	378.344	146.774		2,50	2,94	2,86
2	Contribution Margin	6.760	6.760	7.851	1.091	-16,1%	1.714	1.740	2.117



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.065	7.075	(100)	10	355	5,28%	355	5,28%			
2	Tabungan	83.133	83.133	77.022	76.940	5.297	(82)	(6.192)	-7,45%	(6.192)	-7,45%			
3	Deposito	20.186	20.186	21.073	21.072	(4.034)	(1)	886	4,39%	886	4,39%			
	Total	110.039	110.039	105.160	105.088	1.163	(72)	(4.951)	-4,50%	(4.951)	-4,50%			
	CASA	89.853	89.853	84.087	84.015	5.197	(72)	(5.838)	-6,50%	(5.838)	-6,50%			
	(%) CASA	81,66%	81,66%	79,96%	79,95%									
	FDR	184,72%	184,72%	194,03%	194,17%									

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	8.282	8.282	6.753	7.227	473	(1.055)	(1.055)	-12,74%	(1.055)	-12,74%			
2	Giro ISE	1.413	1.413	1.589	1.601	12	188	188	13,31%	188	13,31%			
3	Tabungan ISE	6.869	6.869	5.165	5.626	462	(1.243)	(1.243)	-18,10%	(1.243)	-18,10%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	174	174	174	174	0	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	10.821	10.821	10.628	25	-	-25	-420	-193	-193	193			
	KUR	7.910	7.910	7.739	-	0	-391	-171	-171	-171	171			
	Non KUR	2.911	2.911	2.889	25	-	-25	-29	-22	-22	22			
3	PWG	25.288	25.288	27.247	3.124	6.018	2.894	1.389	1.959	1.959	4.059			
	Cilem	12.126	12.126	12.525	906	1.038	132	768	399	399	639			
	Gadai	13.162	13.162	14.722	2.218	4.980	2.763	621	1.559	1.559	3.421			
4	CFG	167.159	167.159	166.171	1.941	2.860	919	2.652	-987	-987	3.847			
	CF 1	8.617	8.617	8.545	-	-	0	-111	-72	-72	72			
	Total Griya	5.143	5.143	5.124	-	-	0	0	-19	-19	19			
4	• Total Non Program	5.143	5.143	5.124	-	-	0	0	-19	-19	19			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.421	-	-	0	-111	-53	-53	53			
	CF 2	158.541	158.541	157.626	1.941	2.860	919	2.763	-915	-915	3.775			
	Mitraguna & Others	149.853	149.853	149.028	1.941	2.860	919	2.855	-825	-825	3.685			
	Pensiun	8.688	8.688	8.598	-	-	0	-92	-90	-90	90			
	Total Pembiayaan	203.268	203.268	204.046	5.090	8.878	3.788	3.622	778	778	8.100			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	1.138	1.281	1.138	2.625	10,52%	10,52%	24,70%	1.487	1.487	1.343						
	KUR	716	765	716	1.599	9,05%	9,05%	9,05%	884	884	834						
	Non KUR	422	517	422	1.025	14,51%	14,51%	14,51%	603	603	509						
3	PWG	-	-	-	-	1.113	0,00%	0,00%	4,08%	1.113	1.113	1.113					
	Cilem	-	-	-	-	785	0,00%	0,00%	6,27%	785	785	785					
	Gadai	-	-	-	-	328	0,00%	0,00%	2,23%	328	328	328					
4	CFG	265	290	265	4.411	0,16%	0,16%	0,16%	4.146	4.146	4.121						
	CF 1	-	-	-	-	1.038	0,00%	0,00%	12,14%	1.038	1.038	1.038					
	Total Griya	-	-	-	-	380	0,00%	0,00%	7,42%	380	380	380					
	Oto	-	-	-	-	658	0,00%	0,00%	19,22%	658	658	658					
	CF 2	265	290	265	3.374	0,17%	0,17%	2,14%	3.109	3.109	3.083						
	Mitraguna & Others	265	290	265	3.299	0,18%	0,18%	2,21%	3.034	3.034	3.008						
	Pensiun	-	-	-	-	75	0,00%	0,00%	0,87%	75	75	75					
	Total Pembiayaan	1.402	1.572	1.402	8.148	0,69%	0,69%	3,99%	6.746	6.746	6.577						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	945	962	945	1.107	8,74%	8,74%	10,42%	162	162	145						
	KUR	808	824	808	969	10,21%	10,21%	12,53%	162	162	146						
	Non KUR	138	138	138	138	4,73%	4,73%	4,73%	-	-	(1)						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	941	941	941	941	0,56%	0,56%	0,57%	-	-	0	</					



