

AREA BATAM

Pilih Area

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	355.215	355.179	(15.999)	(36)	46.485	15,06%	46.485	15,06%			
2	Tabungan	2.013.016	2.013.016	1.881.890	1.874.108	(457)	(7.781)	(138.908)	-6,90%	(138.908)	-6,90%			
3	Deposito	973.933	973.933	983.485	983.496	(41.953)	10	9.563	0,98%	9.563	0,98%			
	Total	3.295.643	3.295.643	3.220.590	3.212.783	(58.408)	(7.807)	(82.860)	-2,51%	(82.860)	-2,51%			
	CASA	2.321.710	2.321.710	2.237.105	2.229.287	(16.456)	(7.818)	(92.423)	-3,98%	(92.423)	-3,98%			
	(%) CASA	70,45%	70,45%	69,46%	69,39%									
	FDR	84,30%	84,30%	86,39%	86,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'25)	Growth (1-17 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	83.549	84.179		630	(6.386)	-7,05%	(6.386)	-7,05%			
2	Giro ISE	28.686	28.686	31.032	31.013		(19)	2.326	8,11%	2.326	8,11%			
3	Tabungan ISE	61.424	61.424	52.062	52.711		649	(8.713)	-14,18%	(8.713)	-14,18%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.141	140	-	-140	-4.288	-7.319	-7.319	7.319			
	Linkage	25.627	25.627	25.091	140	-	(140)	-310	-536	-536	536			
	Non-Linkage	96.833	96.833	90.050	-	-	0	-3.978	-6.783	-6.783	6.783			
	• Local Champion	66.030	66.030	65.015	-	-	0	-565	-1.015	-1.015	1.015			
	• Value Chain	30.803	30.803	25.035	-	-	-	-3.413	-5.768	-5.768	5.768			
2	MBG	328.812	328.812	328.932	7.510	4.355	-3.155	3.045	120	120	4.235			
	KUR	310.526	310.526	310.798	7.485	4.305	-3.180	3.962	272	272	4.033			
	Non KUR	18.286	18.286	18.133	25	50	25	-917	-153	-153	203			
3	PWG	344.300	344.300	360.775	33.552	47.144	13.592	20.569	16.475	16.475	30.669			
	Cilem	233.448	233.448	246.689	17.580	21.639	4.058	14.782	13.240	13.240	8.398			
	Gadai	110.851	110.851	114.086	15.972	25.505	9.533	5.787	3.235	3.235	22.270			
4	CFG	1.982.640	1.982.640	1.977.427	35.118	15.902	-19.216	16.595	-5.213	-5.213	21.115			
	CF 1	533.103	533.103	530.919	12.814	1.833	-10.981	1.500	-2.184	-2.184	4.017			
	Total Griya	446.983	446.983	445.219	10.689	903	-9.786	0	-1.764	-1.764	2.667			
	• Total Non Program	434.866	434.866	433.139	10.689	903	-9.786	9.962	-1.748	-1.748	2.651			
	• Program	12.096	12.096	12.080	-	-	0	647	-16	-16	16			
	Oto	86.120	86.120	85.700	2.124	929	-1.195	1.500	-420	-420	1.350			
	CF 2	1.449.537	1.449.537	1.446.508	22.304	14.069	-8.235	15.095	-3.029	-3.029	17.098			
	Mitraguna & Others	1.349.817	1.349.817	1.347.623	21.563	14.014	-7.549	14.081	-2.193	-2.193	16.207			
	Pensiun	99.720	99.720	98.885	741	55	-686	1.014	-835	-835	890			
	Total Pembiayaan	2.778.212	2.778.212	2.782.274	76.320	67.401	-8.919	35.921	4.062	4.062	63.338			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-18 Dec'25)	% Relatif			Mt (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	18-Jan-26		MtD	YtD	MtM
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	5.224	5.224	5.224	32.818	1,59%	1,59%	1,59%	9,98%	27.594	27.594	27.594
	KUR	4.303	4.303	4.303	29.730	1,39%	1,39%	1,39%	9,57%	25.427	25.427	25.427
	Non KUR	921	921	921	3.088	5,04%	5,04%	5,04%	17,03%	2.167	2.167	2.167
3	PWG	484	484	484	13.998	0,14%	0,14%	0,14%	3,88%	13.514	13.514	13.514
	Cilem	484	484	484	9.771	0,21%	0,21%	0,21%	3,96%	9.287	9.287	9.287
	Gadai	-	-	-	4.227	0,00%	0,00%	0,00%	3,71%	4.227	4.227	4.227
4	CFG	21.399	27.679	21.399	77.973	1,08%	1,08%	1,08%	3,94%	56.574	56.574	50.294
	CF 1	9.043	12.737	9.043	27.376	1,70%	1,70%	1,70%	5,16%	18.333	18.333	14.639
	Total Griya	7.715	10.710	7.715	15.392	1,73%	1,73%	1,73%	3,46%	7.677	7.677	4.681
	Oto	1.328	2.026	1.328	11.984	1,54%	1,54%	1,54%	13,98%	10.657	10.657	9.958
	CF 2	12.357	14.942	12.357	50.597	0,85%	0,85%	0,85%	3,50%	38.240	38.240	35.655
	Mitraguna & Others	12.357	14.431	12.357	49.006	0,92%	0,92%	0,92%	3,64%	36.649	36.649	34.575
	Pensiun	-	511	-	1.591	0,00%	0,00%	0,00%	1,61%	1.591	1.591	1.080
	Total Pembiayaan	28.513	33.182	28.513	30.546	1,03%	1,03%	1,03%	1,10%	2.033	2.033	(2.636)

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	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 (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	22.134	22.224	(3.232)	90	(358)	-1,59%	(358)	-1,59%			
2	Tabungan	98.280	98.280	93.599	93.095	3.227	(504)	(5.185)	-5,28%	(5.185)	-5,28%			
3	Deposito	76.413	76.413	76.574	76.574	8.145	0	161	0,21%	161	0,21%			
	Total	197.275	197.275	192.307	191.893	8.139	(414)	(5.382)	-2,73%	(5.382)	-2,73%			
	CASA	120.862	120.862	115.733	115.319	(6)	(414)	(5.543)	-4,59%	(5.543)	-4,59%			
	(%) CASA	61,27%	61,27%	60,18%	60,10%									
	FDR	103,63%	103,63%	105,25%	105,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	18.574	17.999		(575)	(2.679)	-12,95%	(2.679)	-12,95%			
2	Giro ISE	7.519	7.519	8.400	7.802		(599)	283	3,76%	283	3,76%			
3	Tabungan ISE	13.134	13.134	10.148	10.172		24	(2.961)	-22,55%	(2.961)	-22,55%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.252	-	-	0	-132	-2.150	-2.150	2.150			
	Linkage	787	787	787	-	-	-	-17	0	0	(0)			
	Non-Linkage	13.615	13.615	11.464	-	-	0	-114	-2.151	-2.151	2.151			
	• Local Champion	8.965	8.965	8.964	-	-	0	-114	-1	-1	1			
	• Value Chain	4.650	4.650	2.500	-	-	-	0	-2.150	-2.150	2.150			
2	MBG	57.731	57.731	57.592	375	800	425	-1.312	-139	-139	939			
	KUR	55.124	55.124	55.012	375	800	425	-1.236	-111	-111	911			
	Non KUR	2.607	2.607	2.579	-	-	0	-76	-28	-28	28			
3	PWG	15.626	15.626	16.208	1.026	1.106	79	545	581	581	524			
	Cilem	15.626	15.626	16.208	1.026	1.106	79	545	581	581	524			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	116.674	116.674	116.346	2.562	298	-2.263	1.621	-328	-328	626			
	CF 1	61.795	61.795	61.728	298	248	-49	76	-67	-67	316			
	Total Griya	58.651	58.651	58.661	298	248	-49	0	11	11	238			
4	• Total Non Program	57.846	57.846	57.858	298	248	-49	-403	12	12	236			
	• Program	805	805	803	-	-	0	-5	-1	-1	1			
	Oto	3.144	3.144	3.066	-	-	0	76	-78	-78	78			
	CF 2	54.879	54.879	54.619	2.264	50	-2.214	1.545	-260	-260	310			
	Mitraguna & Others	54.619	54.619	54.361	2.264	50	-2.214	1.552	-259	-259	309			
	Pensiun	260	260	258	-	-	0	-6	-2	-2	2			
	Total Pembiayaan	204.433	204.433	202.397	3.963	2.204	-1.759	723	-2.036	-2.036	4.240			
														202.397

