



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.384.657	1.389.040	(107.838)	4.383	82.769	6,34%	82.769	6,34%	1.328.008	104,60%	61.032
2	Tabungan	5.489.217	5.489.217	5.296.110	5.307.073	(15.901)	10.963	(182.144)	-3,32%	(182.144)	-3,32%	5.489.217	96,68%	(182.144)
3	Deposito	1.616.443	1.616.443	1.649.724	1.628.966	(10.773)	(20.758)	12.523	0,77%	12.523	0,77%	1.624.927	100,25%	4.039
	<b>Total</b>	<b>8.411.932</b>	<b>8.411.932</b>	<b>8.330.491</b>	<b>8.325.079</b>	<b>(134.512)</b>	<b>(5.412)</b>	<b>(86.853)</b>	<b>-1,03%</b>	<b>(86.853)</b>	<b>-1,03%</b>	<b>8.442.153</b>	<b>98,61%</b>	<b>(117.074)</b>
	CASA	6.795.488	6.795.488	6.680.767	6.696.113	(123.739)	15.346	(99.376)	-1,46%	(99.376)	-1,46%	6.817.225	98,22%	(121.113)
	(%) CASA	80,78%	80,78%	80,20%	80,43%									
	FDR	81,75%	81,75%	83,58%	83,63%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	389.381	388.912		(469)	10.260	2,71%	10.260	2,71%			
2	Giro ISE	119.292	119.292	129.766	128.732		(1.034)	9.440	7,91%	9.440	7,91%			
3	Tabungan ISE	228.526	228.526	228.781	229.346		565	820	0,36%	820	0,36%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	945.998	2.280	12.422	10.142	-14.059	-9.231	-9.231	21.652	957.716	98,78%	(11.718)
	Linkage	715.312	715.312	720.209	-	10.057	10.057	-5.052	4.897	4.897	5.159	716.647	100,50%	
	Non-Linkage	239.917	239.917	225.789	2.280	2.365	85	-9.007	-14.128	-14.128	16.493	241.069	93,66%	(15.280)
	• Local Champion	175.414	175.414	164.679	-	1.240	1.240	-6.818	-10.735	-10.735	11.975	176.520	93,29%	(11.841)
	• Value Chain	64.503	64.503	61.110	2.280	1.125	(1.155)	-2.189	-3.393	-3.393	4.518	64.550	94,67%	(3.439)
2	MBG	1.065.809	1.065.809	1.061.517	52.458	35.338	-17.120	13.909	-4.292	-4.292	39.630	1.074.791	98,76%	(13.274)
	KUR	1.007.447	1.007.447	1.004.125	50.617	34.237	-16.380	13.938	-3.322	-3.322	37.559	1.013.359	99,09%	(9.235)
	Non KUR	58.362	58.362	57.392	1.841	1.101	-740	-29	-970	-970	2.071	61.431	93,43%	(4.039)
3	PWG	580.990	580.990	662.704	111.300	190.588	79.288	42.409	81.714	81.714	108.874	610.368	108,57%	52.336
	Cilem	401.351	401.351	460.606	56.737	85.404	28.666	35.178	59.256	59.256	26.148	422.492	109,02%	38.115
	Gadai	179.639	179.639	202.097	54.563	105.184	50.621	7.231	22.458	22.458	82.726	187.876	107,57%	14.221
4	CFG	4.274.955	4.274.955	4.292.356	150.979	108.215	-42.764	58.138	17.401	17.401	90.814	4.330.044	99,13%	(37.687)
	CF 1	914.408	914.408	910.554	31.892	13.880	-18.012	8.567	-3.854	-3.854	17.734	923.115	98,64%	(12.561)
	Total Griya	605.660	605.660	602.723	13.041	4.732	-8.309	0	-2.937	-2.937	7.669	609.020	98,97%	(6.297)
	• Total Non Program	457.747	457.747	456.190	12.402	4.732	-7.670	5.519	-1.557	-1.557	6.289			
	• Program	147.912	147.912	146.533	639	-	-639	-570	-1.380	-1.380	1.380			
	Oto	308.748	308.748	307.832	18.852	9.148	-9.703	8.567	-917	-917	10.065	314.095	98,01%	(6.264)
	CF 2	3.360.547	3.360.547	3.381.802	119.087	94.335	-24.752	49.571	21.255	21.255	73.080	3.406.929	99,26%	(25.127)
	Mitraguna & Others	2.797.690	2.797.690	2.818.123	110.170	85.479	-24.691	47.189	20.432	20.432	65.047	2.837.584	99,31%	(19.461)
	Pensiun	562.857	562.857	563.680	8.917	8.856	-61	2.382	823	823	8.033	569.345	99,00%	(5.666)
	<b>Total Pembiayaan</b>	<b>6.876.983</b>	<b>6.876.983</b>	<b>6.962.575</b>	<b>317.017</b>	<b>346.562</b>	<b>29.545</b>	<b>100.397</b>	<b>85.592</b>	<b>85.592</b>	<b>260.970</b>	<b>6.972.918</b>	<b>99,85%</b>	<b>(10.343)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.
1	SME	145	149	145	127	0,02%	0,02%	0,01%	(18)	(18)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	127	0,06%	0,06%	0,06%	(18)	(18)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	15.990	1,07%	1,07%	1,51%	4.589	4.589	4.589			
	KUR	8.946	8.946	8.946	12.078	0,89%	0,89%	1,20%	3.133	3.133	3.133			
	Non KUR	2.456	2.456	2.456	3.912	4,21%	4,21%	6,82%	1.457	1.457	1.457			
3	PWG	2.316	2.316	2.316	5.063	0,40%	0,40%	0,76%	2.747	2.747	2.747			
	Cilem	2.310	2.310	2.310	4.993	0,58%	0,58%	1,08%	2.683	2.683	2.683			
	Gadai	6	6	6	70	0,00%	0,00%	0,03%	64	64	64			
4	CFG	53.253	65.976	53.253	69.939	1,25%	1,25%	1,63%	16.685	16.685	16.685			
	CF 1	31.353	37.416	31.353	41.621	2,43%	2,43%	4,57%	10.268	10.268	10.268			
	Total Griya	16.535	19.164	16.535	16.926	2,73%	2,73%	2,81%	392	392	392			
	Oto	4.324	3.970	4.324	3.831	1,40%	1,40%	1,24%	(493)	(493)	(493)			
	CF 2	42.900	41.714	42.900	40.219	1,28%	1,28%	1,19%	(2.681)	(2.681)	(2.681)			
	Mitraguna & Others	41.050	40.668	41.050	39.188	1,47%	1,47%	1,39%	(1.861)	(1.861)	(1.861)			
	Pensiun	1.851	1.047	1.851	1.031	0,03%	0,03%	0,18%	(820)	(820)	(820)			
	<b>Total Pembiayaan</b>	<b>88.360</b>	<b>89.996</b>	<b>88.360</b>	<b>86.182</b>	<b>1,28%</b>	<b>1,28%</b>	<b>1,24%</b>	<b>(2.178)</b>	<b>(2.178)</b>	<b>(3.814)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315	-2,7%
2	Contribution Margin	342.067	342.067	351.248	9.181	

## PHR &amp; Payroll

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



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	13.878	13.887	186	10	(83)	-0,59%	(83)	-0,59%	14.963	92,81%	(1.076)
2	Tabungan	365.569	365.569	326.346	325.651	21.323	(696)	(39.918)	-10,92%	(39.918)	-10,92%	365.569	89,08%	(39.918)
3	Deposito	105.958	105.958	108.109	108.109	(432)	0	2.151	2,03%	2.151	2,03%	106.313	101,69%	1.796
	<b>Total</b>	<b>485.497</b>	<b>485.497</b>	<b>448.333</b>	<b>447.647</b>	<b>21.076</b>	<b>(686)</b>	<b>(37.950)</b>	<b>-7,80%</b>	<b>(37.850)</b>	<b>-7,80%</b>	<b>486.845</b>	<b>91,95%</b>	<b>(39.198)</b>
	<b>CASA</b>	<b>379.539</b>	<b>379.539</b>	<b>340.224</b>	<b>339.538</b>	<b>21.508</b>	<b>(686)</b>	<b>(40.001)</b>	<b>-10,54%</b>	<b>(40.001)</b>	<b>-10,54%</b>	<b>380.532</b>	<b>89,23%</b>	<b>(40.994)</b>
	<b>(%) CASA</b>	<b>78,18%</b>	<b>78,18%</b>	<b>75,89%</b>	<b>75,85%</b>									
	<b>FDR</b>	<b>77,76%</b>	<b>77,76%</b>	<b>85,57%</b>	<b>85,71%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.722	13.722	14.875	14.880		5	1.158	8,44%	1.158	8,44%			
2	Giro ISE	2.593	2.593	2.842	2.843		1	250	9,63%	250	9,63%			
3	Tabungan ISE	8.129	8.129	9.034	9.037		3	908	11,17%	908	11,17%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	176	176	176	176		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.492	-	-	0	-1.137	-165	-165	165	18.838	98,16%	(346)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	18.657	18.657	18.492	-	-	0	-1.137	-165	-165	165	18.838	98,16%	(346)
	• Local Champion	11.632	11.632	11.485	-	-	0	-119	-147	-147	147	11.807	97,27%	(322)
	• Value Chain	7.025	7.025	7.007	-	-	-	-1.018	-18	-18	18	7.031	99,65%	(24)
2	MBG	33.721	33.721	33.847	1.600	1.300	-300	442	126	126	1.174	34.487	98,14%	(641)
	KUR	31.276	31.276	31.312	1.400	1.100	-300	326	37	37	1.063	31.487	99,45%	(175)
	Non KUR	2.445	2.445	2.534	200	200	0	116	89	89	111	3.000	84,47%	(466)
3	PWG	50.836	50.836	57.782	8.150	17.362	9.212	2.179	6.946	6.946	10.416	51.977	111,17%	5.805
	Cilem	29.576	29.576	32.680	2.302	5.405	3.103	395	3.104	3.104	2.301	29.980	109,01%	2.700
	Gadai	21.260	21.260	25.102	5.847	11.957	6.110	1.784	3.842	3.842	8.115	21.997	114,11%	3.105
4	CFG	274.329	274.329	273.535	7.999	6.499	-1.500	-434	-794	-794	7.293	275.472	99,30%	(1.937)
	CF 1	15.567	15.567	15.118	565	120	-445	42	-449	-449	569	15.863	95,30%	(745)
1	• Total Non Program	4.207	4.207	4.176	-	-	-158	127	-31	-31	31	4.476	97,01%	(134)
	• Program	167	167	166	-	-	0	-1	-1	-1	1			
	Oto	11.193	11.193	10.776	408	120	-287	42	-417	-417	538	11.387	94,63%	(611)
	CF 2	258.763	258.763	258.417	7.434	6.379	-1.055	-477	-345	-345	6.724	259.610	99,54%	(1.192)
	Mitraguna & Others	235.439	235.439	234.602	6.993	5.689	-1.304	-497	-837	-837	6.526	236.185	99,33%	(1.583)
	Pensiun	23.323	23.323	23.816	441	690	249	20	492	492	198	23.425	101,67%	391
	<b>Total Pembiayaan</b>	<b>377.543</b>	<b>377.543</b>	<b>383.656</b>	<b>17.749</b>	<b>25.161</b>	<b>7.412</b>	<b>1.050</b>	<b>6.113</b>	<b>6.113</b>	<b>19.048</b>	<b>380.775</b>	<b>100,76%</b>	<b>2.881</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	-	0,10%	0,00%	0,00%	(18)	(18)	(18)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	18	18	18	-	-	0,10%	0,10%	0,00%	(18)	(18)	(18)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	430	1.638	430	1.186	-	1,28%	1,28%	3,50%	755	755	(452)			
	KUR	354	1.439	354	865	-	1,13%	1,13%	2,76%	511	511	(574)			
	Non KUR	76	199	76	321	-	3,12%	3,12%	12,67%	245	245	122			
3	PWG	-	4	-	-	-	0,00%	0,00%	0,00%	-	-	(4)			
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	4	-	-	0,00%	0,00%	0,00%	-	-	(4)			
4	CFG	1.111	1.012	1.111	1.464	-	0,40%	0,40%	0,54%	354	354	452			
	CF 1	420	59	420	572	-	2,70%	2,70%	3,78%	151	151	513			
	Total Griya	-	-	-	13	-	0,00%	0,00%	0,29%	13	13	13			
	Oto	420	59	420	559	-	3,76%	3,76%	5,19%	139	139	500			
	CF 2	690	953	690	893	-	0,27%	0,27%	0,35%	202	202	(61)			
	Mitraguna & Others	690	953	690	893	-	0,29%	0,29%	0,38%	202	202	(61)			
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.559</b>	<b>2.671</b>	<b>1.559</b>	<b>2.650</b>	<b>-</b>	<b>0,41%</b>	<b>0,41%</b>	<b>0,69%</b>	<b>1.091</b>	<b>1.091</b>	<b>(21)</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	18	-	0,00%	0,00%	0,10%	18	18	18			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	18	-	0,00%	0,00%	0,10%	18	18	18			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	308	244	308	308	-	0,91%	0,91%	0,91%	(0)	(0)	63			
	KUR	308	244	308	308	-	0,98%	0,98%	0,98%	(0)	(0)	63			
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	3.121	3.207	(1.077)	86	686	27,24%	686	27,24%	3.405	94,18%	(198)
2	Tabungan	250.285	250.285	241.644	242.006	(1.840)	362	(8.279)	-3,31%	(8.279)	-3,31%	250.285	96,69%	(8.279)
3	Deposito	77.102	77.102	77.731	77.731	(522)	0	629	0,82%	629	0,82%	77.462	100,35%	269
	Total	329.907	329.907	322.496	322.944	(3.439)	448	(6.963)	-2,11%	(6.963)	-2,11%	331.151	97,52%	(8.207)
	CASA	252.805	252.805	244.765	245.213	(2.917)	448	(7.592)	-3,00%	(7.592)	-3,00%	253.689	96,66%	(8.477)
	(%) CASA	76,63%	76,63%	75,90%	75,93%									
	FDR	42,37%	42,37%	43,79%	43,73%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.875	9.875	9.096	9.076	(20)	(799)	-8,09%	(799)	-8,09%			
2	Giro ISE	685	685	873	937	64	252	36,78%	252	36,78%			
3	Tabungan ISE	9.190	9.190	8.223	8.139	(84)	(1.051)	-11,43%	(1.051)	-11,43%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	85	85	85	85	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	29.566	29.566	28.821	1.100	550	-550	-143	-745	-745	1.295	29.173	98,79%	(352)
	KUR	26.529	26.529	25.864	950	550	-400	-203	-664	-664	1.214	26.722	96,79%	(858)
	Non KUR	3.037	3.037	2.956	150	-	-150	60	-81	-81	81	2.451	120,61%	
3	PWG	24.297	24.297	25.875	4.764	5.317	553	3.050	1.578	1.578	3.739	25.281	102,35%	595
	Cilem	15.956	15.956	17.242	2.482	2.089	-394	1.829	1.286	1.286	803	16.535	104,28%	707
	Gadai	8.341	8.341	8.633	2.282	3.228	947	1.221	292	292	2.937	8.745	98,72%	(112)
4	CFG	85.909	85.909	86.516	2.939	2.297	-642	1.353	607	607	1.690	87.860	98,47%	(1.344)
	CF 1	22.123	22.123	22.100	1.291	650	-641	676	-24	-24	673	22.450	98,44%	(350)
	Total Griya	3.853	3.853	3.813	-	-	0	0	-41	-41	41	3.942	96,72%	(129)
1	• Total Non Program	3.853	3.853	3.813	-	-	0	0	-41	-41	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.287	1.291	650	-641	676	17	17	633	18.508	98,81%	(221)
	CF 2	63.785	63.785	64.416	1.648	1.647	-1	677	631	631	1.016	65.410	98,48%	(994)
	Mitraguna & Others	56.036	56.036	56.672	1.150	1.479	329	312	635	635	844	57.552	98,47%	(881)
	Pensiun	7.749	7.749	7.744	498	168	-330	364	-5	-5	173	7.858	98,56%	(114)
	Total Pembiayaan	139.772	139.772	141.212	8.803	8.164	-639	4.260	1.440	1.440	6.724	142.314	99,23%	(1.102)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.288	2.018	1.288	1.780	4,36%	4,36%	6,18%	492	492	(238)			
	KUR	976	1.533	976	1.431	3,68%	3,68%	5,53%	455	455	(102)			
	Non KUR	312	485	312	349	10,26%	10,26%	11,80%	37	37	(136)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	480	499	480	589	0,56%	0,56%	0,68%	109	109	90			
	CF 1	274	293	274	428	1,24%	1,24%	1,94%	154	154	135			
	Total Griya	41	43	41	40	1,06%	1,06%	1,04%	(1)	(1)	(3)			
	Oto	233	250	233	388	1,28%	1,28%	2,12%	155	155	138			
	CF 2	206	207	206	161	0,32%	0,32%	0,25%	(45)	(45)	(45)			
	Mitraguna & Others	206	207	206	161	0,37%	0,37%	0,28%	(45)	(45)	(45)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.768	2.517	1.768	2.369	1,26%	1,26%	1,68%	601	601	(148)			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.672	1.553	1.672	1.630	5,66%	5,66%	5,66%	(42)	(42)	77			
	KUR	1.588	1.553	1.588	1.547	5,99%	5,99%	5,98%	(42)	(42)	(7)			
	Non KUR	84	-	84	84	2,76%	2,76%	2,83%	-	-	84			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	406	408	406	392	0,47%	0,47%	0,45%	(14)	(14)	(16)			
	CF 1	12	15	12	12	0,06%	0,06%	0,06%	-	-	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	12	15	12	12	0,07%	0,07%	0,07%	-	-	(2)			
	CF 2	394	393	394	380	0,62%	0,62%	0,59%	(14)	(14)	(14)			
	Mitraguna & Others	293	293	293	380	0,52%	0,52%	0,67%	87					