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.712	2.749	2.611	37	357	14,95%	357	14,95%			
2	Tabungan	72.031	72.031	65.206	64.942	(1.583)	(263)	(7.088)	-9,84%	(7.088)	-9,84%			
3	Deposito	7.035	7.035	6.899	6.899	(171)	0	(136)	-1,93%	(136)	-1,93%			
	Total	81.457	81.457	74.817	74.590	857	(226)	(6.867)	-8,43%	(6.867)	-8,43%			
	CASA	74.422	74.422	67.918	67.691	1.028	(226)	(6.731)	-9,04%	(6.731)	-9,04%			
	(%) CASA	91,36%	91,36%	90,78%	90,75%									
	FDR	83,35%	83,35%	90,45%	90,72%									

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	3.682	3.682	3.973	3.988	15	306	8,31%	306	8,31%				
2	Giro ISE	473	473	479	479	0	6	1,29%	6	1,29%				
3	Tabungan ISE	3.209	3.209	3.494	3.509	15	300	9,35%	300	9,35%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	135	135	135	135	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	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	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	6.472	6.472	7.424	786	1.178	392	951	951	951	227	6.827	108,74%	597
	Cilem	6.472	6.472	7.424	786	1.178	392	951	951	951	227	6.827	108,74%	597
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	61.424	61.424	60.245	805	295	-510	1.351	-1.179	-1.179	1.474	62.620	96,21%	(2.375)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	61.424	61.424	60.245	805	295	-510	1.351	-1.179	-1.179	1.474	62.620	96,21%	(2.375)
	Mitraguna & Others	56.414	56.414	55.279	625	295	-330	1.040	-1.135	-1.135	1.430	57.432	96,25%	(2.153)
	Pensiun	5.010	5.010	4.966	180	-	-180	311	-44	-44	44	5.188	95,73%	(221)
	Total Pembiayaan	67.896	67.896	67.669	1.591	1.473	-118	2.302	-227	-227	1.700			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-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%	2,06%	153	153	153				
	Cilem	-	-	-	-	153	0,00%	0,00%	2,06%	153	153	153				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	867	0,00%	0,00%	1,44%	867	867	867				
	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	-	-	-	-	867	0,00%	0,00%	1,44%	867	867	867				
	Mitraguna & Others	-	-	-	-	774	0,00%	0,00%	1,40%	774	774	774				
	Pensiun	-	-	-	-	93	0,00%	0,00%	1,88%	93	93	93				
	Total Pembiayaan	205	207	205	204	0,30%	0,30%	0,30%	0,30%	(1)	(1)	(3)				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	205	207	205	204	0,33%	0,33%	0,34%	(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	205	207	205	204	0,33%	0,33%	0,34%	(1)	(1)	(3)						
	Mitraguna & Others	205	207	205	204												



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.263	3.284	795	21	(1.371)	-29,44%	(1.371)	-29,44%			
2	Tabungan	158.998	158.998	149.742	149.743	3.411	1	(9.255)	-5,82%	(9.255)	-5,82%			
3	Deposito	27.122	27.122	24.044	24.547	142	503	(2.575)	-9,49%	(2.575)	-9,49%			
	Total	190.774	190.774	177.050	177.574	4.349	524	(13.201)	-6,92%	(13.201)	-6,92%			
	CASA	163.652	163.652	153.005	153.027	4.206	22	(10.625)	-6,49%	(10.625)	-6,49%			
	(%) CASA	85,78%	85,78%	86,42%	86,18%									
	FDR	159,46%	159,46%	172,27%	171,76%									