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	962	1.324	962	5.612	1.67%	1.67%	9,75%	4.651	4.651	4.288							
	KUR	962	880	962	4.974	1.74%	1.74%	9,04%	4.012	4.012	4.094							
	Non KUR	-	444	-	639	0,00%	0,00%	0,00%	24,76%	639	639	195						
3	PWG	89	-	89	545	0,57%	0,57%	0,57%	3,36%	455	455	545						
	Cilem	89	-	89	545	0,57%	0,57%	0,57%	3,36%	455	455	545						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	1.626	2.395	1.626	6.061	1,39%	1,39%	5,21%	4.436	4.436	3.666							
	CF 1	1.239	1.863	1.239	4.519	2,01%	2,01%	7,32%	3.280	3.280	2.656							
	Total Griya	1.239	1.863	1.239	3.874	2,11%	2,11%	6,60%	2.634	2.634	2.011							
	Oto	-	-	-	646	0,00%	0,00%	0,00%	21,05%	646	646	646						
	CF 2	387	532	387	1.542	0,70%	0,70%	0,70%	2,82%	1.156	1.156	1.010						
	Mitraguna & Others	387	532	387	1.542	0,71%	0,71%	0,71%	2,84%	1.156	1.156	1.010						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	1.489	1.447	1.489	2.199	0,73%	0,73%	1,09%	710	710	752							

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap	
1	Asset (Retail) T	202	202	202	202	1	1,40%	1,40%	1,65%	(0)	(0)	0					
	Linkage	202	202	202	202	25,67%	25,67%	25,67%	25,65%	(0)	(0)	0					
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	726	872	726	723	1,26%	1,26%	1,26%	(3)	(3)	(149)						
	KUR	570	716	570	567	1,03%	1,03%	1,03%	(3)	(3)	(149)						
	Non KUR	156	156	156	156	5,97%	5,97%	5,97%	6,03%	-	-	(0)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	61.722	61.817	(348)	95	44.013	247,21%	44.013	247,21%			
2	Tabungan	162.215	162.215	145.183	144.746	5.679	(437)	(17.469)	-10,77%	(17.469)	-10,77%			
3	Deposito	88.158	88.158	87.909	87.909	210	0	(249)	-0,28%	(249)	-0,28%			
	Total	268.177	268.177	294.815	294.472	5.541	(342)	26.295	9,81%	26.295	9,81%			
	CASA	180.019	180.019	206.906	206.563	5.331	(342)	26.544	14,75%	26.544	14,75%			
	(%) CASA	67,13%	67,13%	70,18%	70,15%									
	FDR	65,23%	65,23%	59,74%	59,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	10.840	11.326		486	1.393	14,02%	1.393	14,02%			
2	Giro ISE	4.553	4.553	5.194	5.652		458	1.099	24,13%	1.099	24,13%			
3	Tabungan ISE	5.380	5.380	5.646	5.675		29	294	5,47%	294	5,47%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.674	-	-	0	-928	700	700	(700)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	17.974	17.974	18.674	-	-	0	-928	700	700	(700)			
• Local Champion	17.620	17.620	17.620	-	-	-	0	421	-0	-0	0			
• Value Chain	354	354	1.054	-	-	-	-	-1.348	700	700	(700)			
2	MBG	-	-	-	-	-	0	0	0	0	0			
	KUR	-	-	-	-	-	0	0	0	0	0			
	Non KUR	-	-	-	-	-	0	0	0	0	0			
3	PWG	11.822	11.822	12.554	1.145	932	-213	1.410	732	732	200			
	Cilem	11.822	11.822	12.554	1.145	932	-213	1.410	732	732	200			
	Gadai	-	-	-	-	-	0	0	0	0	0			
4	CFG	145.130	145.130	144.899	2.946	1.371	-1.575	2.039	-231	-231	1.602			
	CF 1	74.303	74.303	73.390	620	100	-520	-248	-913	-913	1.013			
	Total Griya	68.635	68.635	67.841	620	100	-520	0	-794	-794	894			
• Total Non Program	68.013	68.013	67.220	620	100	-520	48	-794	-794	-794	894			
• Program	622	622	622	-	-	0	-5	0	0	0	0			
Oto	5.668	5.668	5.549	-	-	0	-248	-119	-119	-119	119			
CF 2	70.827	70.827	71.509	2.326	1.271	-1.055	2.287	682	682	682	589			
Mitraguna & Others	69.839	69.839	70.529	2.326	1.271	-1.055	2.296	690	690	690	581			
Pensiun	988	988	979	-	-	0	-9	-9	-9	-9	9			
Total Pembiayaan	174.926	174.926	176.127	4.091	2.303	-1.788	2.522	1.201	1.201	1.102	176.127			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-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	-	-	-	-	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	195	0,85%	0,85%	0,85%	1,55%	95	95	195			
	Cilem	100	-	100	195	0,85%	0,85%	0,85%	1,55%	95	95	195			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	974	2.175	974	1.853	0,67%	0,67%	0,67%	1,28%	879	879	(322)			
	CF 1	839	2.039	839	1.452	1,13%	1,13%	1,13%	1,98%	613	613	(587)			
	Total Griya	839	1.962	839	1.064	1,22%	1,22%	1,22%	1,57%	226	226	(898)			
Oto	-	77	-	388	0,00%	0,00%	0,00%	6,99%	388	388	311				
CF 2	135	136	135	401	0,19%	0,19%	0,19%	0,56%	266	266	265				
Mitraguna & Others	135	136	135	401	0,19%	0,19%	0,19%	0,57%	266	266	265				
Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
Total Pembiayaan	1.358	1.455	1.358	1.244	0,78%	0,78%	0,78%	0,71%	(114)	(114)	(210)				

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	246.389	246.389	268.177	21.788		3,02	3,34	3,33
2	Contribution Margin	20.650	20.650	13.398	(7.252)	35,1%	1.135	1.246	1.279



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	46.608	46.442	(456)	(166)	(11.264)	-19,52%	(11.264)	-19,52%			
2	Tabungan	277.588	277.588	266.820	266.268	(9.312)	(552)	(11.320)	-4,08%	(11.320)	-4,08%			
3	Deposito	60.749	60.749	48.755	48.767	(27.098)	12	(11.982)	-19,72%	(11.982)	-19,72%			
	Total	396.043	396.043	362.183	361.478	(36.865)	(706)	(34.566)	-8,73%	(34.566)	-8,73%			
	CASA	335.294	335.294	313.428	312.710	(9.767)	(718)	(22.584)	-6,74%	(22.584)	-6,74%			
	(%) CASA	84,66%	84,66%	86,54%	86,51%									
	FDR	99,77%	99,77%	108,44%	108,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.476	3.476	3.535	3.611	75	134	3,87%	134	3,87%				
2	Giro ISE	1.723	1.723	1.660	1.719	59	(4)	-0,22%	(4)	-0,22%				
3	Tabungan ISE	1.454	1.454	1.575	1.592	16	138	9,50%	138	9,50%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	81.021	140	-	-140	-2.634	-6,327	-6,327	6.327			
	Linkage	24.829	24.829	24.292	140	-	(140)	-291	-537	-537	537			
	Non-Linkage	62.519	62.519	56.729	-	-	0	-2.343	-5.790	-5.790	5.790			
	• Local Champion	36.720	36.720	35.248	-	-	0	-278	-1.472	-1.472	1.472			
	• Value Chain	25.799	25.799	21.480	-	-	-	-2.065	-4.319	-4.319	4.319			
2	MBG	44.521	44.521	44.376	750	275	-475	393	-145	-145	420			
	KUR	42.557	42.557	42.450	750	275	-475	490	-108	-108	383			
	Non KUR	1.963	1.963	1.927	-	-	0	-97	-37	-37	37			
3	PWG	45.791	45.791	47.942	3.561	5.866	2.305	1.577	2.151	2.151	3.714			
	Cilem	25.095	25.095	26.389	1.204	2.313	1.109	500	1.293	1.293	1.020			
	Gadai	20.696	20.696	21.554	2.357	3.553	1.196	1.077	858	858	2.695			
4	CFG	217.479	217.479	219.400	9.720	3.536	-6.184	-3.292	1.921	1.921	1.615			
	CF 1	77.433	77.433	77.552	8.066	370	-7.696	-255	118	118	252			
	Total Griya	68.869	68.869	69.082	7.900	370	-7.530	0	213	213	157			
4	• Total Non Program	68.869	68.869	69.082	7.900	370	-7.530	9.653	213	213	157			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.469	166	-	-166	-255	-95	-95	95			
	CF 2	140.046	140.046	141.848	1.654	3.166	1.512	-3.037	1.802	1.802	1.364			
	Mitraguna & Others	138.654	138.654	140.463	1.654	3.166	1.512	-3.030	1.809	1.809	1.357			
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7			
	Total Pembiayaan	395.139	395.139	392.739	14.170	9.677	-4.494	-3.956	-2.399	-2.399	12.076			
														392.739