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	27.591	27.411	1.403	(180)	111	0,41%	111	0,41%	28.021	97,82%	(610)
2	Tabungan	216.636	216.636	213.311	212.206	1.626	(1.105)	(4.430)	-2,04%	(4.430)	-2,04%	216.636	97,96%	(4.430)
3	Deposito	18.051	18.051	24.378	24.381	659	3	6.329	35,06%	6.329	35,06%	18.337	132,96%	6.043
	Total	261.987	261.987	265.280	263.998	3.688	(1.283)	2.010	0,77%	2.010	0,77%	262.994	100,38%	1.003
	CASA	243.936	243.936	240.903	239.617	3.030	(1.286)	(4.319)	-1,77%	(4.319)	-1,77%	244.657	97,94%	(5.040)
	(%) CASA	93,11%	93,11%	90,81%	90,76%									
	FDR	65,95%	65,95%	65,49%	65,81%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	42.051	42.074	22	1.138	2,78%	1.138	2,78%			
2	Giro ISE	25.599	25.599	26.190	25.952	(238)	353	1,38%	353	1,38%			
3	Tabungan ISE	15.337	15.337	15.861	16.121	260	785	5,12%	785	5,12%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	223	223	223	223	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	• Local Champion	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	44.377	44.377	43.641	1.825	800	-1.025	78	-736	-736	1.536	45.248	96,45%	(1.607)
	KUR	40.669	40.669	39.997	1.825	800	-1.025	170	-671	-671	1.471	40.968	97,63%	(971)
	Non KUR	3.709	3.709	3.644	-	-	0	-92	-65	-65	65	4.280	85,13%	(636)
3	PWG	15.862	15.862	17.920	3.953	4.102	149	2.148	2.058	2.058	2.043	17.148	104,50%	772
	Cilem	12.088	12.088	14.101	2.500	2.985	485	1.794	2.013	2.013	972	13.037	108,17%	1.065
	Gadai	3.774	3.774	3.819	1.453	1.117	-336	354	45	45	1.071	4.112	92,88%	(293)
4	CFG	111.779	111.779	111.406	3.618	1.279	-2.339	2.166	-373	-373	1.652	113.811	97,89%	(2.405)
	CF 1	50.966	50.966	50.292	1.153	364	-789	440	-673	-673	1.037	51.394	97,86%	(1.102)
	Total Griya	38.050	38.050	37.658	379	-	-379	0	-392	-392	392	38.241	98,48%	(583)
1	• Total Non Program	37.824	37.824	37.433	379	-	-379	-47	-391	-391	391			
	• Program	226	226	226	-	-	0	-1	-1	-1	1			
	Oto	12.916	12.916	12.634	774	364	-410	440	-282	-282	645	13.153	96,05%	(519)
	CF 2	60.814	60.814	61.114	2.465	915	-1.550	1.726	300	300	615	62.417	97,91%	(1.303)
	Mitraguna & Others	57.307	57.307	57.634	2.465	915	-1.550	1.757	327	327	588	58.609	98,34%	(976)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	173.729	9.396	6.180	-3.216	4.380	936	936	5.244	176.982	98,16%	(3.253)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.767	2.989	1.767	2.269	3,98%	3,98%	5,20%	502	502	(720)			
	KUR	1.240	2.147	1.240	1.413	3,05%	3,05%	3,53%	173	173	(734)			
	Non KUR	528	842	528	856	14,23%	14,23%	23,49%	328	328	14			
3	PWG	233	-	233	152	1,47%	1,47%	0,85%	(81)	(81)	152			
	Cilem	233	-	233	152	1,93%	1,93%	1,08%	(81)	(81)	152			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.744	3.583	1.744	3.370	1,56%	1,56%	3,02%	1.626	1.626	(213)			
	CF 1	1.268	3.357	1.268	3.145	2,49%	2,49%	6,25%	1.877	1.877	(212)			
	Total Griya	843	2.936	843	2.751	2,21%	2,21%	7,30%	1.908	1.908	(185)			
	Oto	425	421	425	395	3,29%	3,29%	3,12%	(31)	(31)	(27)			
	CF 2	476	226	476	225	0,78%	0,78%	0,37%	(252)	(252)	(1)			
	Mitraguna & Others	476	226	476	225	0,83%	0,83%	0,39%	(252)	(252)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.745	6.572	3.745	5.791	2,17%	2,17%	3,33%	2.046	2.046	(781)			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.803	1.984	1.803	1.943	4,06%	4,06%	4,45%	140	140	(40)			
	KUR	889	1.146	889	1.031	2,19%	2,19%	2,58%	142	142	(115)			
	Non KUR	914	838	914	912	24,65%	24,65%	25,03%	(2)	(2)	74			
3	PWG	-	-	-	18	0,00%	0,00%	0,10%	18	18	18			
	Cilem	-	-	-	18	0,00%	0,00%	0,12%	18	18	18			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.686	1.672	1.686	1.303	1,51%	1,51%	1,17%	(383)	(383)	(369)			
	CF 1	1.215	1.202	1.215	832	2,38%	2,38%	1,66%	(383)	(383)	(369)			
	Total Griya	1.124	1.110	1.124</td										



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	43.664	49.919	(18.186)	6.255	31.473	170,62%	31.473	170,62%	19.548	255,37%	30.371
2	Tabungan	208.885	208.885	211.959	211.552	(827)	(407)	2.667	1,28%	2.667	1,28%	208.885	101,28%	2.667
3	Deposito	44.573	44.573	44.046	44.057	(1.059)	12	(516)	-1,16%	(516)	-1,16%	44.963	97,99%	(906)
	<b>Total</b>	<b>271.904</b>	<b>271.904</b>	<b>299.669</b>	<b>305.528</b>	<b>(20.073)</b>	<b>5.859</b>	<b>33.624</b>	<b>12,37%</b>	<b>33.624</b>	<b>12,37%</b>	<b>273.396</b>	<b>111,75%</b>	<b>32.133</b>
	<b>CASA</b>	<b>227.331</b>	<b>227.331</b>	<b>255.624</b>	<b>261.471</b>	<b>(19.014)</b>	<b>5.848</b>	<b>34.140</b>	<b>15,02%</b>	<b>34.140</b>	<b>15,02%</b>	<b>228.433</b>	<b>114,46%</b>	<b>33.039</b>
	<b>(%) CASA</b>	<b>83,61%</b>	<b>83,61%</b>	<b>85,30%</b>	<b>85,58%</b>									
	<b>FDR</b>	<b>152,80%</b>	<b>152,80%</b>	<b>142,48%</b>	<b>139,75%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	7.051	7.130	79	(169)	-2,32%	(169)	-2,32%			
2	Giro ISE	831	831	1.035	1.042	7	211	25,46%	211	25,46%			
3	Tabungan ISE	6.469	6.469	6.016	6.088	72	(381)	-5,88%	(381)	-5,88%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	159	159	159	159	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.739	-	-	0	-1.050	-46	-46	46	15.024	98,10%	(285)
	Linkage	-	-	-	-	-	-	0	0	0	-	100	(100)	
	Non-Linkage	14.785	14.785	14.739	-	-	0	-1.050	-46	-46	46	14.924	98,76%	(185)
	• Local Champion	11.512	11.512	11.322	-	-	0	-188	-190	-190	190	11.647	97,21%	(325)
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	144	144	(144)	3.277	104,27%	
2	MBG	48.412	48.412	48.622	800	2.200	1.400	-1.524	210	210	1.990	49.308	98,61%	(687)
	KUR	46.075	46.075	46.345	800	2.200	1.400	-1.446	270	270	1.930	46.348	99,99%	(3)
	Non KUR	2.337	2.337	2.277	-	-	0	-79	-60	-60	60	2.961	76,91%	(684)
3	PWG	35.618	35.618	40.786	8.679	15.218	6.539	2.083	5.168	5.168	10.049	37.290	109,37%	3.496
	Cilem	18.317	18.317	21.563	3.140	4.621	1.481	1.529	3.245	3.245	3.176	19.268	111,91%	2.295
	Gadai	17.300	17.300	19.223	5.539	10.596	5.058	554	1.923	1.923	8.673	18.022	106,66%	1.201
4	CFG	316.654	316.654	322.822	9.431	11.320	1.888	3.665	6.167	6.167	5.153	319.051	101,18%	3.771
	CF 1	153.639	153.639	152.290	2.005	432	-1.573	190	-1.348	-1.348	1.780	153.986	98,90%	(1.696)
1	• Total Non Program	31.696	31.696	31.226	1.198	-	-1.198	755	-471	-471	471			
	• Program	105.841	105.841	104.861	-	-	0	-897	-980	-980	980			
	Oto	16.101	16.101	16.204	807	432	-375	190	103	103	329	16.326	99,25%	(122)
	CF 2	163.016	163.016	170.531	7.426	10.887	3.461	3.475	7.515	7.515	3.372	165.064	103,31%	5.467
	Mitraguna & Others	151.176	151.176	158.689	7.326	10.787	3.461	3.479	7.513	7.513	3.274	152.890	103,79%	5.799
	Pensiun	11.840	11.840	11.842	100	100	0	-4	2	2	98	12.175	97,27%	(332)
	<b>Total Pembiayaan</b>	<b>415.469</b>	<b>415.469</b>	<b>426.968</b>	<b>18.910</b>	<b>28.737</b>	<b>9.827</b>	<b>3.173</b>	<b>11.499</b>	<b>11.499</b>	<b>17.238</b>	<b>420.673</b>	<b>101,50%</b>	<b>6.295</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.567	1.665	1.567	1.472	3,24%	3,24%	3,03%	(95)	(95)	(193)			
	KUR	1.289	1.319	1.289	1.159	2,80%	2,80%	2,50%	(129)	(129)	(160)			
	Non KUR	278	346	278	313	11,91%	11,91%	13,73%	34	34	(33)			
3	PWG	4	-	4	95	0,01%	0,01%	0,23%	91	91	95			
	Cilem	4	-	4	95	0,02%	0,02%	0,44%	91	91	95			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.757	17.721	16.757	17.661	5,29%	5,29%	5,47%	904	904	(60)			
	CF 1	15.777	16.551	15.777	16.687	10,27%	10,27%	10,96%	909	909	135			
	Total Griya	15.271	16.112	15.271	16.193	11,10%	11,10%	11,90%	923	923	81			
	Oto	506	439	506	493	3,14%	3,14%	3,04%	(13)	(13)	54			
	CF 2	980	1.170	980	974	0,60%	0,60%	0,57%	(5)	(5)	(196)			
	Mitraguna & Others	980	984	980	974	0,65%	0,65%	0,61%	(5)	(5)	(10)			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
	<b>Total Pembiayaan</b>	<b>18.327</b>	<b>19.386</b>	<b>18.327</b>	<b>19.227</b>	<b>4,41%</b>	<b>4,41%</b>	<b>4,50%</b>	<b>900</b>	<b>900</b>	<b>(159)</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	1,21%	1,21%	1,22%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,22%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.762	2.028	1.762	1.788	3,64%	3,64%	3,68%	27	27	(239)			
	KUR	1.450	1.759	1.450	1.482	3,15%	3,15%	3,20%	32	32	(277)			
	Non KUR	312	269	312	307	13,34%	13,34%	13,46%	(5)	(5)	38			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-												