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	1.683	1.683	1.592	1.658		66	(25)	-1,46%	(25)	-1,46%			
2	Giro ISE	917	917	808	869		61	(48)	-5,20%	(48)	-5,20%			
3	Tabungan ISE	766	766	784	789		5	23	3,01%	23	3,01%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	115	115	115	115		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1			
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	6.675	6.675	6.640	295	75	-220	183	-35	-35	110			
	KUR	6.410	6.410	6.376	295	75	-220	188	-34	-34	109			
	Non KUR	265	265	264	-	-	0	-6	-1	-1	1			
3	PWG	50.693	50.693	54.473	3.742	5.518	1.777	2.501	3.780	3.780	1.738	51.189	106,42%	3.284
	Cilem	50.693	50.693	54.473	3.742	5.518	1.777	2.501	3.780	3.780	1.738	51.189	106,42%	3.284
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	246.792	246.792	243.849	2.702	1.125	-1.577	1.015	-2.943	-2.943	4.068	248.313	98,20%	(4.464)
	CF 1	8.650	8.650	8.584	-	-	0	38	-66	-66	66	8.738	98,24%	(154)
	Total Griya	6.713	6.713	6.699	-	-	0	0	-14	-14	14	6.738	99,41%	(40)
4	• Total Non Program	6.572	6.572	6.558	-	-	0	-103	-14	-14	14			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.886	-	-	0	38	-51	-51	51	2.000	94,29%	(114)
	CF 2	238.142	238.142	235.265	2.702	1.125	-1.577	977	-2.877	-2.877	4.002	239.575	98,20%	(4.310)
	Mitraguna & Others	212.823	212.823	210.132	2.538	1.125	-1.413	1.228	-2.692	-2.692	3.817	213.982	98,20%	(3.850)
	Pensiun	25.319	25.319	25.133	164	-	-164	-252	-186	-186	186	25.593	98,20%	(460)
	Total Pembiayaan	304.205	304.205	305.006	6.739	6.718	-20	3.698	801	801	5.917			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	22	0,00%	0,00%	49,28%	22	22	22					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	22	0,00%	0,00%	49,28%	22	22	22					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	57	145	57	778	0,86%	0,86%	11,72%	721	721	633					
	KUR	57	145	57	652	0,89%	0,89%	10,23%	595	595	507					
	Non KUR	-	-	-	126	0,00%	0,00%	47,65%	126	126	126					
3	PWG	48	-	48	672	0,10%	0,10%	1,23%	624	624	672					
	Cilem	48	-	48	672	0,10%	0,10%	1,23%	624	624	672					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	3.240	3.375	3.240	7.730	1,31%	1,31%	3,17%	4.491	4.491	4.356					
	CF 1	357	429	357	356	4,13%	4,13%	4,14%	27	27	(155)					
	Total Griya	357	429	357	356	5,32%	5,32%	5,31%	(1)	(1)	(73)					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	2.935	2.864	2.935	3.257	1,23%	1,23%	1,38%	321	321	393					
	Mitraguna & Others	2.935	2.864	2.935	3.257	1,38%	1,38%	1,55%	321	321	393					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	3.292	3.293	3.292	3.612	1,08%	1,08%	1,18%	320	320	320					

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Posisi	Dec-25
1	Asset (Retail) T	185.257	185.257	310.568	125.311			3.07	3,44	3,42
2	Contribution Margin	6.968	6.968	12.190	5.222	-74,9%		812	1.459	1.568



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	234	234	(349)	0	(77)	-24,76%	(77)	-24,76%			
2	Tabungan	51.204	51.204	45.940	46.713	(941)	773	(4.491)	-8,77%	(4.491)	-8,77%			
3	Deposito	41.957	41.957	41.967	41.967	(13.425)	0	11	0,03%	11	0,03%			
	Total	93.472	93.472	88.141	88.915	(14.714)	774	(4.557)	-4,88%	(4.557)	-4,88%			
	CASA	51.516	51.516	46.174	46.947	(1.289)	773	(4.568)	-8,87%	(4.568)	-8,87%			
	(%) CASA	55,11%	55,11%	52,39%	52,80%									
	FDR	104,53%	104,53%	110,50%	109,53%									