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-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	529	602	529	3.880	1.19%	1.19%	8,74%	3.352	3.352	3.279			
	KUR	427	498	427	3.560	1,00%	1,00%	1,00%	3.133	3.133	3.062			
	Non KUR	102	104	102	320	5,19%	5,19%	5,19%	219	219	217			
3	PWG	71	-	71	4.140	0,16%	0,16%	0,16%	4.069	4.069	4.140			
	Cilem	71	-	71	3.527	0,28%	0,28%	0,28%	3.456	3.456	3.527			
	Gadai	-	-	-	613	0,00%	0,00%	0,00%	613	613	613			
4	CFG	1.407	1.367	1.407	5.628	0,65%	0,65%	0,65%	4.221	4.221	4.261			
	CF 1	464	490	464	3.323	0,60%	0,60%	0,60%	2.860	2.860	2.833			
	Total Griya	230	227	230	1.912	0,33%	0,33%	0,33%	1.682	1.682	1.685			
	Oto	234	263	234	1.411	2,73%	2,73%	2,73%	1.177	1.177	1.149			
	CF 2	943	877	943	2.304	0,67%	0,67%	0,67%	1.361	1.361	1.428			
	Mitraguna & Others	943	877	943	2.304	0,68%	0,68%	0,68%	1.361	1.361	1.428			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.454	2.723	2.454	2.519	0,62%	0,62%	0,64%	65	65	(204)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	345.686	345.686	401.854	56.168	
2	Contribution Margin	23.898	23.898	21.663	(2.235)	9,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,90	3,28	3,31	0,03	0,42
CIF Payroll	1.172	1.916	2.061	145	889



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.625	1.629	(40.253)	5	(159)	-8,89%	(159)	-8,89%			
2	Tabungan	185.639	185.639	166.779	166.114	(3.718)	(665)	(19.526)	-10,52%	(19.526)	-10,52%			
3	Deposito	54.666	54.666	53.818	53.818	(8.191)	0	(847)	-1,55%	(847)	-1,55%			
	Total	242.093	242.093	222.222	221.561	(52.162)	(661)	(20.532)	-8,48%	(20.532)	-8,48%			
	CASA	187.428	187.428	168.404	167.743	(43.971)	(661)	(19.685)	-10,50%	(19.685)	-10,50%			
	(%) CASA	77,42%	77,42%	75,78%	75,71%									
	FDR	86,63%	86,63%	94,28%	94,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	4.092	3.805		(286)	(210)	-5,24%	(210)	-5,24%			
2	Giro ISE	405	405	795	474		(321)	70	17,23%	70	17,23%			
3	Tabungan ISE	3.611	3.611	3.296	3.331		35	(280)	-7,75%	(280)	-7,75%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	10.237	340	250	-90	652	90	90	160			
	KUR	8.957	8.957	9.051	340	250	-90	675	94	94	156			
	Non KUR	1.190	1.190	1.186	-	-	0	-22	-4	-4	4			
3	PWG	38.209	38.209	39.327	5.415	8.492	3.077	3.105	1.118	1.118	7.374			
	Cilem	13.897	13.897	15.150	1.590	1.783	194	1.948	1.254	1.254	530			
	Gadai	24.312	24.312	24.176	3.826	6.709	2.883	1.157	-136	-136	6.844			
4	CFG	161.370	161.370	159.930	757	210	-547	1.927	-1.440	-1.440	1.650			
	CF 1	12.345	12.345	12.289	-	-	0	-23	-57	-57	57			
	Total Griya	11.349	11.349	11.309	-	-	0	0	-40	-40	40			
4	• Total Non Program	10.738	10.738	10.699	-	-	0	178	-39	-39	39			
	• Program	611	611	610	-	-	0	-3	-1	-1	1			
	Oto	997	997	980	-	-	0	-23	-17	-17	17			
	CF 2	149.025	149.025	147.641	757	210	-547	1.950	-1.384	-1.384	1.594			
	Mitraguna & Others	134.691	134.691	133.445	702	210	-492	1.075	-1.246	-1.246	1.456			
	Pensiun	14.334	14.334	14.197	55	-	-55	874	-137	-137	137			
	Total Pembiayaan	209.737	209.737	209.505	6.512	8.952	2.440	5.683	-232	-232	9.184			
														209.505

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	180	188	180	579	1.78%	1.78%	1.78%	5,65%	398	398	391				
	KUR	-	-	-	249	0,00%	0,00%	0,00%	2,76%	249	249	249				
	Non KUR	180	188	180	329	15,15%	15,15%	15,15%	27,76%	149	149	141				
3	PWG	15	-	15	1.449	0,04%	0,04%	0,04%	3,69%	1.434	1.434	1.449				
	Cilem	15	-	15	807	0,11%	0,11%	0,11%	5,33%	792	792	807				
	Gadai	-	-	-	642	0,00%	0,00%	0,00%	2,66%	642	642	642				
4	CFG	2.209	3.194	2.209	11.742	1,37%	1,37%	1,37%	7,34%	9.534	9.534	8.548				
	CF 1	50	67	50	53	0,40%	0,40%	0,40%	0,43%	3	3	(14)				
	Total Griya	50	67	50	45	0,44%	0,44%	0,44%	0,40%	(4)	(4)	(22)				
	Oto	-	-	-	7	0,00%	0,00%	0,00%	0,73%	7	7	7				
	CF 2	2.159	3.127	2.159	11.690	1,45%	1,45%	1,45%	7,92%	9.531	9.531	8.562				
	Mitraguna & Others	2.159	3.127	2.159	11.108	1,60%	1,60%	1,60%	8,32%	8.949	8.949	7.981				
	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%	1,46%	(1.218)	(1.218)	(439)				

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)
1	Asset (Retail) T	264.224	264.224	245.338	(18.886)			2,71	3,38	3,25	(0,13)
2	Contribution Margin	11.671	11.671	16.994	5.323	-45,6%		7.504	3.101	3.821	720



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	358	358	(87)	0	73	25,45%	73	25,45%			
2	Tabungan	41.136	41.136	38.572	38.346	343	(225)	(2.790)	-6,78%	(2.790)	-6,78%			
3	Deposito	12.600	12.600	11.859	11.859	51	0	(741)	-5,88%	(741)	-5,88%			
	Total	54.022	54.022	50.788	50.563	307	(225)	(3.459)	-6,40%	(3.459)	-6,40%			
	CASA	41.422	41.422	38.929	38.704	256	(225)	(2.718)	-6,56%	(2.718)	-6,56%			
	(%) CASA	76,68%	76,68%	76,65%	76,55%									
	FDR	118,63%	118,63%	127,42%	127,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	544	542	(2)	35	6,94%	35	6,94%				
2	Giro ISE	2	2	1	1	0	(1)	-46,79%	(1)	-46,79%				
3	Tabungan ISE	505	505	543	541	(2)	36	7,15%	36	7,15%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	3.913	3.913	5.146	413	1.353	940	759	1.233	1.233	120			
	Cilem	3.913	3.913	5.146	413	1.353	940	759	1.233	1.233	120			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	60.175	60.175	59.568	883	-	-883	-207	-606	-606	606			
	CF 1	816	816	808	-	-	0	-4	-8	-8	8			
	Total Griya	266	266	266	-	-	0	0	0	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			
	CF 2	59.359	59.359	58.760	883	-	-883	-203	-598	-598	598			
	Mitraguna & Others	55.228	55.228	54.659	883	-	-883	120	-570	-570	570			
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29			
	Total Pembiayaan	64.088	64.088	64.715	1.296	1.353	57	552	627	627	726			
														64.715

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	6.641	1,34%	1,34%	11,15%	5.835	5.835	4.680						
	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	1.684	2,79%	2,79%	2,83%	6	6	(1.924)						
	Mitraguna & Others	1.678	3.433	1.678	1.684	3,04%	3,04%	3,08%	6	6	(1.750)						
	Pensiun	-	174	-	-	0,00%	0,00%	0,00%	-	-	(174)						
	Total Pembiayaan	1.678	3.608	1.678	1.684	2,62%	2,62%	2,60%	6	6	(1.924)						