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	84.136	83.661	4.081	(475)	28.035	50,40%	28.035	50,40%	56.837	147,20%	26.825
2	Tabungan	265.050	265.050	258.863	258.028	3.560	(835)	(7.022)	-2,65%	(7.022)	-2,65%	265.050	97,35%	(7.022)
3	Deposito	108.525	108.525	108.673	108.673	(20.474)	0	148	0,14%	148	0,14%	108.875	99,81%	(202)
	<b>Total</b>	<b>429.201</b>	<b>429.201</b>	<b>451.673</b>	<b>450.362</b>	<b>(12.833)</b>	<b>(1.310)</b>	<b>21.161</b>	<b>4,93%</b>	<b>21.161</b>	<b>4,93%</b>	<b>430.762</b>	<b>104,55%</b>	<b>19.600</b>
	<b>CASA</b>	<b>320.676</b>	<b>320.676</b>	<b>342.999</b>	<b>341.689</b>	<b>7.641</b>	<b>(1.310)</b>	<b>21.013</b>	<b>6,55%</b>	<b>21.013</b>	<b>6,55%</b>	<b>321.887</b>	<b>106,15%</b>	<b>19.802</b>
	(%) CASA	74,71%	74,71%	75,94%	75,87%									
	FDR	131,19%	131,19%	126,65%	127,02%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	61.095	61.095	64.431	64.235	(196)	3.141	5,14%	3.141	5,14%			
2	Giro ISE	35.398	35.398	38.654	38.348	(306)	2.951	8,34%	2.951	8,34%			
3	Tabungan ISE	12.777	12.777	12.857	12.967	110	190	1,49%	190	1,49%			
4	Deposito ISE	12.920	12.920	12.920	12.920	0	0	0,00%	0	0,00%			
5	CIF ISE	215	215	215	215	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	254.998	254.998	252.685	-	-	0	-3.197	-2.313	-2.313	2.313	255.713	98,82%	(3.027)
	Linkage	238.931	238.931	237.588	-	-	-	-1.269	-1.343	-1.343	1.343	239.433	99,23%	(1.845)
	Non-Linkage	16.067	16.067	15.097	-	-	0	-1.928	-970	-970	970	16.280	92,74%	(1.182)
	• Local Champion	13.484	13.484	13.297	-	-	0	-341	-187	-187	187	13.684	97,18%	(387)
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783	2.596	69,35%	(796)
2	MBG	20.765	20.765	20.938	1.005	810	-195	305	172	172	638	20.358	102,85%	580
	KUR	20.063	20.063	20.248	1.005	810	-195	318	185	185	625	20.218	100,15%	
	Non KUR	702	702	689	-	-	0	-13	-13	-13	13	140	491,46%	
3	PWG	35.608	35.608	40.076	8.650	14.420	5.770	2.853	4.468	4.468	9.952	36.775	108,98%	3.301
	Cilem	21.358	21.358	24.606	3.989	4.547	559	2.817	3.248	3.248	1.300	21.894	112,39%	2.712
	Gadai	14.250	14.250	15.470	4.662	9.873	5.211	36	1.220	1.220	8.653	14.882	103,95%	589
4	CFG	251.678	251.678	258.335	12.416	12.066	-350	4.707	6.657	6.657	5.409	253.124	102,06%	5.211
	CF 1	25.008	25.008	27.169	2.400	2.600	200	-232	2.161	2.161	439	25.512	106,49%	1.657
	Total Griya	20.858	20.858	23.238	2.400	2.600	200	0	2.380	2.380	220	21.162	109,81%	2.076
1	• Total Non Program	20.858	20.858	23.238	2.400	2.600	200	2.219	2.380	2.380	220			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.151	4.151	3.931	-	-	0	-232	-219	-219	219	4.351	90,36%	(419)
	CF 2	226.670	226.670	231.167	10.016	9.466	-550	4.938	4.496	4.496	4.970	227.612	101,56%	3.555
	Mitraguna & Others	190.470	190.470	195.298	9.288	8.886	-402	4.506	4.827	4.827	4.059	191.209	102,14%	4.089
	Pensiun	36.200	36.200	35.869	728	580	-148	432	-331	-331	911	36.403	98,53%	(534)
	<b>Total Pembiayaan</b>	<b>563.050</b>	<b>563.050</b>	<b>572.035</b>	<b>22.071</b>	<b>27.296</b>	<b>5.225</b>	<b>4.668</b>	<b>8.985</b>	<b>8.985</b>	<b>18.312</b>	<b>565.970</b>	<b>101,07%</b>	<b>6.065</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	8	61	8	5	0,04%	0,04%	0,02%	(4)	(4)	(56)			
	KUR	8	61	8	5	0,04%	0,04%	0,02%	(4)	(4)	(56)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	45	-	45	185	0,13%	0,13%	0,46%	140	140	185			
	Cilem	45	-	45	168	0,21%	0,21%	0,68%	123	123	168			
	Gadai	-	-	-	17	0,00%	0,00%	0,11%	17	17	17			
4	CFG	3.291	4.421	3.291	3.923	1,31%	1,31%	1,52%	632	632	(498)			
	CF 1	39	143	39	116	0,16%	0,16%	0,43%	77	77	(26)			
	Total Griya	39	40	39	38	0,19%	0,19%	0,16%	(1)	(1)	(2)			
	Oto	-	-	102	78	0,00%	0,00%	1,99%	78	78	(24)			
	CF 2	3.252	4.278	3.252	3.806	1,43%	1,43%	1,65%	555	555	(472)			
	Mitraguna & Others	2.813	3.836	2.813	3.371	1,48%	1,48%	1,73%	558	558	(464)			
	Pensiun	439	443	439	435	1,21%	1,21%	0,00%	(3)	(3)	(7)			
	<b>Total Pembiayaan</b>	<b>3.345</b>	<b>4.482</b>	<b>3.345</b>	<b>4.113</b>	<b>0,59%</b>	<b>0,59%</b>	<b>0,72%</b>	<b>768</b>	<b>768</b>	<b>(369)</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	182	186	182	182	0,88%	0,88%	0,87%	-	-	(4)			
	KUR	182	186	182	182	0,91%	0,91%	0,90%	-	-	(4)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
</td														



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	646.558	648.219	154.043	1.662	(8.106)	-1,24%	(8.106)	-1,24%	658.221	98,48%	(10.002)
2	Tabungan	608.195	608.195	605.290	601.225	(4.411)	(4.065)	(6.970)	-1,15%	(6.970)	-1,15%	608.195	98,85%	(6.970)
3	Deposito	252.445	252.445	258.544	238.544	22.102	(20.000)	(13.901)	-5,51%	(13.901)	-5,51%	253.003	94,29%	(14.458)
	<b>Total</b>	<b>1.516.965</b>	<b>1.516.965</b>	<b>1.510.391</b>	<b>1.487.989</b>	<b>171.734</b>	<b>(22.403)</b>	<b>(28.977)</b>	<b>-1,91%</b>	<b>(28.977)</b>	<b>-1,91%</b>	<b>1.519.419</b>	<b>97,93%</b>	<b>(31.430)</b>
	<b>CASA</b>	<b>1.264.520</b>	<b>1.264.520</b>	<b>1.251.847</b>	<b>1.249.444</b>	<b>149.632</b>	<b>(2.403)</b>	<b>(15.076)</b>	<b>-1,19%</b>	<b>(15.076)</b>	<b>-1,19%</b>	<b>1.266.416</b>	<b>98,66%</b>	<b>(16.972)</b>
	<b>(%) CASA</b>	<b>83,36%</b>	<b>83,36%</b>	<b>82,88%</b>	<b>83,97%</b>									
	<b>FDR</b>	<b>60,82%</b>	<b>60,82%</b>	<b>61,20%</b>	<b>62,12%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	46.596	46.596	45.297	45.014	(283)	(1.582)	-3,39%	(1.582)	-3,39%			
2	Giro ISE	26.836	26.836	26.531	26.117	(414)	(719)	-2,68%	(719)	-2,68%			
3	Tabungan ISE	17.698	17.698	16.705	16.836	131	(862)	-4,87%	(862)	-4,87%			
4	Deposito ISE	2.061	2.061	2.061	2.061	0	0	0,00%	0	0,00%			
5	CIF ISE	177	177	177	177	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	578.076	578.076	573.116	1.070	11.297	10.227	-8.417	-4.960	-4.960	16.257	578.902	99,00%	(5.786)
	Linkage	447.123	447.123	453.704	-	10.057	10.057	-3.452	6.581	6.581	3.476	447.731	101,33%	
	Non-Linkage	130.953	130.953	119.412	1.070	1.240	170	-4.965	-11.541	-11.541	12.781	131.171	91,04%	(11.758)
	• Local Champion	84.867	84.867	76.402	-	1.240	1.240	-5.216	-8.465	-8.465	9.705	85.082	89,80%	(8.680)
	• Value Chain	46.086	46.086	43.010	1.070	-	(1.070)	251	-3.076	-3.076	3.076	46.089	93,32%	(3.079)
2	MBG	17.453	17.453	17.299	950	375	-575	451	-154	-154	529	17.550	98,57%	(251)
	KUR	17.090	17.090	16.943	850	375	-475	358	-146	-146	521	17.169	98,69%	(225)
	Non KUR	364	364	356	100	-	-100	93	-8	-8	8	382	93,22%	(26)
3	PWG	72.709	72.709	80.167	15.237	24.745	9.507	2.902	7.458	7.458	17.287	74.643	107,40%	5.523
	Cilem	34.043	34.043	37.624	4.612	5.875	1.263	2.845	3.581	3.581	2.293	34.982	107,55%	2.643
	Gadai	38.666	38.666	42.543	10.626	18.870	8.244	57	3.877	3.877	14.993	39.662	107,26%	2.881
4	CFG	254.415	254.415	253.767	9.949	4.743	-5.206	2.899	-649	-649	5.392	258.231	98,27%	(4.464)
	CF 1	57.156	57.156	56.524	2.187	536	-1.651	-19	-632	-632	1.168	57.500	98,30%	(976)
	Total Griya	44.842	44.842	44.472	1.700	170	-1.530	0	-370	-370	540	44.993	98,84%	(521)
1	• Total Non Program	44.842	44.842	44.472	1.700	170	-1.530	1.221	-370	-370	540			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	12.052	487	366	-121	-19	-262	-262	628	12.507	96,36%	(455)
	CF 2	197.260	197.260	197.243	7.762	4.207	-3.555	2.918	-17	-17	4.224	200.731	98,26%	(3.488)
	Mitraguna & Others	164.992	164.992	164.767	7.354	3.645	-3.709	2.988	-226	-226	3.871	168.188	97,97%	(3.421)
	Pensiun	32.267	32.267	32.476	408	562	-69	154	209	209	353	32.543	99,80%	(67)
	<b>Total Pembiayaan</b>	<b>922.653</b>	<b>922.653</b>	<b>924.349</b>	<b>27.207</b>	<b>41.160</b>	<b>13.953</b>	<b>-2.164</b>	<b>1.695</b>	<b>1.695</b>	<b>39.465</b>	<b>929.326</b>	<b>99,46%</b>	<b>(4.977)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	3.798	3.338	3.798	3.216	1,49%	1,49%	1,27%	(582)	(582)	(121)			
	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	3.798	3.338	3.798	3.216	1,93%	1,93%	1,63%	(582)	(582)	(121)			
	Mitraguna & Others	3.437	3.338	3.437	3.216	2,08%	2,08%	1,95%	(221)	(221)	(121)			
	Pensiun	361	-	361	-	0,04%	0,04%	0,00%	(361)	(361)	-			
	<b>Total Pembiayaan</b>	<b>3.798</b>	<b>3.338</b>	<b>3.798</b>	<b>3.216</b>	<b>0,41%</b>	<b>0,41%</b>	<b>0,35%</b>	<b>(582)</b>	<b>(582)</b>	<b>(121)</b>			

## Asset &amp; 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	1.415.515	1.415.515	1.522.688	107.173	10,0%	PHR	2,88	3,37
2	Contribution Margin	81.475	81.475	73.335	(8.140)	10,0%	CIF Payroll	2.678	2.366



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	32.676	32.676	36.210	34.834	4.214	(1.375)	2.158	6,60%	2.158	6,60%	33.889	102,79%	945
2	Tabungan	352.883	352.883	339.199	339.297	17.186	97	(13.587)	-3,85%	(13.587)	-3,85%	352.883	96,15%	(13.587)
3	Deposito	70.766	70.766	71.702	71.704	2.676	2	939	1,33%	939	1,33%	71.115	100,83%	589
	<b>Total</b>	<b>456.325</b>	<b>456.325</b>	<b>447.111</b>	<b>445.835</b>	<b>24.077</b>	<b>(1.276)</b>	<b>(10.490)</b>	<b>-2,30%</b>	<b>(10.490)</b>	<b>-2,30%</b>	<b>457.888</b>	<b>97,37%</b>	<b>(12.053)</b>
	<b>CASA</b>	<b>385.560</b>	<b>385.560</b>	<b>375.409</b>	<b>374.131</b>	<b>21.400</b>	<b>(1.278)</b>	<b>(11.429)</b>	<b>-2,96%</b>	<b>(11.429)</b>	<b>-2,96%</b>	<b>386.772</b>	<b>96,73%</b>	<b>(12.642)</b>
	<b>(%) CASA</b>	<b>84,49%</b>	<b>84,49%</b>	<b>83,96%</b>	<b>83,92%</b>									
	<b>FDR</b>	<b>88,07%</b>	<b>88,07%</b>	<b>91,04%</b>	<b>91,30%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	48.433	48.433	48.754	48.536	(217)	104	0,21%	104	0,21%			
2	Giro ISE	8.986	8.986	9.301	9.141	(160)	155	1,72%	155	1,72%			
3	Tabungan ISE	39.446	39.446	39.452	39.396	(57)	(51)	-0,13%	(51)	-0,13%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	208	208	208	208	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.293	-	-	0	-842	-817	-817	817	52.389	97,91%	(1.096)
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298	28.459	98,51%	(423)
	Non-Linkage	23.776	23.776	23.257	-	-	0	-551	-519	-519	519	23.930	97,19%	(674)
	• Local Champion	21.084	21.084	20.580	-	-	0	-535	-504	-504	504	21.235	96,91%	(655)
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15	2.695	99,32%	(18)
2	MBG	31.249	31.249	30.662	2.150	950	-1.200	1.166	-586	-586	1.536	31.208	98,25%	(546)
	KUR	30.056	30.056	29.503	2.150	950	-1.200	1.197	-553	-553	1.503	30.206	97,67%	(703)
	Non KUR	1.193	1.193	1.159	-	-	0	-31	-34	-34	34	1.002	115,65%	
3	PWG	23.238	23.238	29.079	4.656	11.687	7.032	1.976	5.841	5.841	5.846	24.753	117,48%	4.326
	Cilem	14.162	14.162	17.635	1.470	4.325	2.854	780	3.472	3.472	852	15.052	117,15%	2.582
	Gadai	9.076	9.076	11.445	3.185	7.363	4.177	1.196	2.369	2.369	4.994	9.701	117,97%	1.744
4	CFG	295.289	295.289	296.008	11.129	6.643	-4.486	3.166	718	718	5.925	297.492	99,50%	(1.484)
	CF 1	167.918	167.918	167.251	5.395	2.178	-3.217	-72	-666	-666	2.845	168.281	99,39%	(1.030)
1	• Total Non Program	144.391	144.391	143.272	4.813	932	-3.881	1.339	-1.119	-1.119	2.051	144.473	99,17%	(1.201)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	23.979	583	1.246	664	-72	453	453	794	23.808	100,72%	171
	CF 2	127.372	127.372	128.756	5.734	4.465	-1.269	3.239	1.385	1.385	3.080	129.210	99,65%	(454)
	Mitraguna & Others	122.078	122.078	123.438	5.684	4.345	-1.339	3.234	1.360	1.360	2.985	123.761	99,74%	(323)
	Pensiun	5.294	5.294	5.318	50	120	70	5	24	24	96	5.449	97,60%	(131)
	<b>Total Pembiayaan</b>	<b>401.886</b>	<b>401.886</b>	<b>407.042</b>	<b>17.935</b>	<b>19.281</b>	<b>1.346</b>	<b>5.466</b>	<b>5.156</b>	<b>5.156</b>	<b>14.124</b>	<b>405.843</b>	<b>100,30%</b>	<b>1.200</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.123	1.419	1.123	766	3,59%	3,59%	2,50%	(357)	(357)	(653)			
	KUR	832	1.263	832	699	2,77%	2,77%	2,37%	(133)	(133)	(564)			
	Non KUR	291	156	291	67	24,36%	24,36%	5,77%	(224)	(224)	(89)			
3	PWG	37	-	37	513	0,16%	0,16%	1,76%	475	475	513			
	Cilem	37	-	37	495	0,26%	0,26%	2,81%	458	458	495			
	Gadai	-	-	-	18	0,00%	0,00%	0,15%	18	18	18			
4	CFG	3.240	2.895	3.240	3.693	1,10%	1,10%	1,25%	453	453	798			
	CF 1	2.408	2.084	2.408	3.127	1,43%	1,43%	1,87%	719	719	1.044			
	Total Griya	1.257	1.079	1.257	1.281	0,87%	0,87%	0,89%	24	24	202			
	Oto	1.151	1.004	1.151	1.846	4,89%	4,89%	7,70%	695	695	842			
	CF 2	831	812	831	566	0,65%	0,65%	0,44%	(266)	(266)	(246)			
	Mitraguna & Others	831	812	831	566	0,68%	0,68%	0,46%	(266)	(266)	(246)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>5.171</b>	<b>7.533</b>	<b>5.171</b>	<b>5.140</b>	<b>1,29%</b>	<b>1,29%</b>	<b>1,26%</b>	<b>(32)</b>	<b>(32)</b>	<b>(2.394)</b>			