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	947	947	988	986		(2)	40	4,19%	40	4,19%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	988	985		(2)	40	4,20%	40	4,20%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	0	-		
	Linkage	-	-	-	-	-	-	-	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	16.820	16.820	17.123	800	580	-220	600	303	303	277			
	KUR	16.338	16.338	16.649	800	580	-220	622	310	310	270			
	Non KUR	481	481	474	-	-	0	-21	-7	-7	7			
3	PWG	7.075	7.075	7.522	539	664	126	184	447	447	218	7.525	99,96%	(3)
	Cilem	7.075	7.075	7.522	539	664	126	184	447	447	218	7.525	99,96%	(3)
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	73.812	73.812	72.747	387	505	118	-2.060	-1.065	-1.065	1.570	74.343	97,85%	(1.596)
	CF 1	12.914	12.914	13.040	167	185	18	461	125	125	60	13.057	99,87%	(17)
	Total Griya	11.295	11.295	11.445	60	185	125	0	150	150	35	11.385	100,53%	60
	• Total Non Program	5.334	5.334	5.491	-	-	125	193	157	157	28			
	• Program	5.961	5.961	5.953	-	-	0	324	-7	-7	7			
	Oto	1.620	1.620	1.595	107	-	-107	461	-25	-25	25	1.672	95,38%	(77)
	CF 2	60.898	60.898	59.707	220	320	100	-2.521	-1.190	-1.190	1.510	61.286	97,42%	(1.578)
	Mitraguna & Others	58.278	58.278	57.112	220	320	100	-2.344	-1.166	-1.166	1.486	58.594	97,47%	(1.481)
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25	2.692	96,40%	(97)
	Total Pembiayaan	97.707	97.707	97.392	1.726	1.749	23	-1.276	-315	-315	2.065			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	278	283	278	1.787		1,65%	1,65%	10,44%		1.509	1.509	1.504			
	KUR	278	240	278	1.767		1,70%	1,70%	10,62%		1.489	1.489	1.528			
	Non KUR	-	43	-	20		0,00%	0,00%	0,00%		4,13%	20	20	(24)		
3	PWG	-	-	-	68		0,00%	0,00%	0,91%		68	68	68			
	Cilem	-	-	-	68		0,00%	0,00%	0,91%		68	68	68			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	1.309	1.956	1.309	6.795		1,77%	1,77%	9,34%		5.486	5.486	4.839			
	CF 1	-	177	-	192		0,00%	0,00%	1,47%		192	192	16			
	Total Griya	-	177	-	176		0,00%	0,00%	1,54%		176	176	(0)			
	Oto	-	-	-	16		0,00%	0,00%	1,00%		16	16	16			
	CF 2	1.309	1.779	1.309	6.603		2,15%	2,15%	11,06%		5.294	5.294	4.823			
	Mitraguna & Others	1.309	1.779	1.309	6.429		2,25%	2,25%	11,26%		5.121	5.121	4.650			
	Pensiun	-	-	-	173		0,00%	0,00%	6,68%		173	173	173			
	Total Pembiayaan	2.324	4.333	2.324	2.322		2,38%	2,38%	2,38%		(2)	(2)	(2.011)			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	90.194	90.194	100.642	10.448			2,86	2,82	2,83	0,01	(0,03)
2	Contribution Margin	2.111	2.111	2.737	626	-29,7%		594	810	999	189	405



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.896	3.837	(1.079)	(59)	(1.375)	-26,38%	(1.375)	-26,38%			
2	Tabungan	100.387	100.387	86.627	86.684	(13.130)	57	(13.703)	-13,65%	(13.703)	-13,65%			
3	Deposito	13.976	13.976	13.680	13.680	636	0	(295)	-2,11%	(295)	-2,11%			
	Total	119.574	119.574	104.203	104.201	(13.573)	(2)	(15.373)	-12,86%	(15.373)	-12,86%			
	CASA	105.598	105.598	90.523	90.520	(14.209)	(2)	(15.078)	-14,28%	(15.078)	-14,28%			
	(%) CASA	88,31%	88,31%	86,87%	86,87%									
	FDR	55,17%	55,17%	63,50%	63,50%									