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 (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	68.778	68.756	(15.841)	(22)	5.372	8,48%	5.372	8,48%			
2	Tabungan	129.618	129.618	126.554	125.886	5.466	(668)	(3.732)	-2,88%	(3.732)	-2,88%			
3	Deposito	142.400	142.400	143.843	143.843	(568)	0	1.443	1,01%	1.443	1,01%			
	Total	335.402	335.402	339.174	338.485	(10.944)	(690)	3.082	0,92%	3.082	0,92%			
	CASA	193.002	193.002	195.332	194.642	(10.376)	(690)	1.640	0,85%	1.640	0,85%			
	(%) CASA	57,54%	57,54%	57,59%	57,50%									
	FDR	67,45%	67,45%	67,31%	67,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	4.237	4.200		(37)	412	10,88%	412	10,88%			
2	Giro ISE	1.740	1.740	1.975	1.934		(41)	194	11,17%	194	11,17%			
3	Tabungan ISE	2.048	2.048	2.262	2.265		4	218	10,64%	218	10,64%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	50.586	1.210	955	-255	108	330	330	625			
	KUR	48.058	48.058	48.446	1.210	955	-255	238	389	389	566			
	Non KUR	2.198	2.198	2.139	-	-	0	-130	59	59	59			
3	PWG	37.531	37.531	38.748	5.000	5.572	572	3.181	1.217	1.217	4.355			
	Cilem	15.345	15.345	16.390	1.281	1.477	196	799	1.045	1.045	433			
	Gadai	22.185	22.185	22.358	3.719	4.095	376	2.383	172	172	3.922			
4	CFG	136.373	136.373	136.438	1.491	933	-558	1.065	65	65	868			
	CF 1	49.942	49.942	49.730	531	103	-428	-29	-212	-212	315			
	Total Griya	38.876	38.876	38.774	340	-	-340	0	-101	-101	101			
4	• Total Non Program	38.876	38.876	38.774	340	-	-340	-171	-101	-101	101			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	11.066	11.066	10.956	191	103	-88	-29	-111	-111	214			
	CF 2	86.431	86.431	86.708	960	830	-130	1.094	277	277	553			
	Mitraguna & Others	84.297	84.297	84.598	960	830	-130	1.015	301	301	529			
	Pensiun	2.134	2.134	2.110	-	-	0	79	-23	-23	23			
	Total Pembiayaan	226.244	226.244	228.314	7.701	7.460	-241	3.786	2.070	2.070	5.390			
														228.314

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	370	366	370	3.795	0,74%	0,74%	7,50%	3.425	3.425	3.429						
	KUR	265	250	265	3.527	0,55%	0,55%	7,28%	3.261	3.261	3.277						
	Non KUR	104	116	104	268	4,75%	4,75%	12,55%	164	164	152						
3	PWG	-	-	-	1.146	0,00%	0,00%	2,96%	1.146	1.146	1.146						
	Cilem	-	-	-	448	0,00%	0,00%	2,73%	448	448	448						
	Gadai	-	-	-	698	0,00%	0,00%	3,12%	698	698	698						
4	CFG	3.951	4.014	3.951	3.969	2,90%	2,90%	2,91%	18	18	(46)						
	CF 1	1.952	2.188	1.952	1.666	3,91%	3,91%	3,35%	(286)	(286)	(522)						
	Total Griya	1.918	2.032	1.918	270	4,93%	4,93%	0,70%	(1.648)	(1.648)	(1.762)						
	Oto	34	156	34	1.396	0,31%	0,31%	12,74%	1.362	1.362	1.240						
	CF 2	1.999	1.826	1.999	2.303	2,31%	2,31%	2,66%	304	304	476						
	Mitraguna & Others	1.999	1.826	1.999	2.303	2,37%	2,37%	2,72%	304	304	476						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	4.321	4.380	4.321	8.909	1,91%	1,91%	3,90%	4.588	4.588	4.529						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	1.500	1.500	1.500	1.500	0	0,00%	0	0,00%	0	0,00%	(0)	(0)	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	0	0,00%	0	0,00%	0	0,00%	(0)	(0)	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	342	427	342	378	0,68%	0,68%	0,75%	35	35	(49)						
	KUR	297	343	297	336	0,62%	0,62%	0,69%	39	39	(7)						
	Non KUR	45	84	45	42	2,04%	2,04%	1,95%	(3)	(3)	(42)						
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-		</	



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.133	5.165	(347)	31	2.419	88,10%	2.419	88,10%			
2	Tabungan	88.775	88.775	81.405	80.986	(1.702)	(419)	(7.790)	-8,77%	(7.790)	-8,77%			
3	Deposito	92.663	92.663	91.935	91.935	3.115	0	(727)	-0,78%	(727)	-0,78%			
	Total	184.184	184.184	178.474	178.086	1.065	(388)	(6.098)	-3,31%	(6.098)	-3,31%			
	CASA	91.521	91.521	86.538	86.151	(2.049)	(388)	(5.371)	-5,87%	(5.371)	-5,87%			
	(%) CASA	49,69%	49,69%	48,49%	48,38%									
	FDR	84,13%	84,13%	87,21%	87,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	2.774	3.674	900	(3.018)	-45,10%	(3.018)	-45,10%				
2	Giro ISE	153	153	144	157	13	4	2,69%	4	2,69%				
3	Tabungan ISE	6.539	6.539	2.630	3.517	887	(3.022)	-46,21%	(3.022)	-46,21%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	34.594	34.594	34.743	500	510	10	-298	149	149	361			
	KUR	32.406	32.406	32.511	500	460	-40	-57	105	105	355			
	Non KUR	2.188	2.188	2.232	-	50	50	-241	44	44	6			
3	PWG	10.768	10.768	11.406	1.484	1.025	-459	1.627	638	638	387			
	Cilem	10.768	10.768	11.406	1.484	1.025	-459	1.627	638	638	387			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	109.588	109.588	109.500	2.832	1.110	-1.722	1.593	-88	-88	1.198			
	CF 1	31.639	31.639	31.453	704	-	-704	521	-186	-186	186			
	Total Griya	20.586	20.586	20.529	250	-	-250	0	-57	-57	57			
4	• Total Non Program	20.586	20.586	20.529	250	-	-250	175	-57	-57	57			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.924	454	-	-454	521	-129	-129	129			
	CF 2	77.949	77.949	78.047	2.128	1.110	-1.018	1.073	98	98	1.012			
	Mitraguna & Others	74.206	74.206	74.332	2.128	1.110	-1.018	1.101	126	126	984			
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28			
	Total Pembiayaan	154.950	154.950	155.650	4.816	2.645	-2.171	2.922	699	699	1.945			
														155.650

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	2.674	0,11%	0,11%	7,70%	2.636	2.636	2.564					
	KUR	38	110	38	2.351	0,12%	0,12%	7,23%	2.313	2.313	2.242					
	Non KUR	-	-	-	322	0,00%	0,00%	14,44%	322	322	322					
3	PWG	16	-	16	538	0,15%	0,15%	4,72%	522	522	538					
	Cilem	16	-	16	538	0,15%	0,15%	4,72%	522	522	538					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	647	847	647	3.562	0,59%	0,59%	3,25%	2.915	2.915	2.716					
	CF 1	371	364	371	3.000	1,17%	1,17%	9,54%	2.629	2.629	2.636					
	Total Griya	-	207	-	1.324	0,00%	0,00%	6,45%	1.324	1.324	1.117					
	Oto	371	157	371	1.676	3,35%	3,35%	15,34%	1.305	1.305	1.519					
	CF 2	277	483	277	563	0,36%	0,36%	0,72%	286	286	80					
	Mitraguna & Others	277	483	277	563	0,37%	0,37%	0,76%	286	286	80					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	702	956	702	6.774	0,45%	0,45%	4,35%	6.073	6.073	5.818					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)						
	KUR	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	386	387	386	577	0,35%	0,35%	0,53%	191	191	190						
	CF 1	203	203	203	203	0,64%	0,64%	0,65%	-	-	-						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	2.915	2.911	(1.390)	(4)	94	3,35%	94	3,35%			
2	Tabungan	92.939	92.939	88.616	88.379	(3.722)	(237)	(4.560)	-4,91%	(4.560)	-4,91%			
3	Deposito	27.705	27.705	27.682	27.682	147	0	(23)	-0,08%	(23)	-0,08%			
	Total	123.461	123.461	119.213	118.973	(4.966)	(241)	(4.488)	-3,64%	(4.488)	-3,64%			
	CASA	95.756	95.756	91.531	91.290	(5.113)	(241)	(4.466)	-4,66%	(4.466)	-4,66%			
	(%) CASA	77,56%	77,56%	76,78%	76,73%									
	FDR	85,59%	85,59%	89,24%	89,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.562	2.562	1.872	2.317	445	(245)	-9,56%	(245)	-9,56%				
2	Giro ISE	1.711	1.711	1.077	1.522	444	(189)	-11,05%	(189)	-11,05%				
3	Tabungan ISE	851	851	795	795	0	(56)	-6,57%	(56)	-6,57%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	123	123	123	123	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	6.282	6.282	6.630	930	410	-520	1.109	348	348	62			
	KUR	6.058	6.058	6.410	930	410	-520	1.116	352	352	58			
	Non KUR	224	224	220	-	-	0	-7	-4	-4	4			
3	PWG	19.948	19.948	20.911	2.287	3.514	1.227	849	963	963	2.551			
	Cilem	10.021	10.021	10.523	580	1.029	448	458	502	502	527			
	Gadai	9.927	9.927	10.387	1.706	2.485	779	390	461	461	2.024			
4	CFG	79.441	79.441	78.850	150	790	640	466	-590	-590	1.380			
	CF 1	33.220	33.220	32.525	-	-	0	-172	-695	-695	695			
	Total Griya	26.198	26.198	25.595	-	-	0	0	-603	-603	603			
4	• Total Non Program	26.198	26.198	25.595	-	-	0	255	-603	-603	603			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.930	-	-	0	-172	-91	-91	91			
	CF 2	46.221	46.221	46.325	150	790	640	638	105	105	685			
	Mitraguna & Others	42.914	42.914	43.054	150	790	640	673	139	139	651			
	Pensiun	3.306	3.306	3.272	-	-	0	-35	-34	-34	34			
	Total Pembiayaan	105.671	105.671	106.392	3.367	4.714	1.347	2.423	721	721	3.993			
														106.392