## Asset &amp; 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	431.152	431.152	458.082	26.930	5,5%	3,37	3,54	3,53
2	Contribution Margin	28.098	28.098	26.566	(1.532)	5,5%	1.322	1.828	2.068



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	84	84	12	(0)	3	4,15%	3	4,15%	803	10,50%	(719)
2	Tabungan	167.984	167.984	159.412	159.829	3.635	417	(8.155)	-4,85%	(8.155)	-4,85%	167.984	95,15%	(8.155)
3	Deposito	22.146	22.146	21.749	21.749	1.095	0	(397)	-1,79%	(397)	-1,79%	22.434	96,94%	(686)
	<b>Total</b>	<b>190.211</b>	<b>190.211</b>	<b>181.246</b>	<b>181.662</b>	<b>4.742</b>	<b>417</b>	<b>(8.548)</b>	<b>-4,49%</b>	<b>(8.548)</b>	<b>-4,49%</b>	<b>191.221</b>	<b>95,00%</b>	<b>(9.559)</b>
	<b>CASA</b>	<b>168.065</b>	<b>168.065</b>	<b>159.497</b>	<b>159.914</b>	<b>3.647</b>	<b>417</b>	<b>(8.151)</b>	<b>-4,85%</b>	<b>(8.151)</b>	<b>-4,85%</b>	<b>168.787</b>	<b>94,74%</b>	<b>(8.873)</b>
	<b>(%) CASA</b>	<b>88,36%</b>	<b>88,36%</b>	<b>88,00%</b>	<b>88,03%</b>									
	<b>FDR</b>	<b>121,89%</b>	<b>121,89%</b>	<b>127,33%</b>	<b>127,04%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.920	1.929	9	180	10,27%	180	10,27%			
2	Giro ISE	0	0	0	0	(0)	(0)	-55,56%	(0)	-55,56%			
3	Tabungan ISE	1.749	1.749	1.920	1.929	9	180	10,27%	180	10,27%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	92	92	92	92	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.827	-	-	0	-15	-15	-15	15	1.842	99,19%	(15)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.842	1.842	1.827	-	-	0	-15	-15	-15	15	1.842	99,19%	(15)
	• Local Champion	1.842	1.842	1.827	-	-	0	-15	-15	-15	15	1.842	99,19%	(15)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.957	60.957	60.694	3.350	1.975	-1.375	1.368	-262	-262	2.237	61.002	99,50%	(308)
	KUR	59.683	59.683	59.450	3.350	1.975	-1.375	1.398	-233	-233	2.208	59.990	99,10%	(540)
	Non KUR	1.274	1.274	1.244	-	-	0	-31	-30	-30	30	1.012	122,92%	
3	PWG	8.442	8.442	9.598	980	1.646	666	598	1.156	1.156	490	9.636	99,61%	(38)
	Cilem	8.442	8.442	9.598	980	1.646	666	598	1.156	1.156	490	9.388	102,24%	210
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	158.656	3.190	1.623	-1.567	1.685	-1.942	-1.942	3.565	161.619	98,17%	(2.963)
	CF 1	18.759	18.759	18.201	785	-	-785	393	-558	-558	558	18.994	95,83%	(792)
	Total Griya	3.744	3.744	3.700	-	-	0	0	-44	-44	44	3.778	97,94%	(78)
1	• Total Non Program	3.434	3.434	3.392	-	-	0	-39	-42	-42	42			
	• Program	310	310	308	-	-	0	-2	-2	-2	2			
	Oto	15.015	15.015	14.501	785	-	-785	393	-514	-514	514	15.216	95,30%	(715)
	CF 2	141.840	141.840	140.455	2.405	1.623	-782	1.292	-1.385	-1.385	3.008	142.625	98,48%	(2.170)
	Mitraguna & Others	138.082	138.082	136.787	2.405	1.623	-782	1.314	-1.295	-1.295	2.918	138.773	98,57%	(1.986)
	Pensiun	3.758	3.758	3.668	-	-	0	-23	-90	-90	90	3.852	95,21%	(184)
	<b>Total Pembiayaan</b>	<b>231.840</b>	<b>231.840</b>	<b>230.776</b>	<b>7.519</b>	<b>5.244</b>	<b>-2.276</b>	<b>3.635</b>	<b>-1.064</b>	<b>-1.064</b>	<b>6.308</b>	<b>234.098</b>	<b>98,58%</b>	<b>(3.323)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				DtD	% Relatif			MtD	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD	MtM	%	Penc.
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	0	0	-	-	-
	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	70	113	70	93	93	0,11%	0,11%	0,15%	23	23	(20)			
	KUR	70	113	70	93	93	0,12%	0,12%	0,16%	23	23	(20)			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
3	PWG	-	-	-	-	2	0,00%	0,00%	0,02%	2	2	2			
	Cilem	-	-	-	-	2	0,00%	0,00%	0,02%	2	2	2			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	2.008	2.173	2.008	945	945	1,25%	1,25%	0,60%	(1.063)	(1.063)	(1.228)			
	CF 1	423	376	423	416	416	2,25%	2,25%	2,29%	(6)	(6)	40			
	Total Griya	107	109	107	106	106	2,86%	2,86%	2,86%	(1)	(1)	(3)			
	Oto	315	267	315	310	310	2,10%	2,10%	2,14%	(5)	(5)	43			
	CF 2	1.585	1.797	1.585	529	529	1,12%	1,12%	0,38%	(1.056)	(1.056)	(1.268)			
	Mitraguna & Others	1.585	1.797	1.585	529	529	1,15%	1,15%	0,39%	(1.056)	(1.056)	(1.268)			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>2.078</b>	<b>2.286</b>	<b>2.078</b>	<b>1.040</b>	<b>1.040</b>	<b>0,90%</b>	<b>0,90%</b>	<b>0,45%</b>	<b>(1.038)</b>	<b>(1.038)</b>	<b>(1.246)</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				DtD	% Relatif			MtD	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD	MtM	%	Penc.
1	SME	750	750	750	750	40,72%	40,72%	41,06%	0	0	-	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non-Linkage	750	750	750	750	40,72%	40,72%	41,06%	0	0	-	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	56	58	56	55	0,09%	0,09%	0,09%	(1)	(1)	(3)				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non KUR	56	58	56	55	4,43%	4,43%	4,45%	(1)	(1)	(3)				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.171	4.171	(124)	1	2.072	98,66%	2.072	98,66%	2.649	157,47%	1.522
2	Tabungan	103.033	103.033	97.351	97.377	5.605	25	(5.656)	-5,49%	(5.656)	-5,49%	103.033	94,51%	(5.656)
3	Deposito	40.693	40.693	41.434	41.434	(1.149)	0	741	1,82%	741	1,82%	40.895	101,32%	539
	<b>Total</b>	<b>145.825</b>	<b>145.825</b>	<b>142.956</b>	<b>142.982</b>	<b>4.332</b>	<b>26</b>	<b>(2.844)</b>	<b>-1,95%</b>	<b>(2.844)</b>	<b>-1,95%</b>	<b>146.577</b>	<b>97,55%</b>	<b>(3.595)</b>
	<b>CASA</b>	<b>105.133</b>	<b>105.133</b>	<b>101.522</b>	<b>101.548</b>	<b>5.481</b>	<b>26</b>	<b>(3.584)</b>	<b>-3,41%</b>	<b>(3.584)</b>	<b>-3,41%</b>	<b>105.682</b>	<b>96,09%</b>	<b>(4.134)</b>
	<b>(%) CASA</b>	<b>72,09%</b>	<b>72,09%</b>	<b>71,02%</b>	<b>71,02%</b>									
	<b>FDR</b>	<b>64,28%</b>	<b>64,28%</b>	<b>66,88%</b>	<b>66,87%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.304	2.304	4.210	4.211		1	1.907	82,79%	1.907	82,79%			
2	Giro ISE	1.856	1.856	3.804	3.805		1	1.949	105,03%	1.949	105,03%			
3	Tabungan ISE	448	448	406	406		0	(42)	-9,31%	(42)	-9,31%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	99	99	99	99		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	26.618	26.618	26.717	1.697	1.300	-397	429	99	99	1.201	26.794	99,71%	(77)
	KUR	26.099	26.099	26.214	1.697	1.300	-397	446	115	115	1.185	26.224	99,96%	(10)
	Non KUR	519	519	503	-	-	0	-17	-16	-16	16	570	88,23%	(67)
3	PWG	7.473	7.473	8.720	1.197	1.756	559	879	1.247	1.247	509	8.279	105,32%	441
	Cilem	7.473	7.473	8.720	1.197	1.756	559	879	1.247	1.247	509	8.279	105,32%	441
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	59.647	59.647	60.179	3.594	1.965	-1.629	2.765	532	532	1.433	61.751	97,45%	(1.573)
	CF 1	6.684	6.684	6.567	543	-	-543	413	-117	-117	117	6.824	96,24%	(256)
	Total Griya	348	348	343	-	-	0	0	-5	-5	5	368	93,10%	(25)
1	• Total Non Program	348	348	343	-	-	0	0	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.224	543	-	-543	413	-112	-112	112	6.455	96,42%	(231)
	CF 2	52.963	52.963	53.612	3.051	1.965	-1.086	2.352	649	649	1.316	54.928	97,60%	(1.316)
	Mitraguna & Others	43.218	43.218	43.632	3.051	1.610	-1.441	2.423	414	414	1.196	44.958	97,05%	(1.326)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	<b>Total Pembiayaan</b>	<b>93.738</b>	<b>93.738</b>	<b>95.616</b>	<b>6.488</b>	<b>5.021</b>	<b>-1.467</b>	<b>4.073</b>	<b>1.878</b>	<b>1.878</b>	<b>3.143</b>	<b>96.824</b>	<b>98,75%</b>	<b>(1.209)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	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	292	215	292	269	1,10%	1,10%	1,01%	(23)	(23)	54			
	KUR	241	215	241	269	0,92%	0,92%	1,02%	28	28	54			
	Non KUR	51	-	51	-	9,81%	9,81%	9,81%	(51)	(51)	-			
3	PWG	2	-	2	16	0,03%	0,03%	0,19%	14	14	16			
	Cilem	2	-	2	16	0,03%	0,03%	0,19%	14	14	16			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	724	583	724	2.370	1,21%	1,21%	3,94%	1.645	1.645	1.786			
	CF 1	299	301	299	1.745	4,47%	4,47%	26,57%	1.446	1.446	1.444			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	299	301	299	1.745	4,72%	4,72%	28,04%	1.446	1.446	1.444			
	CF 2	425	283	425	625	0,80%	0,80%	1,16%	199	199	342			
	Mitraguna & Others	348	203	348	549	0,80%	0,80%	1,26%	201	201	346			
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)			
	<b>Total Pembiayaan</b>	<b>1.018</b>	<b>798</b>	<b>1.018</b>	<b>2.655</b>	<b>1,09%</b>	<b>1,09%</b>	<b>2,78%</b>	<b>1.637</b>	<b>1.637</b>	<b>1.856</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	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	311	573	311	303	1,17%	1,17%	1,13%	(8)	(8)	(270)			
	KUR	154	361	154	147	0,59%	0,59%	0,56%	(7)	(7)	(214)			
	Non KUR	158	212	158	156	30,35%	30,35%	31,05%	(1)	(1)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	198	198	198	397	0,37%	0,37%	0,74%	199	199	199			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	46.091	46.084	(1.234)	(7)	193	0,42%	193	0,42%	46.645	98,80%	(561)
2	Tabungan	156.974	156.974	152.358	152.796	3.094	438	(4.178)	-2,66%	(4.178)	-2,66%	156.974	97,34%	(4.178)
3	Deposito	26.423	26.423	26.542	26.542	(165)	0	119	0,45%	119	0,45%	26.725	99,32%	(182)
	Total	229.288	229.288	224.991	225.422	1.694	431	(3.865)	-1,69%	(3.865)	-1,69%	230.343	97,86%	(4.921)
	CASA	202.864	202.864	198.448	198.880	1.859	431	(3.984)	-1,96%	(3.984)	-1,96%	203.618	97,67%	(4.739)
	(%) CASA	88,48%	88,48%	88,20%	88,23%									
	FDR	89,99%	89,99%	93,27%	93,09%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.350	14.350	14.651	14.675	23	325	2,26%	325	2,26%				
2	Giro ISE	222	222	255	255	0	33	14,91%	33	14,91%				
3	Tabungan ISE	12.328	12.328	12.597	12.620	23	292	2,37%	292	2,37%				
4	Deposito ISE	1.800	1.800	1.800	1.800	0	0	0,00%	0	0,00%				
5	CIF ISE	142	142	142	142	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	36.883	36.883	37.199	1.975	1.600	-375	660	316	316	1.284	36.980	100,59%	219
	KUR	36.001	36.001	36.347	1.975	1.600	-375	691	346	346	1.254	36.223	100,34%	
	Non KUR	882	882	852	-	-	0	-31	-30	-30	30	757	112,51%	
3	PWG	20.756	20.756	23.653	3.132	4.786	1.654	1.781	2.897	2.897	1.890	21.831	108,34%	1.822
	Cilem	16.839	16.839	19.466	2.411	3.410	999	1.722	2.628	2.628	783	17.570	110,79%	1.896
	Gadai	3.918	3.918	4.187	722	1.376	654	60	269	269	1.107	4.261	98,25%	(75)
4	CFG	148.687	148.687	149.002	5.427	4.122	-1.305	1.474	316	316	3.806	150.535	98,98%	(1.533)
	CF 1	21.391	21.391	21.347	1.150	250	-900	-198	-44	-44	294	21.642	98,64%	(294)
	Total Griya	16.290	16.290	16.442	1.150	250	-900	0	152	152	98	16.365	100,47%	77
1	• Total Non Program	16.117	16.117	16.270	990	250	-740	916	153	153	97			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	5.101	5.101	4.905	-	-	0	-198	-196	-196	196	5.276	92,96%	(372)
	CF 2	127.296	127.296	127.655	4.277	3.872	-405	1.672	359	359	3.513	128.893	99,04%	(1.238)
	Mitraguna & Others	85.341	85.341	85.830	4.185	3.342	-843	1.869	489	489	2.853	86.539	99,18%	(710)
	Pensiun	41.955	41.955	41.826	92	530	438	-197	-129	-129	659	42.354	98,75%	(528)
	Total Pembiayaan	206.326	206.326	209.854	10.535	10.508	-26	3.915	3.529	3.529	6.980	209.346	100,24%	508