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	7.497	7.497	7.667	7.747		80	250	3,33%	250	3,33%			
2	Giro ISE	754	754	603	611		8	(143)	-18,99%	(143)	-18,99%			
3	Tabungan ISE	6.743	6.743	7.064	7.136		72	393	5,83%	393	5,83%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	156	156	156	156		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	595	-	-	0	-24	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	595	595	595	-	-	0	-24	-0	-0	0			
	• Local Champion	595	595	595	-	-	0	-24	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.646	15.646	15.731	1.000	500	-500	1.477	85	85	415			
	KUR	14.577	14.577	14.677	1.000	500	-500	1.505	99	99	401			
	Non KUR	1.069	1.069	1.054	-	-	0	-28	-14	-14	14			
3	PWG	11.732	11.732	12.117	607	829	223	340	385	385	444	12.211	99,23%	(94)
	Cilem	11.732	11.732	12.117	607	829	223	340	385	385	444	12.211	99,23%	(94)
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	37.993	37.993	37.726	1.410	315	-1.095	577	-266	-266	581	40.160	93,94%	(2.434)
	CF 1	17.776	17.776	17.410	639	-	-639	39	-366	-366	366	18.180	95,77%	(770)
	Total Griya	8.967	8.967	8.921	250	-	-250	0	-47	-47	47	9.124	97,78%	(203)
4	• Total Non Program	7.001	7.001	6.956	250	-	-250	176	-45	-45	45			
	• Program	1.966	1.966	1.964	-	-	0	173	-2	-2	2			
	Oto	8.809	8.809	8.490	389	-	-389	39	-319	-319	319	9.056	93,74%	(567)
	CF 2	20.216	20.216	20.316	771	315	-456	538	100	100	215	21.981	92,43%	(1.665)
	Mitraguna & Others	19.433	19.433	19.536	645	315	-330	488	103	103	212	21.066	92,74%	(1.530)
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3	915	85,27%	(135)
	Total Pembiayaan	65.965	65.965	66.169	3.017	1.644	-1.373	2.370	204	204	1.441			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	1.538	0,00%	0,00%	0,00%	9,78%	1.538	1.538	1.538			
	KUR	-	-	-	-	1.358	0,00%	0,00%	0,00%	9,25%	1.358	1.358	1.358			
	Non KUR	-	-	-	-	180	0,00%	0,00%	0,00%	17,04%	180	180	180			
3	PWG	104	-	104	517	517	0,89%	0,89%	0,89%	4,26%	412	412	517			
	Cilem	104	-	104	517	517	0,89%	0,89%	0,89%	4,26%	412	412	517			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	284	726	284	1.563	1.563	0,75%	0,75%	0,75%	4,14%	1.279	1.279	837			
	CF 1	284	708	284	824	824	1,60%	1,60%	1,60%	4,73%	540	540	115			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	284	708	284	824	824	3,22%	3,22%	3,22%	9,70%	540	540	115			
	CF 2	-	17	-	-	739	0,00%	0,00%	0,00%	3,64%	739	739	722			
	Mitraguna & Others	-	17	-	-	739	0,00%	0,00%	0,00%	3,78%	739	739	722			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	388	726	388	167	167	0,00%	0,00%	0,00%	0,25%	167	167	67			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	100	-	167	167	0,00%	0,00%	0,00%	0,44%	167	167	67			
	CF 1	-	100	-	167	167	0,									



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.341	1.332	610	(9)	295	28,48%	295	28,48%			
2	Tabungan	34.954	34.954	33.551	33.502	1.411	(49)	(1.452)	-4,15%	(1.452)	-4,15%			
3	Deposito	2.425	2.425	2.425	2.425	0	0	0	0,00%	0	0,00%			
	Total	38.416	38.416	37.317	37.259	2.021	(58)	(1.157)	-3,01%	(1.157)	-3,01%			
	CASA	35.991	35.991	34.892	34.834	2.021	(58)	(1.157)	-3,21%	(1.157)	-3,21%			
	(%) CASA	93,69%	93,69%	93,50%	93,49%									
	FDR	3,05%	3,05%	3,49%	3,50%									

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	74	74	73	73		0	(1)	-1,06%	(1)	-1,06%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	74	74	73	73		0	(1)	-1,06%	(1)	-1,06%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	46	46	46	46		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	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	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	928	928	1.062	80	173	93	14	135	135	39	1.059	100,35%	4
	Cilem	928	928	1.062	80	173	93	14	135	135	39	1.059	100,35%	4
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	0
	Total Pembiayaan	1.171	1.171	1.302	90	173	83	21	132	132	42			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	-	-	-	-	8	0,00%	0,00%	0,78%	8	8	8	8			
	Cilem	-	-	-	-	8	0,00%	0,00%	0,78%	8	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			

Asset & Contribution Margin</div