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	31	98	31	158	0,49%	0,49%	2,39%	128	128	61					
	KUR	31	98	31	158	0,51%	0,51%	2,47%	128	128	61					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
3	PWG	40	-	40	1.481	0,20%	0,20%	7,08%	1.441	1.441	1.481					
	Cilem	40	-	40	399	0,40%	0,40%	3,79%	360	360	399					
	Gadai	-	-	-	1.081	0,00%	0,00%	10,41%	1.081	1.081	1.081					
4	CFG	579	-	579	3.833	0,73%	0,73%	4,86%	3.254	3.254	3.833					
	CF 1	444	-	444	3.215	1,34%	1,34%	9,88%	2.771	2.771	3.215					
	Total Griya	444	-	444	1.741	1,69%	1,69%	6,80%	1.298	1.298	1.741					
	Oto	-	-	-	1.473	0,00%	0,00%	21,26%	1.473	1.473	1.473					
	CF 2	135	-	135	618	0,29%	0,29%	1,33%	483	483	618					
	Mitraguna & Others	135	-	135	618	0,31%	0,31%	1,44%	483	483	618					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	649	98	649	5.472	0,61%	0,61%	5,14%	4.822	4.822	5.374					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	70	71	70	67	1,12%	1,12%	1,01%	(4)	(4)	(5)					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non KUR	70	71	70	67	31,44%	31,44%	30,33%	(4)	(4)	(5)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.219	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</													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	16.417	16.418	3.269	1	4.168	34,03%	4.168	34,03%			
2	Tabungan	124.484	124.484	111.907	111.272	1.376	(635)	(13.212)	-10,61%	(13.212)	-10,61%			
3	Deposito	43.866	43.866	44.376	44.376	(1.100)	0	510	1,16%	510	1,16%			
	Total	180.599	180.599	172.699	172.066	3.545	(634)	(8.534)	-4,73%	(8.534)	-4,73%			
	CASA	136.734	136.734	128.324	127.690	4.645	(634)	(9.044)	-6,61%	(9.044)	-6,61%			
(%)	CASA	75,71%	75,71%	74,30%	74,21%									
	FDR	116,12%	116,12%	121,65%	122,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.299	4.308		10	(304)	-6,59%	(304)	-6,59%			
2	Giro ISE	2.691	2.691	2.417	2.411		(6)	(280)	-10,41%	(280)	-10,41%			
3	Tabungan ISE	1.791	1.791	1.751	1.768		16	(24)	-1,32%	(24)	-1,32%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	36.295	36.295	36.092	750	300	-450	468	-203	-203	503			
	KUR	34.990	34.990	34.807	750	300	-450	648	-183	-183	483			
	Non KUR	1.305	1.305	1.285	-	-	0	-179	-20	-20	20			
3	PWG	32.837	32.837	34.204	3.507	6.065	2.557	1.022	1.367	1.367	4.697			
	Cilem	12.268	12.268	12.831	1.081	1.339	258	863	563	563	776			
	Gadai	20.569	20.569	21.373	2.426	4.725	2.299	159	804	804	3.921			
4	CFG	140.577	140.577	139.784	3.221	242	-2.979	4.044	-793	-793	1.035			
	CF 1	40.084	40.084	39.833	535	-	-535	294	-251	-251	251			
	Total Griya	34.129	34.129	33.995	400	-	-400	0	-133	-133	133			
4	• Total Non Program	34.129	34.129	33.995	400	-	-400	79	-133	-133	133			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.838	135	-	-135	294	-118	-118	118			
	CF 2	100.492	100.492	99.951	2.686	242	-2.444	3.751	-542	-542	784			
	Mitraguna & Others	74.331	74.331	74.000	2.570	187	-2.383	3.354	-330	-330	517			
	Pensiun	26.162	26.162	25.950	116	55	-61	397	-212	-212	267			
	Total Pembiayaan	209.709	209.709	210.080	7.478	6.607	-871	5.534	371	371	6.235			
														210.080

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	776	869	776	3.298	2,14%	2,14%	9,14%	2.522	2.522	2.429						
	KUR	670	761	670	3.160	1,92%	1,92%	9,08%	2.490	2.490	2.399						
	Non KUR	106	109	106	138	8,12%	8,12%	8,12%	32	32	29						
3	PWG	-	-	-	1.338	0,00%	0,00%	0,00%	1.338	1.338	1.338						
	Cilem	-	-	-	540	0,00%	0,00%	0,00%	540	540	540						
	Gadai	-	-	-	798	0,00%	0,00%	0,00%	798	798	798						
4	CFG	1.040	1.255	1.040	5.795	0,74%	0,74%	0,74%	4.755	4.755	4.540						
	CF 1	95	95	95	2.586	0,24%	0,24%	0,24%	2.491	2.491	2.491						
	Total Griya	-	-	-	1.862	0,00%	0,00%	0,00%	1.862	1.862	1.862						
	Oto	95	95	95	724	1,60%	1,60%	1,60%	628	628	628						
	CF 2	944	1.160	944	3.209	0,94%	0,94%	0,94%	2.265	2.265	2.048						
	Mitraguna & Others	944	650	944	2.812	1,27%	1,27%	1,27%	1.868	1.868	2.162						
	Pensiun	-	511	-	317	0,00%	0,00%	0,00%	397	397	(114)						
	Total Pembiayaan	1.816	2.124	1.816	10.430	0,87%	0,87%	0,87%	4.96%	8.614	8.614	8.306					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	273	308	273	473	0,75%	0,75%	1,31%	199	199	164					
	KUR	250	177	250	449	0,71%	0,71%	1,29%	199	199	272					
	Non KUR	23	131	23	23	1,77%	1,77%	1,80%	-	-	(108)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.4														