## 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	31-Jan-26		31-Dec-25	31-Dec-25	31-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	26	32	26	26	26	0,07%	0,07%	0,07%	-	-	(6)	
	KUR	26	32	26	26	26	0,07%	0,07%	0,07%	-	-	(6)	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	29	-	29	11	11	0,14%	0,14%	0,05%	(17)	(17)	11	
	Cilem	29	-	29	11	11	0,17%	0,17%	0,06%	(17)	(17)	11	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	1.103	812	1.103	1.782	1.782	0,74%	0,74%	1,20%	679	679	970	
	CF 1	-	-	-	225	225	0,00%	0,00%	1,05%	225	225	225	
	Total Griya	-	-	-	159	159	0,00%	0,00%	0,97%	159	159	159	
	Oto	-	-	-	66	66	0,00%	0,00%	1,34%	66	66	66	
	CF 2	1.103	812	1.103	1.557	1.557	0,87%	0,87%	1,22%	454	454	745	
	Mitraguna & Others	702	492	702	1.474	1.474	0,82%	0,82%	1,72%	771	771	981	
	Pensiun	400	319	400	83	83	0,95%	0,95%	0,20%	(317)	(317)	(236)	
	Total Pembiayaan	1.157	844	1.157	1.819	1.819	0,56%	0,56%	0,87%	662	662	975	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	137	281	137	137	137	0,37%	0,37%	0,37%	-	-	(144)	
	KUR	86	229	86	86	86	0,24%	0,24%	0,24%	-	-	(143)	
	Non KUR	51	52	51	51	51	5,81%	5,81%	6,01%	-	-	(1)	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
4	CFG	1.331	1.546	1.331	1.598	1.598	0,90%	0,90%	1,07%	267	267	52	
	CF 1	170	170	170	-	-	0,79%	0,79%	0,00%	(170)	(170)	(170)	
	Total Griya	170	170	170	-	-	1,04%	1,04%	0,00%	(170)	(170)	(170)	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	CF 2	1.162	1.376	1.162	1.598	1.598</td							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	471	471	3	(0)	331	235,51%	331	235,51%	791	59,56%	(320)
2	Tabungan	109.570	109.570	104.231	108.046	2.747	3.815	(1.524)	-1,39%	(1.524)	-1,39%	109.570	98,61%	(1.524)
3	Deposito	24.529	24.529	24.922	22.922	(273)	(2.000)	(1.608)	-6,55%	(1.608)	-6,55%	24.825	92,33%	(1.904)
	Total	134.239	134.239	129.623	131.438	2.477	1.815	(2.801)	-2,09%	(2.801)	-2,09%	135.186	97,23%	(3.747)
	CASA	109.710	109.710	104.702	108.517	2.750	3.815	(1.193)	-1,09%	(1.193)	-1,09%	110.361	98,33%	(1.844)
	(%) CASA	81,73%	81,73%	80,77%	82,56%									
	FDR	143,65%	143,65%	152,49%	150,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.151	2.151	1.598	1.615		16	(536)	-24,93%	(536)	-24,93%			
2	Giro ISE	114	114	105	102		(2)	(11)	-9,90%	(11)	-9,90%			
3	Tabungan ISE	2.037	2.037	1.494	1.512		18	(525)	-25,77%	(525)	-25,77%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	147	147	147	147		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	22.593	22.593	23.117	1.110	1.515	405	271	524	524	991	22.562	102,46%	555
	KUR	21.495	21.495	22.061	1.110	1.515	405	317	566	566	949	21.652	101,89%	
	Non KUR	1.098	1.098	1.056	-	-	0	-46	-42	-42	42	911	115,98%	
3	PWG	7.428	7.428	8.210	546	1.281	734	123	782	782	499	8.324	98,62%	(115)
	Cilem	7.428	7.428	8.210	546	1.281	734	123	782	782	499	8.324	98,62%	(115)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	162.807	162.807	166.340	7.012	6.898	-114	2.369	3.533	3.533	3.365	165.246	100,66%	1.094
	CF 1	7.785	7.785	7.578	-	-	0	-563	-207	-207	207	7.946	95,37%	(368)
	Total Griya	1.713	1.713	1.694	-	-	0	0	-18	-18	18	1.749	96,90%	(54)
1	• Total Non Program	1.713	1.713	1.694	-	-	0	-18	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.884	-	-	0	-563	-189	-189	189	6.198	94,94%	(314)
	CF 2	155.022	155.022	158.762	7.012	6.898	-114	2.932	3.740	3.740	3.158	157.300	100,93%	1.462
	Mitraguna & Others	87.772	87.772	91.665	5.862	6.212	350	2.778	3.892	3.892	2.319	89.681	102,21%	1.984
	Pensiun	67.250	67.250	67.097	1.150	686	-464	155	-153	-153	839	67.619	99,23%	(522)
	Total Pembiayaan	192.828	192.828	197.667	8.668	9.693	1.025	2.763	4.839	4.839	4.854	196.133	100,78%	1.534

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	185	469	185	473	0,82%	0,82%	2,05%	289	289	4					
	KUR	185	469	185	473	0,86%	0,86%	2,15%	289	289	4					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
3	PWG	58	-	58	375	0,78%	0,78%	4,56%	317	317	375					
	Cilem	58	-	58	375	0,78%	0,78%	4,56%	317	317	375					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	372	-	372	607	0,23%	0,23%	0,37%	235	235	607					
	CF 1	-	-	-	141	0,00%	0,00%	1,87%	141	141	141					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	141	0,00%	0,00%	2,40%	141	141	141					
	CF 2	372	-	372	466	0,24%	0,24%	0,29%	94	94	466					
	Mitraguna & Others	-	-	-	94	0,00%	0,00%	0,10%	94	94	94					
	Pensiun	372	-	372	372	0,55%	0,55%	0,55%	-	-	372					
	Total Pembiayaan	528	477	528	513	0,27%	0,27%	0,26%	(15)	(15)	36					

## Asset &amp; 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	165.916	165.916	199.066	33.150		2,64	2,91	3,01
2	Contribution Margin	7.913	7.913	10.372	2.459	-31,1%	1.091	1.455	1.618



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	348.844	349.971	(250.102)	1.127	(297)	-0,08%	(297)	-0,08%	350.816	99,76%	(845)
2	Tabungan	225.594	225.594	224.733	224.121	5.670	(613)	(1.473)	-0,65%	(1.473)	-0,65%	225.594	99,35%	(1.473)
3	Deposito	87.919	87.919	85.913	85.913	(465)	0	(2.005)	-2,28%	(2.005)	-2,28%	88.120	97,50%	(2.207)
	Total	663.781	663.781	659.491	660.005	(244.897)	514	(3.776)	-0,57%	(3.776)	-0,57%	664.530	99,32%	(4.525)
	CASA	575.862	575.862	573.577	574.092	(244.433)	514	(1.771)	-0,31%	(1.771)	-0,31%	576.410	99,60%	(2.319)
	(%) CASA	86,75%	86,75%	86,97%	86,98%									
	FDR	27,59%	27,59%	27,91%	27,89%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	23.256	22.525	(731)	1.968	9,58%	1.968	9,58%			
2	Giro ISE	36	36	28	29	1	(6)	-18,01%	(6)	-18,01%			
3	Tabungan ISE	18.921	18.921	21.628	20.896	(732)	1.975	10,44%	1.975	10,44%			
4	Deposito ISE	1.600	1.600	1.600	1.600	0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.087	-	-	0	-41	-41	-41	41	1.128	96,38%	(41)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.128	1.128	1.087	-	-	0	-41	-41	-41	41	1.128	96,38%	(41)
	• Local Champion	1.128	1.128	1.087	-	-	0	-41	-41	-41	41	1.128	96,38%	(41)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.523	60.523	59.687	2.601	1.600	-1.001	321	-836	-836	2.436	60.131	99,26%	(444)
	KUR	57.137	57.137	56.227	2.350	1.300	-1.050	191	-910	-910	2.210	57.478	97,82%	(1.251)
	Non KUR	3.386	3.386	3.460	251	300	49	130	74	74	226	2.653	130,40%	
3	PWG	21.916	21.916	24.087	2.038	3.367	1.329	714	2.170	2.170	1.197	22.283	108,09%	1.804
	Cilem	21.916	21.916	24.087	2.038	3.367	1.329	714	2.170	2.170	1.197	22.283	108,09%	1.804
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	99.543	99.543	99.183	3.204	2.086	-1.118	1.759	-360	-360	2.446	100.919	98,28%	(1.736)
	CF 1	45.423	45.423	45.070	2.038	808	-1.230	1.238	-353	-353	1.161	45.699	98,62%	(629)
	Total Griya	22.015	22.015	21.682	158	-	-158	131	-40	-40	40			
1	• Total Non Program	17.189	17.189	16.896	-	-	0	-186	-293	-293	293			
	• Program	4.827	4.827	4.787	158	-	-158	131	-40	-40	40			
	Oto	23.408	23.408	23.388	1.880	808	-1.072	1.238	-20	-20	828	23.602	99,09%	(214)
	CF 2	54.119	54.119	54.113	1.166	1.278	112	521	-7	-7	1.285	55.220	97,99%	(1.107)
	Mitraguna & Others	52.990	52.990	52.799	1.166	1.077	-89	577	-191	-191	1.268	53.910	97,94%	(1.110)
	Pensiun	1.129	1.129	1.313	-	201	201	-56	184	184	17	1.311	100,21%	3
	Total Pembiayaan	183.110	183.110	184.043	7.843	7.053	-789	2.752	933	933	6.120	184.461	99,77%	(418)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	177	860	177	341	0,29%	0,29%	0,57%	164	164	(519)			
	KUR	177	764	177	285	0,31%	0,31%	0,51%	109	109	(479)			
	Non KUR	-	95	-	55	0,00%	0,00%	1,60%	55	55	(40)			
3	PWG	-	-	-	131	0,00%	0,00%	0,54%	131	131	131			
	Cilem	-	-	-	131	0,00%	0,00%	0,54%	131	131	131			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.334	1.453	1.334	1.385	1,34%	1,34%	1,40%	52	52	(68)			
	CF 1	1.156	1.453	1.156	1.207	2,54%	2,54%	2,68%	52	52	(246)			
	Total Griya	615	696	615	418	2,79%	2,79%	1,93%	(198)	(198)	(279)			
	Oto	540	757	540	790	2,31%	2,31%	3,38%	249	249	33			
	CF 2	178	-	178	178	0,33%	0,33%	0,33%	-	-	178			
	Mitraguna & Others	178	-	178	178	0,34%	0,34%	0,34%	-	-	178			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.511	2.313	1.511	1.857	0,82%	0,82%	1,01%	346	346	(456)			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	652	74	652	649	1,08%	1,08%	1,09%	(3)	(3)	575			
	KUR	562	74	562	558	0,98%	0,98%	0,99%	(3)	(3)	484			
	Non KUR	90	-	90	90	2,66%	2,66%	2,60%	-	-	90			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.976	1.998	1.976	1.795	1,99%	1,99%	1,81%	(181)	(181)	(203)			
	CF 1	989	1.003	989	816	2,18%	2,18%	1,81%	(173)	(173)	(187)			
	Total Griya	613	622	613	704	2,78%	2,78%	3,25%	91	91	82			
	Oto	376	381	376	112	1,61%	1,61%							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	543	644	127	101	182	39,36%	182	39,36%	725	88,87%	(81)
2	Tabungan	97.563	97.563	91.206	91.353	3.210	148	(6.210)	-6,37%	(6.210)	-6,37%	97.563	93,63%	(6.210)
3	Deposito	24.097	24.097	24.496	24.496	12	0	399	1,66%	399	1,66%	24.378	100,48%	118
	<b>Total</b>	<b>122.122</b>	<b>122.122</b>	<b>116.245</b>	<b>116.493</b>	<b>3.349</b>	<b>249</b>	<b>(5.629)</b>	<b>-4,61%</b>	<b>(5.629)</b>	<b>-4,61%</b>	<b>122.667</b>	<b>94,97%</b>	<b>(6.173)</b>
	<b>CASA</b>	<b>98.026</b>	<b>98.026</b>	<b>91.749</b>	<b>91.998</b>	<b>3.337</b>	<b>249</b>	<b>(6.028)</b>	<b>-6,15%</b>	<b>(6.028)</b>	<b>-6,15%</b>	<b>98.289</b>	<b>93,60%</b>	<b>(6.291)</b>
	<b>(%) CASA</b>	<b>80,27%</b>	<b>80,27%</b>	<b>78,93%</b>	<b>78,97%</b>									
	<b>FDR</b>	<b>171,70%</b>	<b>171,70%</b>	<b>179,94%</b>	<b>179,55%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.724	1.724	1.352	1.807		455	83	4,83%	83	4,83%			
2	Giro ISE	46	46	165	263		98	217	467,58%	217	467,58%			
3	Tabungan ISE	1.677	1.677	1.187	1.544		356	(134)	-7,97%	(134)	-7,97%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	71	71	71	71		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	60.956	60.956	60.143	2.290	1.470	-820	58	-813	-813	2.283	63.016	95,44%	(2.873)
	KUR	57.384	57.384	56.718	2.290	1.470	-820	229	-666	-666	2.136	57.683	98,33%	(965)
	Non KUR	3.573	3.573	3.426	-	-	0	-171	-147	-147	147	5.334	64,23%	(1.908)
3	PWG	13.174	13.174	13.776	1.405	1.472	66	705	602	602	869	13.779	99,98%	(3)
	Cilem	13.174	13.174	13.776	1.405	1.472	66	705	602	602	869	13.779	99,98%	(3)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	135.548	135.548	135.247	3.432	1.120	-2.311	812	-301	-301	1.422	136.439	99,13%	(1.192)
	CF 1	31.143	31.143	31.606	1.377	956	-420	827	463	463	493	31.253	101,13%	353
	Total Griya	15.973	15.973	16.104	115	280	165	0	131	131	149	16.021	100,52%	83
1	• Total Non Program	15.973	15.973	16.104	115	280	165	-32	131	131	149			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	15.502	1.262	676	-585	827	332	332	344	15.232	101,77%	270
	CF 2	104.406	104.406	103.641	2.055	164	-1.891	-15	-764	-764	928	105.186	98,53%	(1.545)
	Mitraguna & Others	93.868	93.868	93.171	1.965	164	-1.801	-33	-697	-697	861	94.547	98,54%	(1.376)
	Pensiun	10.537	10.537	10.470	90	-	-90	17	-67	-67	67	10.639	98,41%	(169)
	<b>Total Pembiayaan</b>	<b>209.678</b>	<b>209.678</b>	<b>209.166</b>	<b>7.127</b>	<b>4.062</b>	<b>-3.065</b>	<b>1.575</b>	<b>-512</b>	<b>-512</b>	<b>4.574</b>	<b>213.235</b>	<b>98,09%</b>	<b>(4.068)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	1.491	1.713	1.491	1.550	2,45%	2,45%	2,58%	60	60	(162)			
	KUR	1.132	1.281	1.132	1.061	1,97%	1,97%	1,87%	(71)	(71)	(220)			
	Non KUR	359	431	359	489	10,04%	10,04%	14,29%	131	131	58			
3	PWG	172	-	172	238	1,30%	1,30%	1,73%	67	67	238			
	Cilem	172	-	172	238	1,30%	1,30%	1,73%	67	67	238			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.390	2.264	2.390	2.959	1,76%	1,76%	2,19%	569	569	695			
	CF 1	181	224	181	612	0,58%	0,58%	1,94%	431	431	388			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	181	224	181	612	1,19%	1,19%	3,95%	431	431	388			
	CF 2	2.210	2.040	2.210	2.347	2,12%	2,12%	2,26%	138	138	307			
	Mitraguna & Others	2.210	2.040	2.210	2.347	2,35%	2,35%	2,52%	138	138	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>4.053</b>	<b>3.976</b>	<b>4.053</b>	<b>4.748</b>	<b>1,93%</b>	<b>1,93%</b>	<b>2,27%</b>	<b>696</b>	<b>696</b>	<b>772</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	721	686	721	852	1,18%	1,18%	1,42%	132	132	166			
	KUR	564	528	564	698	0,98%	0,98%	1,23%	133	133	169			
	Non KUR	156	158	156	154	4,37%	4,37%	4,51%	(2)	(2)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.241	1.241	1.241	2.104	0,92%	0,92%	1,56%	863	863	863			
	CF 1	227	227	227	227	0,73%	0,73%	0,72%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	286	215	(147)	(71)	(166)	-43,60%	(166)	-43,60%	782	27,47%	(567)
2	Tabungan	110.485	110.485	109.331	108.506	2.836	(825)	(1.979)	-1,79%	(1.979)	-1,79%	110.485	98,21%	(1.979)
3	Deposito	16.981	16.981	17.087	17.087	11	0	106	0,62%	106	0,62%	17.187	99,42%	(100)
	<b>Total</b>	<b>127.846</b>	<b>127.846</b>	<b>126.704</b>	<b>125.807</b>	<b>2.700</b>	<b>(896)</b>	<b>(2.039)</b>	<b>-1,59%</b>	<b>(2.039)</b>	<b>-1,59%</b>	<b>128.453</b>	<b>97,94%</b>	<b>(2.645)</b>
	<b>CASA</b>	<b>110.865</b>	<b>110.865</b>	<b>109.617</b>	<b>108.721</b>	<b>2.689</b>	<b>(896)</b>	<b>(2.145)</b>	<b>-1,93%</b>	<b>(2.145)</b>	<b>-1,93%</b>	<b>111.266</b>	<b>97,71%</b>	<b>(2.546)</b>
	<b>(%) CASA</b>	<b>86,72%</b>	<b>86,72%</b>	<b>86,51%</b>	<b>86,42%</b>									
	<b>FDR</b>	<b>120,72%</b>	<b>120,72%</b>	<b>122,27%</b>	<b>123,14%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.562	1.476	(86)	(352)	-19,24%	(352)	-19,24%			
2	Giro ISE	5	5	81	6	(75)	1	23,84%	1	23,84%			
3	Tabungan ISE	1.823	1.823	1.481	1.470	(10)	(353)	-19,35%	(353)	-19,35%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	101	101	101	101	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	62.077	62.077	61.484	2.955	1.550	-1.405	856	-593	-593	2.143	62.484	98,40%	(1.000)
	KUR	57.871	57.871	57.380	2.955	1.550	-1.405	983	-491	-491	2.041	58.254	98,50%	(874)
	Non KUR	4.206	4.206	4.104	-	-	0	-127	-102	-102	102	4.230	97,02%	(126)
3	PWG	11.503	11.503	13.645	1.623	2.567	944	1.198	2.142	2.142	425	12.208	111,77%	1.437
	Cilem	11.503	11.503	13.645	1.623	2.567	944	1.198	2.142	2.142	425	12.208	111,77%	1.437
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	80.757	80.757	79.792	1.279	227	-1.053	592	-965	-965	1.191	82.119	97,17%	(2.327)
	CF 1	7.892	7.892	7.470	213	97	-117	148	-422	-422	518	8.079	92,46%	(609)
	Total Griya	5.453	5.453	4.995	-	-	0	0	-458	-458	458	5.508	90,68%	(513)
1	• Total Non Program	5.453	5.453	4.995	-	-	0	-247	-458	-458	458			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.439	2.439	2.475	213	97	-117	148	36	36	60	2.571	96,28%	(96)
	CF 2	72.865	72.865	72.322	1.066	130	-936	444	-543	-543	673	74.040	97,68%	(1.718)
	Mitraguna & Others	71.347	71.347	70.813	906	130	-776	292	-534	-534	664	72.282	97,97%	(1.470)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	<b>Total Pembiayaan</b>	<b>154.337</b>	<b>154.337</b>	<b>154.921</b>	<b>5.857</b>	<b>4.344</b>	<b>-1.514</b>	<b>2.646</b>	<b>584</b>	<b>584</b>	<b>3.760</b>	<b>156.811</b>	<b>98,79%</b>	<b>(1.890)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	211	553	211	576	0,34%	0,34%	0,94%	365	365	23			
	KUR	183	175	183	172	0,32%	0,32%	0,30%	(11)	(11)	(3)			
	Non KUR	28	377	28	404	0,67%	0,67%	9,84%	376	376	27			
3	PWG	28	-	28	192	0,25%	0,25%	1,41%	164	164	192			
	Cilem	28	-	28	192	0,25%	0,25%	1,41%	164	164	192			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	499	186	499	497	6,33%	6,33%	6,65%	(3)	(3)	497			
	CF 1	499	-	499	497	6,33%	6,33%	6,65%	(3)	(3)	497			
	Total Griya	415	-	415	413	7,60%	7,60%	8,27%	(2)	(2)	413			
	Oto	85	-	85	84	3,48%	3,48%	3,38%	(1)	(1)	84			
	CF 2	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
	Mitraguna & Others	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>280</b>	<b>621</b>	<b>280</b>	<b>337</b>	<b>0,18%</b>	<b>0,18%</b>	<b>0,22%</b>	<b>57</b>	<b>57</b>	<b>(284)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25
1	Asset (Retail) T	131.801	131.801	158.645	26.844	-35,7%	3,07	4,48
2	Contribution Margin	6.199	6.199	8.410	2.211	-	450	505



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.956	3.933	1.574	(23)	(1.181)	-23,09%	(1.181)	-23,09%	5.344	73,60%	(1.411)
2	Tabungan	62.342	62.342	62.101	61.900	(61)	(201)	(442)	-0,71%	(442)	-0,71%	62.342	99,29%	(442)
3	Deposito	13.260	13.260	16.005	16.005	(170)	0	2.745	20,70%	2.745	20,70%	13.386	119,57%	2.619
	<b>Total</b>	<b>80.716</b>	<b>80.716</b>	<b>82.063</b>	<b>81.838</b>	<b>1.343</b>	<b>(224)</b>	<b>1.122</b>	<b>1,39%</b>	<b>1.122</b>	<b>1,39%</b>	<b>81.072</b>	<b>100,95%</b>	<b>766</b>
	<b>CASA</b>	<b>67.456</b>	<b>67.456</b>	<b>66.057</b>	<b>65.833</b>	<b>1.513</b>	<b>(224)</b>	<b>(1.623)</b>	<b>-2,41%</b>	<b>(1.623)</b>	<b>-2,41%</b>	<b>67.686</b>	<b>97,26%</b>	<b>(1.853)</b>
	<b>(%) CASA</b>	<b>83,57%</b>	<b>83,57%</b>	<b>80,50%</b>	<b>80,44%</b>									
	<b>FDR</b>	<b>124,47%</b>	<b>124,47%</b>	<b>124,52%</b>	<b>124,86%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	590	590	978	913		(65)	324	54,88%	324	54,88%			
2	Giro ISE	454	454	660	637		(24)	183	40,27%	183	40,27%			
3	Tabungan ISE	136	136	318	277		(42)	141	103,72%	141	103,72%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	34	34	34	34		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	49.352	49.352	50.047	1.370	2.450	1.080	-318	695	695	1.755	49.269	101,58%	778
	KUR	47.820	47.820	48.560	1.370	2.450	1.080	-273	740	740	1.710	48.194	100,76%	
	Non KUR	1.533	1.533	1.487	-	-	0	-45	-46	-46	46	1.075	138,27%	
3	PWG	9.984	9.984	10.614	1.078	1.213	134	773	630	630	582	10.780	98,47%	(165)
	Cilem	9.984	9.984	10.614	1.078	1.213	134	773	630	630	582	10.780	98,47%	(165)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	41.132	41.132	41.524	1.271	1.099	-173	154	391	391	707	42.186	98,43%	(662)
	CF 1	25.084	25.084	25.227	886	694	-193	-77	143	143	550	25.264	99,86%	(37)
1	• Total Non Program	4.861	4.861	4.802	-	-	0	-57	-59	-59	59	5.245	97,79%	(116)
	• Program	329	329	327	-	-	0	-2	-2	-2	2			
	Oto	19.895	19.895	20.098	886	694	-193	-77	204	204	490	20.019	100,40%	79
	CF 2	16.048	16.048	16.296	385	405	20	231	248	248	157	16.922	96,30%	(625)
	Mitraguna & Others	11.187	11.187	11.229	385	175	-210	257	42	42	133	11.828	94,94%	(599)
	Pensiun	4.862	4.862	5.068	-	230	230	-26	206	206	24	5.094	99,48%	(26)
	<b>Total Pembiayaan</b>	<b>100.469</b>	<b>100.469</b>	<b>102.185</b>	<b>3.720</b>	<b>4.761</b>	<b>1.042</b>	<b>609</b>	<b>1.716</b>	<b>1.716</b>	<b>3.045</b>	<b>102.235</b>	<b>99,95%</b>	<b>(50)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	57	285	57	-	0	0,12%	0,12%	0,00%	57	57	(285)	
	KUR	57	285	57	-	0	0,12%	0,12%	0,00%	57	57	(285)	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	12	-	12	3	0	0,12%	0,12%	0,02%	(10)	(10)	3	
	Cilem	12	-	12	3	0	0,12%	0,12%	0,02%	(10)	(10)	3	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	1.704	2.516	1.704	2.116	0	4,14%	4,14%	4,14%	57	57	(53)	
	CF 1	835	980	835	961	0	3,33%	3,33%	3,81%	126	126	(19)	
	Total Griya	61	62	61	60	0	1,18%	1,18%	1,17%	(1)	(1)	(2)	
	Oto	774	917	774	901	0	3,89%	3,89%	4,48%	127	127	(17)	
	CF 2	869	1.537	869	1.155	0	5,41%	5,41%	7,09%	287	287	(381)	
	Mitraguna & Others	869	1.176	869	1.155	0	7,76%	7,76%	10,29%	287	287	(21)	
	Pensiun	-	361	-	-	0	0,00%	0,00%	0,00%	-	-	(361)	
	<b>Total Pembiayaan</b>	<b>1.773</b>	<b>2.801</b>	<b>1.773</b>	<b>2.119</b>	<b>0</b>	<b>1,77%</b>	<b>1,77%</b>	<b>2,07%</b>	<b>345</b>	<b>345</b>	<b>(683)</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	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	142	253	142	200	0	0,29%	0,29%	0,40%	57	57	(53)	
	KUR	60	170	60	117	0	0,12%	0,12%	0,24%	57	57	(53)	
	Non KUR	83	83	83	83	0	5,39%	5,39%	5,55%	-	-	-	
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	868	647	868	867	0	2,11%	2,11%	2,09%	(1)	(1)	220	
	CF 1	868	647	868	867	0	3,46%	3,46%	3,44%	(1)	(1)	220	
	Total Griya	130	130	130	130	0	2,51%	2,51%	2,53%	(1)	(1)	(1)	
	Oto	737	517	737	737	0	3,71%	3,71%	3,67%	-	-	220	
	CF 2	-	-	-	-	0	0,00%	0,					