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	8.408	8.413	1.020	6	970	13,04%	970	13,04%			
2	Tabungan	156.767	156.767	151.826	151.135	2.015	(691)	(5.632)	-3,59%	(5.632)	-3,59%			
3	Deposito	138.100	138.100	135.536	135.536	(202)	0	(2.563)	-1,86%	(2.563)	-1,86%			
	Total	302.310	302.310	295.770	295.085	2.833	(685)	(7.225)	-2,39%	(7.225)	-2,39%			
	CASA	164.210	164.210	160.233	159.548	3.035	(685)	(4.662)	-2,84%	(4.662)	-2,84%			
	(%) CASA	54,32%	54,32%	54,17%	54,07%									
	FDR	60,96%	60,96%	63,16%	63,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	4.581	4.516	(65)	(497)	-9,91%	(497)	-9,91%				
2	Giro ISE	910	910	936	986	50	77	8,41%	77	8,41%				
3	Tabungan ISE	4.103	4.103	3.645	3.529	(115)	(573)	-13,97%	(573)	-13,97%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	38.806	1.030	400	-630	82	-219	-219	619			
	KUR	37.140	37.140	36.940	1.030	400	-630	164	-200	-200	600			
	Non KUR	1.884	1.884	1.866	-	-	0	-82	-19	-19	19			
3	PWG	14.951	14.951	15.910	863	1.502	639	933	959	959	543			
	Cilem	14.951	14.951	15.910	863	1.502	639	933	959	959	543			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	130.319	130.319	132.084	2.166	3.097	931	1.170	1.764	1.764	1.332			
	CF 1	27.600	27.600	28.235	139	827	688	178	635	635	192			
	Total Griya	21.447	21.447	21.346	-	-	0	0	-102	-102	102			
4	• Total Non Program	21.447	21.447	21.346	-	-	0	0	-145	-102	-102			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.890	139	827	688	178	736	736	90			
	CF 2	102.719	102.719	103.848	2.027	2.270	243	992	1.130	1.130	1.140			
	Mitraguna & Others	102.046	102.046	103.182	2.027	2.270	243	927	1.136	1.136	1.134			
	Pensiun	673	673	666	-	-	0	65	-6	-6	6			
	Total Pembiayaan	184.294	184.294	186.799	4.059	4.998	940	2.185	2.505	2.505	2.494			
														186.799

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	6.891	2.22%	2.22%	17,76%	6.025	6.025	5.966					
	KUR	859	854	859	6.765	2,31%	2,31%	18,31%	5.907	5.907	5.911					
	Non KUR	7	70	7	125	0,35%	0,35%	6,72%	119	119	55					
3	PWG	-	-	-	589	0,00%	0,00%	0,00%	3,70%	589	589	589				
	Cilem	-	-	-	589	0,00%	0,00%	0,00%	3,70%	589	589	589				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	691	1.095	691	2.748	0,53%	0,53%	0,53%	2,08%	2,058	2,058	1.653				
	CF 1	360	965	360	1.561	1,30%	1,30%	5,53%	1.201	1.201	596					
	Total Griya	217	567	217	370	1,01%	1,01%	1,74%	154	154	(196)					
	Oto	143	398	143	1.190	2,33%	2,33%	17,28%	1.047	1.047	792					
	CF 2	331	130	331	1.187	0,32%	0,32%	0,32%	1,14%	857	857	1.057				
	Mitraguna & Others	331	130	331	1.187	0,32%	0,32%	0,32%	1,15%	857	857	1.057				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	1.556	2.019	1.556	10.228	0,84%	0,84%	5,48%	8.672	8.672	8.208					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	1.103	1.626	1.103	1.275	2,83%	2,83%	3,28%	172	172	(352)						
	KUR	928	1.506	928	1.100	2,50%	2,50%	2,98%	172	172	(406)						
	Non KUR	175	120	175	175	9,27%	9,27%	9,36%	-	-	55						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	630	633	630	630	0,48%	0,48%	0,48%	-	-	(4)						



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	102.219	102.282	39.837	63	2.720	2,73%	2.720	2,73%			
2	Tabungan	154.868	154.868	150.390	149.937	882	(453)	(4.931)	-3,18%	(4.931)	-3,18%			
3	Deposito	123.913	123.913	149.029	149.029	(209)	0	25.116	20,27%	25.116	20,27%			
	Total	378.344	378.344	401.639	401.249	40.511	(390)	22.905	6,05%	22.905	6,05%			
	CASA	254.431	254.431	252.609	252.220	40.719	(390)	(2.211)	-0,87%	(2.211)	-0,87%			
	(%) CASA	67,25%	67,25%	62,89%	62,86%									
	FDR	28,76%	28,76%	26,96%	26,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Jan'26)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	7.517	7.195	(322)	70	0,99%	70	0,99%				
2	Giro ISE	3.723	3.723	4.597	4.446	(151)	723	19,41%	723	19,41%				
3	Tabungan ISE	3.401	3.401	2.920	2.749	(172)	(652)	-19,18%	(652)	-19,18%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	10.880	662	583	-80	181	164	164	418			
	Cilem	10.716	10.716	10.880	662	583	-80	181	164	164	418			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	98.092	98.092	97.405	1.576	40	-1.536	2.628	-687	-687	727			
	CF 1	75.967	75.967	75.562	1.116	-	-1.116	737	-404	-404	404			
	Total Griya	65.859	65.859	65.616	572	-	-572	0	-243	-243	243			
4	• Total Non Program	63.867	63.867	63.630	572	-	-572	71	-237	-237	237			
	• Program	1.992	1.992	1.985	-	-	0	164	-7	-7	7			
	Oto	10.108	10.108	9.947	544	-	-544	737	-161	-161	161			
	CF 2	22.125	22.125	21.843	460	40	-420	1.891	-282	-282	322			
	Mitraguna & Others	21.946	21.946	21.664	340	40	-300	1.724	-282	-282	322			
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1			
	Total Pembiayaan	108.808	108.808	108.286	2.238	623	-1.615	2.809	-522	-522	1.145			
														108.286

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	-	327	0,00%	0,00%	3,01%	327	327	327					
	Cilem	-	-	-	-	327	0,00%	0,00%	3,01%	327	327	327					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	2.374	3.029	2.374	3.158	3.158	2,42%	2,42%	3,24%	784	784	130					
	CF 1	2.374	3.029	2.374	2.637	2.637	3,13%	3,13%	3,49%	262	262	(392)					
	Total Griya	2.208	2.856	2.208	1.414	1.414	3,35%	3,35%	2,15%	(794)	(794)	(1.442)					
	Oto	166	173	166	1.223	1.223	1,64%	1,64%	1,64%	12,29%	10.57	10.57	1.050				
	CF 2	-	-	-	-	521	0,00%	0,00%	2,39%	521	521	521					
	Mitraguna & Others	-	-	-	-	521	0,00%	0,00%	2,41%	521	521	521					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	534	534	534	1.847	1.847	0,49%	0,49%	1,71%	1.313	1.313	1.313					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	534	534	534	1.847	1.847	0,54%	0,54%	1,90%	1.313	1.313	1.313				
	CF 1	496	496	496	1.809	1.809	0,65%	0,65%	2,39%	1.313	1.313	1.313				
	Total Griya	496	496	496	1.809											



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.088	7.098	(114)	10	378	5,62%	378	5,62%			
2	Tabungan	83.133	83.133	78.654	78.285	4.062	(369)	(4.848)	-5,83%	(4.848)	-5,83%			
3	Deposito	20.186	20.186	21.330	21.330	(3.429)	0	1.144	5,67%	1.144	5,67%			
	Total	110.039	110.039	107.072	106.713	519	(359)	(3.326)	-3,02%	(3.326)	-3,02%			
	CASA	89.853	89.853	85.742	85.383	3.948	(359)	(4.470)	-4,97%	(4.470)	-4,97%			
	(%) CASA	81,66%	81,66%	80,08%	80,01%									
	FDR	184,72%	184,72%	191,64%	192,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	6.557	6.345	(212)	(1.937)	-23,39%	(1.937)	-23,39%				
2	Giro ISE	1.413	1.413	1.617	1.621	4	208	14,73%	208	14,73%				
3	Tabungan ISE	6.869	6.869	4.940	4.724	(216)	(2.145)	-31,23%	(2.145)	-31,23%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	174	174	174	174	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	10.669	25	-	-25	-420	-152	-152	152			
	KUR	7.910	7.910	7.773	-	-	0	-391	-137	-137	137			
	Non KUR	2.911	2.911	2.896	25	-	-25	-29	-15	-15	15			
3	PWG	25.288	25.288	26.749	2.785	4.838	2.053	1.389	1.461	1.461	3.377			
	Cilem	12.126	12.126	12.512	847	899	53	768	386	386	514			
	Gadai	13.162	13.162	14.238	1.938	3.939	2.000	621	1.076	1.076	2.863			
4	CFG	167.159	167.159	167.773	1.941	2.620	679	2.652	615	615	2.005			
	CF 1	8.617	8.617	8.567	-	-	0	-111	-50	-50	50			
	Total Griya	5.143	5.143	5.125	-	-	0	0	-18	-18	18			
4	• Total Non Program	5.143	5.143	5.125	-	-	0	-42	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.442	-	-	0	-111	-32	-32	32			
	CF 2	158.541	158.541	159.207	1.941	2.620	679	2.763	665	665	1.955			
	Mitraguna & Others	149.853	149.853	150.609	1.941	2.620	679	2.855	756	756	1.864			
	Pensiun	8.688	8.688	8.598	-	-	0	-92	-90	-90	90			
	Total Pembiayaan	203.268	203.268	205.192	4.751	7.458	2.707	3.622	1.924	1.924	5.534			
														205.192