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	24.851	23.817	876	(1.034)	724	3,14%	724	3,14%	23.812	100,02%	5
2	Tabungan	256.654	256.654	252.341	252.555	8.238	214	(4.099)	-1,60%	(4.099)	-1,60%	256.654	98,40%	(4.099)
3	Deposito	34.986	34.986	35.255	35.255	1.725	0	269	0,77%	269	0,77%	35.273	99,95%	(17)
	<b>Total</b>	<b>314.733</b>	<b>314.733</b>	<b>312.447</b>	<b>311.627</b>	<b>10.839</b>	<b>(820)</b>	<b>(3.106)</b>	<b>-0,99%</b>	<b>(3.106)</b>	<b>-0,99%</b>	<b>315.739</b>	<b>98,70%</b>	<b>(4.112)</b>
	<b>CASA</b>	<b>279.747</b>	<b>279.747</b>	<b>277.192</b>	<b>276.372</b>	<b>9.114</b>	<b>(820)</b>	<b>(3.375)</b>	<b>-1,21%</b>	<b>(3.375)</b>	<b>-1,21%</b>	<b>280.466</b>	<b>98,54%</b>	<b>(4.094)</b>
	(%) CASA	88,88%	88,88%	88,72%	88,69%									
	FDR	86,27%	86,27%	88,25%	88,48%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	6.152	6.156	4	1.033	20,17%	1.033	20,17%				
2	Giro ISE	671	671	727	725	(1)	55	8,13%	55	8,13%				
3	Tabungan ISE	4.452	4.452	5.425	5.430	5	979	21,98%	979	21,98%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	112	112	112	112	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.259	-	-	0	-52	-334	-334	334	1.593	79,00%	(334)
	Linkage	924	924	882	-	-	-	-39	-42	-42	42	924	95,41%	(42)
	Non-Linkage	669	669	377	-	-	0	-12	-292	-292	292	669	56,35%	(292)
	• Local Champion	669	669	377	-	-	0	-12	-292	-292	292	669	56,35%	(292)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	73.645	73.645	73.097	4.045	2.050	-1.995	1.411	-548	-548	2.598	74.847	97,66%	(1.750)
	KUR	69.530	69.530	68.888	4.045	1.700	-2.345	1.561	-642	-642	2.342	69.871	98,59%	(984)
	Non KUR	4.115	4.115	4.210	-	350	350	-150	94	94	256	4.976	84,60%	(766)
3	PWG	28.268	28.268	32.032	5.521	10.283	4.762	2.478	3.765	3.765	6.518	29.473	108,69%	2.560
	Cilem	18.867	18.867	21.846	2.399	4.604	2.205	1.297	2.979	2.979	1.626	19.682	110,99%	2.164
	Gadai	9.400	9.400	10.186	3.122	5.679	2.557	1.181	786	786	4.893	9.790	104,05%	396
4	CFG	168.022	168.022	169.345	10.418	5.688	-4.730	6.037	1.323	1.323	4.364	169.241	100,06%	105
	CF 1	44.251	44.251	43.920	515	233	-282	48	-331	-331	564	44.503	98,69%	(583)
	Total Griya	38.657	38.657	38.237	321	-	-321	0	-420	-420	420	38.759	98,65%	(522)
1	• Total Non Program	15.924	15.924	15.656	-	-	0	-277	-268	-268	268			
	• Program	22.733	22.733	22.581	321	-	-321	164	-152	-152	152			
	Oto	5.595	5.595	5.683	194	233	39	48	88	88	144	5.744	98,94%	(61)
	CF 2	123.771	123.771	125.425	9.903	5.455	-4.448	5.989	1.655	1.655	3.800	124.737	100,55%	688
	Mitraguna & Others	108.996	108.996	111.029	9.081	5.455	-3.626	5.347	2.033	2.033	3.422	109.679	101,23%	1.349
	Pensiun	14.774	14.774	14.396	822	-	-822	642	-378	-378	378	15.058	95,61%	(662)
	<b>Total Pembiayaan</b>	<b>271.528</b>	<b>271.528</b>	<b>275.733</b>	<b>19.983</b>	<b>18.021</b>	<b>-1.962</b>	<b>9.876</b>	<b>4.206</b>	<b>4.206</b>	<b>13.815</b>	<b>275.153</b>	<b>100,21%</b>	<b>580</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	686	1.497	686	1.274	0,93%	0,93%	0,93%	1,74%	589	589	(223)		
	KUR	397	890	397	709	0,57%	0,57%	0,57%	1,03%	312	312	(182)		
	Non KUR	289	607	289	566	7,01%	7,01%	7,01%	13,43%	277	277	(41)		
3	PWG	42	-	42	-	0,15%	0,15%	0,00%	(42)	(42)	(42)	-		
	Cilem	42	-	42	-	0,22%	0,22%	0,00%	(42)	(42)	(42)	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.944	4.628	1.944	2.966	1,16%	1,16%	1,16%	1,75%	1.022	1.022	(1.662)		
	CF 1	1.760	3.322	1.760	2.489	3,98%	3,98%	3,98%	5,67%	729	729	(833)		
	Total Griya	1.626	3.064	1.626	2.123	4,21%	4,21%	4,21%	5,55%	497	497	(941)		
	Oto	134	258	134	366	2,40%	2,40%	2,40%	6,44%	232	232	108		
	CF 2	184	1.306	184	477	0,15%	0,15%	0,15%	0,38%	293	293	(829)		
	Mitraguna & Others	184	1.306	184	477	0,17%	0,17%	0,43%	-	293	293	(829)		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.671</b>	<b>6.125</b>	<b>2.671</b>	<b>4.240</b>	<b>0,98%</b>	<b>0,98%</b>	<b>1,54%</b>	<b>1.569</b>	<b>1.569</b>	<b>(1.885)</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		%	Penc.	Gap	
1	SME	52	52	52	52	3,26%	3,26%	4,13%	(0)	(0)	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	
	Non-Linkage	52	52	52	52	7,77%	7,77%	13,78%	(0)	(0)	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	
2	MBG	211	362	211	187	0,29%	0,29%	0,26%	(25)	(25)	(175)			
	KUR	130	275	130	110	0,19%	0,19%	0,16%	(20)	(20)	(164)			
	Non KUR	82	87	82	76	1,98%	1,98%	1,81%	(5)	(5)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,0							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.698	8.676	65	(21)	168	1,97%	168	1,97%	9.231	94,00%	(554)
2	Tabungan	235.306	235.306	230.612	250.351	(184.861)	19.739	15.045	6,39%	15.045	6,39%	235.306	106,39%	15.045
3	Deposito	67.982	67.982	68.562	68.807	1.884	245	825	1,21%	825	1,21%	68.263	100,80%	544
	<b>Total</b>	<b>311.796</b>	<b>311.796</b>	<b>307.871</b>	<b>327.834</b>	<b>(182.911)</b>	<b>19.963</b>	<b>16.038</b>	<b>5,14%</b>	<b>16.038</b>	<b>5,14%</b>	<b>312.799</b>	<b>104,81%</b>	<b>15.035</b>
	<b>CASA</b>	<b>243.814</b>	<b>243.814</b>	<b>239.309</b>	<b>259.027</b>	<b>(184.795)</b>	<b>19.718</b>	<b>15.213</b>	<b>6,24%</b>	<b>15.213</b>	<b>6,24%</b>	<b>244.537</b>	<b>105,93%</b>	<b>14.490</b>
	<b>(%) CASA</b>	<b>78,20%</b>	<b>78,20%</b>	<b>77,73%</b>	<b>79,01%</b>									
	<b>FDR</b>	<b>41,99%</b>	<b>41,99%</b>	<b>43,65%</b>	<b>40,99%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	12.534	12.488	(45)	(166)	-1,31%	(166)	-1,31%			
2	Giro ISE	1.786	1.786	1.906	1.906	(0)	120	6,71%	120	6,71%			
3	Tabungan ISE	9.818	9.818	9.578	9.533	(45)	(286)	-2,91%	(286)	-2,91%			
4	Deposito ISE	1.050	1.050	1.050	1.050	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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	14.129	14.129	13.774	-	-	0	-392	-356	-356	356	14.246	96,68%	(472)
	KUR	12.755	12.755	12.402	-	-	0	-389	-353	-353	353	12.771	97,11%	(369)
	Non KUR	1.374	1.374	1.372	-	-	0	-3	-2	-2	2	1.475	93,00%	(103)
3	PWG	15.393	15.393	17.970	3.683	5.062	1.379	1.722	2.577	2.577	2.485	16.598	108,27%	1.372
	Cilem	11.471	11.471	12.405	2.173	1.673	-500	1.574	934	934	740	12.332	100,59%	72
	Gadai	3.922	3.922	5.565	1.509	3.388	1.879	148	1.643	1.643	1.745	4.266	130,46%	1.299
4	CFG	101.402	101.402	102.643	5.049	2.473	-2.576	3.795	1.241	1.241	1.231	103.866	98,82%	(1.223)
	CF 1	26.966	26.966	27.781	1.706	1.254	-452	1.408	814	814	439	27.577	100,74%	203
	Total Griya	14.837	14.837	14.655	-	-	0	0	-181	-181	181	15.123	96,91%	(467)
1	• Total Non Program	14.417	14.417	14.238	-	-	0	-127	-179	-179	179			
	• Program	420	420	417	-	-	0	-3	-3	-3	3			
	Oto	12.130	12.130	13.125	1.706	1.254	-452	1.408	996	996	258	12.454	105,39%	671
	CF 2	74.436	74.436	74.862	3.343	1.219	-2.124	2.387	427	427	792	76.288	98,13%	(1.426)
	Mitraguna & Others	73.001	73.001	73.231	3.007	1.015	-1.992	2.058	230	230	785	74.577	98,20%	(1.346)
	Pensiun	1.434	1.434	1.631	336	204	-132	330	197	197	7	1.711	95,33%	(80)
	<b>Total Pembiayaan</b>	<b>130.924</b>	<b>130.924</b>	<b>134.386</b>	<b>8.731</b>	<b>7.535</b>	<b>-1.197</b>	<b>5.125</b>	<b>3.463</b>	<b>3.463</b>	<b>4.072</b>	<b>134.709</b>	<b>99,76%</b>	<b>(323)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	106	514	106	122	0,75%	0,75%	0,89%	16	16	(392)			
	KUR	106	514	106	122	0,83%	0,83%	0,98%	16	16	(392)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	333	-	333	473	2,16%	2,16%	2,63%	140	140	473			
	Cilem	333	-	333	473	2,90%	2,90%	3,81%	140	140	473			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.297	1.446	1.297	2.186	1,28%	1,28%	2,13%	889	889	740			
	CF 1	571	649	571	912	2,12%	2,12%	3,28%	341	341	263			
	Total Griya	461	460	461	716	3,11%	3,11%	4,88%	255	255	256			
	Oto	110	189	110	196	0,91%	0,91%	1,50%	86	86	7			
	CF 2	726	797	726	1.274	0,98%	0,98%	1,70%	548	548	477			
	Mitraguna & Others	726	797	726	1.274	0,99%	0,99%	1,74%	548	548	477			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.736</b>	<b>1.960</b>	<b>1.736</b>	<b>2.782</b>	<b>1,33%</b>	<b>1,33%</b>	<b>2,07%</b>	<b>1.045</b>	<b>1.045</b>	<b>821</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	9.884	9.863	9.884	9.903	69,96%	69,96%	71,90%	18	18	40			
	KUR	8.569	8.547	8.569	8.587	67,18%	67,18%	69,24%	18	18	40			
	Non KUR	1.315	1.316	1.315	1.315	95,74%	95,74%	95,88%	-	-	(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	1.446	1.389	1.446	1.372	1,43%	1,43%	1,34%	(74)	(74)	(18)			
	CF 1	229	231											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	8.169	8.071	442	(98)	390	5,08%	390	5,08%	9.133	88,37%	(1.062)
2	Tabungan	173.992	173.992	177.083	176.715	18.713	(368)	2.723	1,57%	2.723	1,57%	173.992	101,57%	2.723
3	Deposito	29.204	29.204	26.868	27.868	1.551	1.000	(1.336)	-4,57%	(1.336)	-4,57%	29.474	94,55%	(1.066)
	<b>Total</b>	<b>210.876</b>	<b>210.876</b>	<b>212.120</b>	<b>212.654</b>	<b>20.705</b>	<b>534</b>	<b>1.777</b>	<b>0,84%</b>	<b>1.777</b>	<b>0,84%</b>	<b>212.599</b>	<b>100,03%</b>	<b>55</b>
	<b>CASA</b>	<b>181.673</b>	<b>181.673</b>	<b>185.252</b>	<b>184.786</b>	<b>19.155</b>	<b>(466)</b>	<b>3.113</b>	<b>1,71%</b>	<b>3.113</b>	<b>1,71%</b>	<b>183.125</b>	<b>100,91%</b>	<b>1.661</b>
	(%) CASA	86,15%	86,15%	87,33%	86,90%									
	FDR	97,40%	97,40%	99,70%	99,45%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	10.975	11.270	296	1.063	10,41%	1.063	10,41%				
2	Giro ISE	3.766	3.766	4.628	4.506	(121)	741	19,67%	741	19,67%				
3	Tabungan ISE	6.442	6.442	6.347	6.764	417	322	5,00%	322	5,00%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	111	111	111	111	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	19.990	19.990	20.015	1.325	850	(475)	698	25	25	825	20.577	97,27%	(562)
	KUR	18.928	18.928	18.986	1.325	850	(475)	731	59	59	791	19.046	99,69%	(59)
	Non KUR	1.062	1.062	1.029	-	-	0	(33)	(33)	(33)	33	1.532	67,15%	(503)
3	PWG	33.132	33.132	39.925	7.760	20.652	12.892	1.280	6.794	6.794	13.858	34.212	116,70%	5.713
	Cilem	14.772	14.772	17.555	2.507	3.857	1.350	1.619	2.782	2.782	1.075	15.283	114,87%	2.272
	Gadai	18.360	18.360	22.371	5.253	16.795	11.542	(339)	4.011	4.011	12.784	18.930	118,18%	3.441
4	CFG	152.281	152.281	151.534	5.315	4.356	(960)	2.560	(748)	(748)	5.103	154.798	97,89%	(3.264)
	CF 1	20.495	20.495	20.255	1.519	300	(1.220)	619	(240)	(240)	540	20.984	96,53%	(729)
	Total Griya	12.083	12.083	11.972	450	-	(450)	0	(111)	(111)	111	12.373	96,76%	(400)
1	• Total Non Program	12.083	12.083	11.972	450	-	(450)	343	(111)	(111)	111			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.283	1.069	300	(770)	619	(129)	(129)	429	8.611	96,18%	(329)
	CF 2	131.786	131.786	131.278	3.796	4.056	260	1.940	(508)	(508)	4.564	133.813	98,11%	(2.535)
	Mitraguna & Others	118.525	118.525	118.068	3.796	3.976	180	2.057	(457)	(457)	4.433	120.390	98,07%	(2.322)
	Pensiun	13.261	13.261	13.210	-	80	80	(117)	(51)	(51)	131	13.423	98,41%	(213)
	<b>Total Pembiayaan</b>	<b>205.403</b>	<b>205.403</b>	<b>211.474</b>	<b>14.400</b>	<b>25.858</b>	<b>11.458</b>	<b>4.537</b>	<b>6.071</b>	<b>6.071</b>	<b>19.787</b>	<b>209.587</b>	<b>100,90%</b>	<b>1.887</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-
2	MBG	416	441	416	53	53	2,08%	2,08%	0,26%	(364)	(364)	(389)	
	KUR	416	441	416	53	53	2,20%	2,20%	0,28%	(364)	(364)	(389)	
	Non KUR	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-
3	PWG	482	-	482	641	641	1,45%	1,45%	1,61%	159	159	641	
	Cilem	482	-	482	641	641	3,26%	3,26%	3,65%	159	159	641	
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-
4	CFG	978	854	978	1.057	1.057	0,64%	0,64%	0,70%	79	79	203	
	CF 1	401	637	401	398	398	1,95%	1,95%	1,96%	(3)	(3)	(240)	
	Total Griya	337	341	337	336	336	2,79%	2,79%	2,81%	(1)	(1)	(5)	
	Oto	64	297	64	62	62	0,76%	0,76%	0,75%	(2)	(2)	(235)	
	CF 2	577	216	577	659	659	0,44%	0,44%	0,50%	82	82	442	
	Mitraguna & Others	385	216	385	467	467	0,32%	0,32%	0,40%	82	82	250	
	Pensiun	192	-	192	192	192	1,45%	1,45%	1,46%	-	-	192	
	<b>Total Pembiayaan</b>	<b>2.639</b>	<b>2.631</b>	<b>2.639</b>	<b>1.171</b>	<b>1.171</b>	<b>1,29%</b>	<b>1,29%</b>	<b>0,55%</b>	<b>(1.468)</b>	<b>(1.468)</b>	<b>(1.460)</b>	

## Asset &amp; 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	191.374	191.374	211.605	20.231	2,2%	3,16	3,42	3,42
2	Contribution Margin	9.292	9.292	9.090	(202)		1.144	1.094	1.263



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	18.550	17.518	276	(1.032)	7.957	83,22%	7.957	83,22%	10.674	164,12%	6.844
2	Tabungan	273.687	273.687	266.179	265.530	17.021	(649)	(8.157)	-2,98%	(8.157)	-2,98%	273.687	97,02%	(8.157)
3	Deposito	63.164	63.164	62.927	62.927	773	0	(237)	-0,37%	(237)	-0,37%	63.551	99,02%	(624)
	<b>Total</b>	<b>346.413</b>	<b>346.413</b>	<b>347.656</b>	<b>345.976</b>	<b>18.071</b>	<b>(1.680)</b>	<b>(437)</b>	<b>-0,13%</b>	<b>(437)</b>	<b>-0,13%</b>	<b>347.913</b>	<b>99,44%</b>	<b>(1.937)</b>
	<b>CASA</b>	<b>283.249</b>	<b>283.249</b>	<b>284.729</b>	<b>283.049</b>	<b>17.297</b>	<b>(1.680)</b>	<b>(200)</b>	<b>-0,07%</b>	<b>(200)</b>	<b>-0,07%</b>	<b>284.362</b>	<b>99,54%</b>	<b>(1.313)</b>
	<b>(%) CASA</b>	<b>81,77%</b>	<b>81,77%</b>	<b>81,90%</b>	<b>81,81%</b>									
	<b>FDR</b>	<b>110,42%</b>	<b>110,42%</b>	<b>112,79%</b>	<b>113,34%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	14.504	14.504	14.387	14.476		88	(28)	-0,19%	(28)	-0,19%			
2	Giro ISE	1.367	1.367	1.270	1.276		6	(91)	-6,66%	(91)	-6,66%			
3	Tabungan ISE	13.137	13.137	13.117	13.200		83	63	0,48%	63	0,48%			
4	Deposito ISE	-	-	-	-		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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	27.032	1.210	1.125	-85	827	-401	-401	1.526	27.680	97,66%	(648)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	27.433	27.433	27.032	1.210	1.125	-85	827	-401	-401	1.526	27.680	97,66%	(648)
	• Local Champion	25.473	25.473	24.697	-	-	0	-235	-776	-776	776	25.702	96,09%	(1.005)
	• Value Chain	1.960	1.960	2.335	1.210	1.125	(85)	1.062	375	375	750	1.978	118,05%	
2	MBG	27.691	27.691	28.240	2.000	1.300	-700	826	549	549	751	28.207	100,12%	33
	KUR	25.908	25.908	26.497	2.000	1.300	-700	965	588	588	712	26.053	101,70%	
	Non KUR	1.783	1.783	1.743	-	-	0	-139	-40	-40	40	2.154	80,92%	(411)
3	PWG	38.487	38.487	45.865	10.112	15.876	5.764	1.979	7.378	7.378	8.499	39.941	114,83%	5.923
	Cilem	21.108	21.108	26.637	3.192	6.964	3.772	1.863	5.529	5.529	1.435	21.892	121,67%	4.745
	Gadai	17.379	17.379	19.228	6.920	8.912	1.993	117	1.849	1.849	7.064	18.049	106,53%	1.179
4	CFG	288.898	288.898	290.995	8.131	7.642	-489	2.156	2.097	2.097	5.546	291.612	99,79%	(617)
	CF 1	35.433	35.433	34.981	591	298	-293	427	-452	-452	750	35.989	97,20%	(1.007)
	Total Griya	29.263	29.263	28.688	-	-	0	0	-575	-575	575	29.577	96,99%	(889)
1	• Total Non Program	29.263	29.263	28.688	-	-	0	-229	-575	-575	575			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.170	6.170	6.294	591	298	-293	427	123	123	175	6.411	98,16%	(118)
	CF 2	253.465	253.465	256.014	7.540	7.344	-196	1.729	2.549	2.549	4.795	255.624	100,15%	390
	Mitraguna & Others	234.984	234.984	237.583	7.204	7.144	-60	1.811	2.599	2.599	4.545	236.903	100,29%	680
	Pensiun	18.481	18.481	18.431	336	200	-136	-82	-50	-50	250	18.721	98,45%	(290)
	<b>Total Pembiayaan</b>	<b>382.510</b>	<b>382.510</b>	<b>392.132</b>	<b>21.453</b>	<b>25.944</b>	<b>4.491</b>	<b>5.787</b>	<b>9.622</b>	<b>9.622</b>	<b>16.321</b>	<b>387.441</b>	<b>101,21%</b>	<b>4.691</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	80	85	80	80	0,29%	0,29%	0,29%	(0)	(0)	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	80	0,29%	0,29%	0,29%	(0)	(0)	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	293	0,43%	0,43%	1,04%	174	174	72			
	KUR	39	138	39	250	0,15%	0,15%	0,94%	211	211	112			
	Non KUR	80	83	80	43	4,47%	4,47%	2,49%	(36)	(36)	(40)			
3	PWG	139	-	139	201	0,36%	0,36%	0,44%	63	63	201			
	Cilem	139	-	139	201	0,66%	0,66%	0,76%	63	63	201			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.840	3.357	1.840	5.232	0,64%	0,64%	1,80%	3.392	3.392	1.875			
	CF 1	551	302	551	951	1,55%	1,55%	2,72%	401	401	650			
	Total Griya	135	92	135	320	0,46%	0,46%	1,12%	185	185	228			
	Oto	415	209	415	631	6,73%	6,73%	10,03%	216	216	422			
	CF 2	1.289	3.056	1.289	4.280	0,51%	0,51%	1,67%	2.991	2.991	1.225			
	Mitraguna & Others	1.289	3.056	1.289	4.280	0,55%	0,55%	1,80%	2.991	2.991	1.225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>9.298</b>	<b>10.553</b>	<b>9.298</b>	<b>8.668</b>	<b>2,43%</b>	<b>2,43%</b>	<b>2,21%</b>	<b>(630)</b>	<b>(630)</b>	<b>(1.885)</b>			