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	2.689	10,52%	10,52%	10,52%	25,20%	1.551	1.551	1.407				
	KUR	716	765	716	1.942	9,05%	9,05%	9,05%	24,98%	1.226	1.226	1.177				
	Non KUR	422	517	422	747	14,51%	14,51%	14,51%	25,79%	325	325	230				
3	PWG	-	-	-	-	1.025	0,00%	0,00%	3,83%	1.025	1.025	1.025				
	Cilem	-	-	-	-	630	0,00%	0,00%	5,03%	630	630	630				
	Gadai	-	-	-	-	396	0,00%	0,00%	2,78%	396	396	396				
4	CFG	265	290	265	3.354	0,16%	0,16%	0,16%	2,00%	3.090	3.090	3.064				
	CF 1	-	-	-	-	825	0,00%	0,00%	9,63%	825	825	825				
	Total Griya	-	-	-	-	558	0,00%	0,00%	10,88%	558	558	558				
	Oto	-	-	-	-	267	0,00%	0,00%	7,76%	267	267	267				
	CF 2	265	290	265	2.529	0,17%	0,17%	0,17%	1,59%	2.265	2.265	2.239				
	Mitraguna & Others	265	290	265	2.529	0,18%	0,18%	0,18%	1,68%	2.265	2.265	2.239				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	1.402	1.572	1.402	7.068	0,69%	0,69%	0,69%	3,44%	5.666	5.666	5.496				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	1.068	8,74%	8,74%	10,21%	11,96%	122	122	106				
	KUR	808	824	808	930	10,21%	10,21%	10,21%	11,96%	122	122	106				
	Non KUR	138	138	138	138	4,73%	4,73%	4,73%	4,76%	-	-	(1)				
3	PWG	-	-	-	-	0	0,00%	0	0,00%	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0	0,00%	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0	0,00%	-	-	-				
4	CFG	941	941	941	941	0,56%	0,56%	0,56%								



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.891	2.726	2.552	(165)	334	13,97%	334	13,97%			
2	Tabungan	72.031	72.031	65.906	65.593	(992)	(313)	(6.438)	-8,94%	(6.438)	-8,94%			
3	Deposito	7.035	7.035	7.104	7.104	(171)	0	69	0,98%	69	0,98%			
	Total	81.457	81.457	75.900	75.422	1.389	(478)	(6.035)	-7,41%	(6.035)	-7,41%			
	CASA	74.422	74.422	68.796	68.318	1.560	(478)	(6.104)	-8,20%	(6.104)	-8,20%			
	(%) CASA	91,36%	91,36%	90,64%	90,58%									
	FDR	83,35%	83,35%	89,75%	90,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	3.607	3.727	120	45	1,22%	45	1,22%				
2	Giro ISE	473	473	479	479	0	6	1,29%	6	1,29%				
3	Tabungan ISE	3.209	3.209	3.128	3.248	120	39	1,21%	39	1,21%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	7.102	786	819	33	951	630	630	189			
	Cilem	6.472	6.472	7.102	786	819	33	951	630	630	189			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	61.424	61.424	61.016	785	235	-550	1.351	-408	-408	643			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	61.424	61.424	61.016	785	235	-550	1.351	-408	-408	643			
	Mitraguna & Others	56.414	56.414	56.049	625	235	-390	1.040	-365	-365	600			
	Pensiun	5.010	5.010	4.966	160	-	-160	311	-44	-44	44			
	Total Pembiayaan	67.896	67.896	68.118	1.571	1.054	-517	2.302	221	221	833			
														68.118

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	119	0,00%	0,00%	0,00%	1,68%	119	119	119	119			
	Cilem	-	-	-	119	0,00%	0,00%	0,00%	1,68%	119	119	119	119			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	1.025	0,00%	0,00%	0,00%	1,68%	1.025	1.025	1.025	1.025			
	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	-	-	-	1.025	0,00%	0,00%	0,00%	1,68%	1.025	1.025	1.025	1.025			
	Mitraguna & Others	-	-	-	-	931	0,00%	0,00%	1,66%	931	931	931	931			
	Pensiun	-	-	-	-	93	0,00%	0,00%	1,88%	93	93	93	93			
	Total Pembiayaan	205	207	205	205	0,30%	0,30%	0,30%	0,30%	-	-	(1)	(1)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	205	0,33%	0,33%	0,34%	-	-	(1)						
	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	205	0,33%	0,33%	0,34%	-	-	(1)						
	Mit																



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.912	3.934	604	23	(720)	-15,48%	(720)	-15,48%			
2	Tabungan	158.998	158.998	149.596	148.828	6.773	(768)	(10.170)	-6,40%	(10.170)	-6,40%			
3	Deposito	27.122	27.122	25.295	25.295	142	0	(1.827)	-6,74%	(1.827)	-6,74%			
	Total	190.774	190.774	178.802	178.057	7.520	(745)	(12.718)	-6,67%	(12.718)	-6,67%			
	CASA	163.652	163.652	153.507	152.762	7.378	(745)	(10.890)	-6,65%	(10.890)	-6,65%			
	(%) CASA	85,78%	85,78%	85,85%	85,79%									
	FDR	159,46%	159,46%	169,96%	170,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	1.913	1.995		82	312	18,55%	312	18,55%			
2	Giro ISE	917	917	1.126	1.206		80	289	31,58%	289	31,58%			
3	Tabungan ISE	766	766	786	789		2	23	2,95%	23	2,95%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	45	-	-	0	-1	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	45	45	45	-	-	0	-1	-0	-0	0			
	• Local Champion	45	45	45	-	-	0	-1	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.675	6.675	6.708	150	75	-75	183	33	33	42			
	KUR	6.410	6.410	6.443	150	75	-75	188	33	33	42			
	Non KUR	265	265	265	-	-	0	-6	0	0	-			
3	PWG	50.693	50.693	53.429	3.403	4.303	900	2.501	2.736	2.736	1.567			
	Cilem	50.693	50.693	53.429	3.403	4.303	900	2.501	2.736	2.736	1.567			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	246.792	246.792	243.703	2.332	800	-1.532	1.015	-3.089	-3.089	3.889			
	CF 1	8.650	8.650	8.586	-	-	0	38	-64	-64	64			
	Total Griya	6.713	6.713	6.700	-	-	0	0	-13	-13	13			
4	• Total Non Program	6.572	6.572	6.560	-	-	0	-103	-12	-12	12			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.886	-	-	0	38	-51	-51	51			
	CF 2	238.142	238.142	235.118	2.332	800	-1.532	977	-3.025	-3.025	3.825			
	Mitraguna & Others	212.823	212.823	209.984	2.168	800	-1.368	1.228	-2.839	-2.839	3.639			
	Pensiun	25.319	25.319	25.133	164	-	-164	-252	-186	-186	186			
	Total Pembiayaan	304.205	304.205	303.885	5.885	5.178	-707	3.698	-320	-320	5.498			
														303.885

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
2	MBG	57	145	57	469	0,86%	0,86%	0,86%	6,99%	412	412	324		
	KUR	57	145	57	469	0,89%	0,89%	0,89%	7,28%	412	412	324		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
3	PWG	48	-	48	442	0,10%	0,10%	0,10%	0,83%	394	394	442		
	Cilem	48	-	48	442	0,10%	0,10%	0,10%	0,83%	394	394	442		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
4	CFG	3.240	3.375	3.240	8.680	1,31%	1,31%	1,31%	3,56%	5.440	5.440	5.305		
	CF 1	357	429	357	356	4,13%	4,13%	4,13%	6,08%	(49)	(49)	(231)		
	Total Griya	357	429	357	356	5,32%	5,32%	5,32%	5,31%	(1)	(1)	(73)		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
	CF 2	2.935	2.864	2.935	3.257	1,23%	1,23%	1,23%	1,39%	321	321	393		
	Mitraguna & Others	2.935	2.864	2.935	3.257	1,38%	1,38%	1,38%	1,55%	321	321	393		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-
	Total Pembiayaan	3.292	3.293	3.292	3.612	1,08%	1,08%	1,08%	1,19%	320	320	320		

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	185.257	185.257	310.568	125.311		3,07	3,44	3,42	(0,02)	0,35
2	Contribution Margin	6.968	6.968	12.190	5.222	-74,9%	812	1.459	1.568	109	756



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	160	160	(374)	0	(151)	-48,48%	(151)	-48,48%			
2	Tabungan	51.204	51.204	46.297	46.117	449	(180)	(5.087)	-9,93%	(5.087)	-9,93%			
3	Deposito	41.957	41.957	42.317	42.317	(13.429)	0	361	0,86%	361	0,86%			
	Total	93.472	93.472	88.775	88.595	(13.354)	(180)	(4.877)	-5,22%	(4.877)	-5,22%			
	CASA	51.516	51.516	46.458	46.278	75	(180)	(5.238)	-10,17%	(5.238)	-10,17%			
	(%) CASA	55,11%	55,11%	52,33%	52,24%									
	FDR	104,53%	104,53%	109,06%	109,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	968	968	(1)	21	2,23%	21	2,23%				
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%				
3	Tabungan ISE	946	946	968	967	(1)	21	2,24%	21	2,24%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	16.820	16.820	16.978	800	380	-420	600	158	158	222			
	KUR	16.338	16.338	16.499	800	380	-420	622	161	161	219			
	Non KUR	481	481	478	-	-	0	-21	-3	-3	3			
3	PWG	7.075	7.075	7.281	539	404	-135	184	206	206	198			
	Cilem	7.075	7.075	7.281	539	404	-135	184	206	206	198			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	73.812	73.812	72.560	387	305	-82	-2.060	-1.252	-1.252	1.557			
	CF 1	12.914	12.914	13.050	167	185	18	461	136	136	49			
	Total Griya	11.295	11.295	11.448	60	185	125	0	153	153	32			
4	• Total Non Program	5.334	5.334	5.493	60	185	125	193	159	159	26			
	• Program	5.961	5.961	5.955	-	-	0	324	-6	-6	6			
	Oto	1.620	1.620	1.602	107	-	-107	461	-18	-18	18			
	CF 2	60.898	60.898	59.510	220	120	-100	-2.521	-1.387	-1.387	1.507			
	Mitraguna & Others	58.278	58.278	56.915	220	120	-100	-2.344	-1.363	-1.363	1.483			
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25			
	Total Pembiayaan	97.707	97.707	96.820	1.726	1.089	-637	-1.276	-888	-888	1.977			
														96.820

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	278	283	278	1.235	1.65%	1.65%	7,27%	957	957	952					
	KUR	278	240	278	1.215	1.70%	1.70%	7,37%	937	937	976					
	Non KUR	-	43	-	20	0,00%	0,00%	0,00%	4,10%	20	20	(24)				
3	PWG	-	-	-	59	0,00%	0,00%	0,00%	0,81%	59	59	59				
	Cilem	-	-	-	59	0,00%	0,00%	0,00%	0,81%	59	59	59				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	1.309	1.956	1.309	7.750	1,77%	1,77%	10,68%	6.442	6.442	5.794					
	CF 1	-	177	-	583	0,00%	0,00%	4,47%	583	583	406					
	Total Griya	-	177	-	435	0,00%	0,00%	3,80%	435	435	258					
	Oto	-	-	-	148	0,00%	0,00%	9,24%	148	148	148					
	CF 2	1.309	1.779	1.309	7.167	2,15%	2,15%	12,04%	5.859	5.859	5.388					
	Mitraguna & Others	1.309	1.779	1.309	6.994	2,25%	2,25%	12,29%	5.685	5.685	5.214					
	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%	2,40%	(2)	(2)	(2.011)					

Asset & Contribution Margin

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.811	3.808	(1.056)	(3)	(1.403)	-26,92%	(1.403)	-26,92%			
2	Tabungan	100.387	100.387	87.224	86.693	(12.773)	(530)	(13.693)	-13,64%	(13.693)	-13,64%			
3	Deposito	13.976	13.976	13.697	13.695	636	(2)	(281)	-2,01%	(281)	-2,01%			
	Total	119.574	119.574	104.732	104.197	(13.193)	(535)	(15.377)	-12,86%	(15.377)	-12,86%			
	CASA	105.598	105.598	91.035	90.502	(13.829)	(533)	(15.096)	-14,30%	(15.096)	-14,30%			
	(%) CASA	88,31%	88,31%	86,92%	86,86%									
	FDR	55,17%	55,17%	63,02%	63,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.567	7.578		11	81	1,08%	81	1,08%			
2	Giro ISE	754	754	611	602		(9)	(152)	-20,16%	(152)	-20,16%			
3	Tabungan ISE	6.743	6.743	6.956	6.976		20	233	3,45%	233	3,45%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	595	-	-	0	-24	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	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	15.515	650	-	-650	1.477	-131	-131	131			
	KUR	14.577	14.577	14.455	650	-	-650	1.505	-122	-122	122			
	Non KUR	1.069	1.069	1.060	-	-	0	-28	-9	-9	9			
3	PWG	11.732	11.732	11.966	596	652	56	340	234	234	417			
	Cilem	11.732	11.732	11.966	596	652	56	340	234	234	417			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	37.993	37.993	37.930	1.360	315	-1.045	577	-63	-63	378			
	CF 1	17.776	17.776	17.611	639	-	-639	39	-165	-165	165			
	Total Griya	8.967	8.967	8.931	250	-	-250	0	-37	-37	37			
4	• Total Non Program	7.001	7.001	6.966	250	-	-250	176	-35	-35	35			
	• Program	1.966	1.966	1.965	-	-	0	173	-1	-1	1			
	Oto	8.809	8.809	8.680	389	-	-389	39	-129	-129	129			
	CF 2	20.216	20.216	20.319	721	315	-406	538	102	102	213			
	Mitraguna & Others	19.433	19.433	19.539	595	315	-280	488	106	106	209			
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3			
	Total Pembiayaan	65.965	65.965	66.005	2.606	967	-1.640	2.370	40	40	927			
														66.005

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	1.538	1.538	1.538	1,91%	1.538	1.538	1.538				
	KUR	-	-	-	1.359	1.359	1.359	9,40%	1.359	1.359	1.359				
	Non KUR	-	-	-	180	180	180	16,95%	180	180	180				
3	PWG	104	-	104	605	605	605	0,89%	500	500	605				
	Cilem	104	-	104	605	605	605	0,89%	500	500	605				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	284	726	284	2.175	2.175	2.175	0,75%	1.891	1.891	1.449				
	CF 1	284	708	284	1.435	1.435	1.435	1,60%	8,15%	1.152	1.152	727			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	284	708	284	1.435	3,22%	3,22%	16,54%	1,152	1,152	727				
	CF 2	-	17	-	-	0,00%	0,00%	0,00%	3,64%	739	739	722			
	Mitraguna & Others	-	17	-	-	0,00%	0,00%	0,00%	3,78%	739	739	722			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	100	-	167	0,00%	0,00%	0,00%	0,25%	167	167	67			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	MtD (1-18 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	100	-	167	167	167	0,44%	167	167	67				
	CF 1	-	100	-	167	0,00%	0,00%	0,00%	0,95%	167	167	67			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	100	-	167	0,00%	0,00%	0,00%	1,92%	167	167	67			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-</													



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.036	1.036	217	0	(0)	-0,01%	(0)	-0,01%			
2	Tabungan	34.954	34.954	32.563	32.428	1.490	(136)	(2.527)	-7,23%	(2.527)	-7,23%			
3	Deposito	2.425	2.425	2.425	2.425	0	0	0	0,00%	0	0,00%			
	Total	38.416	38.416	36.025	35.889	1.708	(136)	(2.527)	-6,58%	(2.527)	-6,58%			
	CASA	35.991	35.991	33.600	33.464	1.708	(136)	(2.527)	-7,02%	(2.527)	-7,02%			
	(%) CASA	93,69%	93,69%	93,27%	93,24%									
	FDR	3,05%	3,05%	3,47%	3,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	73	73	0	(1)	-1,19%	(1)	-1,19%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	74	74	73	73	0	(1)	-1,19%	(1)	-1,19%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	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	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	0			
	Non KUR	-	-	-	-	-	0	0	0	0	0			
3	PWG	928	928	1.011	80	120	40	14	84	84	37			
	Cilem	928	928	1.011	80	120	40	14	84	84	37			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	243	243	240	10	-	-10	7	-3	-3	3			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	243	243	240	10	-	-10	7	-3	-3	3			
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3			
	Pensiun	-	-	-	-	-	0	0	0	0	-			
	Total Pembiayaan	1.171	1.171	1.251	90	120	30	21	81	81	40			1.251

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	-	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	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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

No.	Neraca	Posisi				Growth (Yoy)	% Growth	Target Jan'2		