## Asset &amp; 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	364.485	364.485	388.276	23.791		3,07	3,39	3,40
2	Contribution Margin	21.658	21.658	16.494	(5.164)	23,8%	2.449	2.504	2.896



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	6.084	5.886	(507)	(197)	(308)	-4,97%	(308)	-4,97%	7.407	79,47%	(1.521)
2	Tabungan	175.413	175.413	170.547	170.610	9.419	63	(4.803)	-2,74%	(4.803)	-2,74%	175.413	97,26%	(4.803)
3	Deposito	161.813	161.813	178.908	178.908	(1.676)	0	17.095	10,56%	17.095	10,56%	162.340	110,21%	16.568
	Total	343.420	343.420	355.539	355.405	7.236	(135)	11.985	3,49%	11.985	3,49%	345.160	102,97%	10.245
	CASA	181.607	181.607	176.631	176.497	8.912	(135)	(5.111)	-2,81%	(5.111)	-2,81%	182.820	96,54%	(6.324)
	(%) CASA	52,88%	52,88%	49,68%	49,66%									
	FDR	64,59%	64,59%	63,16%	63,18%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.339	8.339	9.412	9.437		25	1.098	13,17%	1.098	13,17%			
2	Giro ISE	1.784	1.784	2.475	2.501		26	717	40,19%	717	40,19%			
3	Tabungan ISE	6.552	6.552	6.933	6.933		(1)	381	5,81%	381	5,81%			
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%			
5	CIF ISE	96	96	96	96		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	43.748	43.748	43.861	2.815	1.780	-1.035	1.559	112	112	1.668	44.514	98,53%	(653)
	KUR	42.190	42.190	42.355	2.815	1.780	-1.035	1.613	165	165	1.615	42.484	99,70%	(128)
	Non KUR	1.558	1.558	1.506	-	-	0	-53	-53	-53	53	2.030	74,17%	(524)
3	PWG	18.117	18.117	20.778	3.172	5.057	1.885	884	2.661	2.396	19.403	107,08%	1.375	
	Cilem	13.647	13.647	15.739	1.806	3.137	1.331	831	2.092	2.092	14.568	108,03%	1.170	
	Gadai	4.470	4.470	5.039	1.366	1.920	554	53	569	569	4.835	104,23%	204	
4	CFG	159.960	159.960	159.921	7.613	3.911	-3.702	5.492	-38	-38	3.949	162.869	98,19%	(2.948)
	CF 1	20.767	20.767	20.394	675	-	-675	436	-373	-373	373	21.394	95,32%	(1.001)
	Total Griya	12.416	12.416	12.289	-	-	0	0	-127	-127	127	12.743	96,44%	(454)
1	• Total Non Program	12.416	12.416	12.289	-	-	0	-123	-127	-127	-127			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.351	8.351	8.105	675	-	-675	436	-246	-246	246	8.651	93,68%	(547)
	CF 2	139.193	139.193	139.528	6.938	3.911	-3.027	5.055	335	335	3.576	141.475	98,62%	(1.947)
	Mitraguna & Others	124.993	124.993	125.334	6.558	3.791	-2.767	4.883	341	341	3.450	127.151	98,57%	(1.817)
	Pensiun	14.200	14.200	14.194	380	120	-260	172	-6	-6	126	14.324	99,09%	(130)
	Total Pembiayaan	221.825	221.825	224.560	13.600	10.748	-2.852	7.935	2.735	2.735	8.013	226.786	99,02%	(2.226)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	488	654	488	453	1,12%	1,12%	1,03%	1,03%	(35)	(35)	(201)				
	KUR	458	622	458	425	1,08%	1,08%	1,00%	1,00%	(33)	(33)	(198)				
	Non KUR	30	32	30	29	1,96%	1,96%	1,91%	1,91%	(2)	(2)	(4)				
3	PWG	3	-	3	184	0,02%	0,02%	0,88%	0,88%	181	181	184				
	Cilem	3	-	3	184	0,02%	0,02%	1,17%	1,17%	181	181	184				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.788	2.491	1.788	2.068	1,12%	1,12%	1,12%	1,29%	279	279	(423)				
	CF 1	520	547	520	542	2,50%	2,50%	2,50%	2,66%	22	22	(5)				
	Total Griya	49	-	49	-	0,40%	0,40%	0,00%	0,00%	(49)	(49)	-				
	Oto	471	547	471	542	5,64%	5,64%	6,69%	72	72	72	(5)				
	CF 2	1.269	1.943	1.269	1.525	0,91%	0,91%	1,09%	1,09%	257	257	(418)				
	Mitraguna & Others	1.269	1.943	1.269	1.525	1,01%	1,01%	1,22%	1,22%	257	257	(418)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	2.280	3.145	2.280	2.705	1,03%	1,03%	1,20%	1,20%	425	425	(441)				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	563	500	563	663	1,29%	1,29%	1,51%	1,51%	100	100	163				
	KUR	433	370	433	533	1,03%	1,03%	1,26%	1,26%	100	100	163				
	Non KUR	130	130	130	130	8,34%	8,34%	8,63%	8,63%	-	-	(0)				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,0							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.365	2.350	701	(15)	(913)	-27,98%	(913)	-27,98%	3.987	58,95%	(1.637)
2	Tabungan	164.746	164.746	145.465	145.781	15.218	316	(18.965)	-11,51%	(18.965)	-11,51%	164.746	88,49%	(18.965)
3	Deposito	74.583	74.583	74.249	74.249	(5.599)	0	(333)	-0,45%	(333)	-0,45%	75.053	98,93%	(804)
	Total	242.592	242.592	222.080	222.381	10.320	301	(20.212)	-8,33%	(20.212)	-8,33%	243.786	91,22%	(21.406)
	CASA	168.009	168.009	147.830	148.131	15.918	301	(19.878)	-11,83%	(19.878)	-11,83%	168.733	87,79%	(20.602)
	(%) CASA	69,26%	69,26%	66,57%	66,61%									
	FDR	94,47%	94,47%	103,25%	103,11%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.745	5.745	2.730	2.766		36	(2.979)	-51,86%	(2.979)	-51,86%			
2	Giro ISE	24	24	69	50		(19)	25	104,47%	25	104,47%			
3	Tabungan ISE	5.721	5.721	2.661	2.716		55	(3.005)	-52,52%	(3.005)	-52,52%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	117	117	117	117		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	51.101	51.101	50.766	3.095	1.550	-1.545	1.320	-335	-335	1.885	52.070	97,50%	(1.303)
	KUR	49.224	49.224	48.940	3.015	1.550	-1.465	1.318	-284	-284	1.834	49.585	98,70%	(645)
	Non KUR	1.876	1.876	1.826	80	-	-80	2	-50	-50	50	2.485	73,49%	(659)
3	PWG	8.004	8.004	8.982	1.225	1.428	203	897	978	978	450	8.779	102,31%	203
	Cilem	8.004	8.004	8.982	1.225	1.428	203	897	978	978	450	8.779	102,31%	203
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	170.072	170.072	169.559	6.053	3.044	-3.009	1.087	-513	-513	3.557	171.981	98,59%	(2.421)
	CF 1	17.880	17.880	17.331	1.026	-	-1.026	259	-549	-549	549	18.071	95,91%	(740)
1	• Total Non Program	980	980	968	-	-	0	0	-12	-12	12	1.034	93,70%	(65)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.363	1.026	-	-1.026	259	-537	-537	537	17.037	96,04%	(674)
	CF 2	152.192	152.192	152.228	5.027	3.044	-1.983	828	36	36	3.008	153.910	98,91%	(1.682)
	Mitraguna & Others	120.862	120.862	120.838	4.795	2.620	-2.175	935	-24	-24	2.644	122.405	98,72%	(1.567)
	Pensiun	31.329	31.329	31.390	232	424	192	-107	61	61	363	31.505	99,64%	(115)
	Total Pembiayaan	229.177	229.177	229.307	10.373	6.022	-4.351	3.305	130	130	5.891	232.829	98,49%	(3.522)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	77	554	77	451		0,15%	0,15%	0,89%		373	373	(103)			
	KUR	77	529	77	316		0,16%	0,16%	0,65%		238	238	(214)			
	Non KUR	-	25	-	135		0,00%	0,00%	7,39%		135	135	110			
3	PWG	205	-	205	365		2,56%	2,56%	4,06%		160	160	365			
	Cilem	205	-	205	365		2,56%	2,56%	4,06%		160	160	365			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	1.049	1.580	1.049	2.103		0,62%	0,62%	1,24%		1.054	1.054	523			
	CF 1	365	766	365	605		2,04%	2,04%	3,49%		239	239	(161)			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	365	766	365	605		2,16%	2,16%	3,69%		239	239	(161)			
	CF 2	684	814	684	1.498		0,45%	0,45%	0,98%		815	815	684			
	Mitraguna & Others	526	616	526	1.075		0,44%	0,44%	0,89%		549	549	459			
	Pensiun	158	198	158	424		0,50%	0,50%	1,35%		266	266	226			
	Total Pembiayaan	1.331	2.134	1.331	2.918		0,58%	0,58%	1,27%		1.587	1.587	784			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-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	151	191	151	143		0,30%	0,30%	0,28%		(8)	(8)	(48)			
	KUR	132	154	132	124		0,27%	0,27%	0,25%		(8)	(8)	(29)			
	Non KUR	18	37	18	18		0,98%	0,98%	1,01%		-	-	(19)			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	2.364	2.029	2.364	1.727		1,39%	1,39%	1,02%		(636)	(636)	(301)			
	CF 1	262	113	262	113		1,47%	1,47%	0,65%		(149)	(149)	-			
	Total Griya	-	-	-												



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	199	149	(11)	(50)	130	699,10%	130	699,10%	245	60,59%	(97)
2	Tabungan	72.254	72.254	67.394	68.430	3.985	1.036	(3.824)	-5,29%	(3.824)	-5,29%	72.254	94,71%	(3.824)
3	Deposito	14.447	14.447	13.479	13.479	258	0	(967)	-6,70%	(967)	-6,70%	14.569	92,52%	(1.090)
	Total	86.720	86.720	81.072	82.058	4.231	986	(4.662)	-5,38%	(4.662)	-5,38%	87.068	94,25%	(5.011)
	CASA	72.273	72.273	67.592	68.578	3.974	986	(3.694)	-5,11%	(3.694)	-5,11%	72.500	94,59%	(3.921)
	(%) CASA	83,34%	83,34%	83,37%	83,57%									
	FDR	106,88%	106,88%	117,07%	115,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	454	456		2	66	16,81%	66	16,81%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	390	390	454	456		2	66	16,81%	66	16,81%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	• Local Champion	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	7.557	7.557	9.043	1.251	1.988	737	782	1.486	1.486	502	7.949	113,77%	1.094
	Cilem	7.557	7.557	9.043	1.251	1.988	737	782	1.486	1.486	502	7.949	113,77%	1.094
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	85.111	85.111	85.846	1.427	1.786	359	362	734	734	1.052	86.381	99,38%	(535)
	CF 1	444	444	439	-	-	0	-3	-5	-5	5	510	86,06%	(71)
	Total Griya	249	249	248	-	-	0	0	-2	-2	2	263	94,18%	(15)
1	• Total Non Program	249	249	248	-	-	0	-2	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)
	CF 2	84.668	84.668	85.407	1.427	1.786	359	365	739	739	1.047	85.871	99,46%	(464)
	Mitraguna & Others	38.306	38.306	38.602	835	933	98	101	296	296	637	39.108	98,70%	(507)
	Pensiun	46.362	46.362	46.805	592	853	261	264	443	443	410	46.762	100,09%	43
	Total Pembiayaan	92.686	92.686	94.907	2.678	3.774	1.096	1.144	2.220	2.220	1.554	94.348	100,59%	559

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	164	-	164	53	217	2,17%	2,17%	0,59%	(111)	(111)	53				
	Cilem	164	-	164	53	217	2,17%	2,17%	0,59%	(111)	(111)	53				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	338	387	338	344	0,40%	0,40%	0,40%	6	6	(43)					
	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	338	387	338	344	0,40%	0,40%	0,40%	6	6	(43)					
	Mitraguna & Others	338	387	338	344	0,88%	0,88%	0,88%	6	6	(43)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	502	387	502	397	0,54%	0,54%	0,42%	(105)	(105)	10					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18		100,00%	100,00%	100,00%		0	0	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	18	18	18	18		100,00%	100,00%	100,00%		0	0	-			
	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	228	229	228	219	0,27%	0,27%	0,26%	(9)	(9)	(9)					
	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	228	229	228	219	0,27%	0,27%	0,26%	(9)	(9)	(9)					
	Mitraguna & Others	228	229	228	219	0,60%	0,60%</td									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	23.041	23.114	(4.537)	73	5.027	27,79%	5.027	27,79%	18.807	122,90%	4.307
2	Tabungan	126.474	126.474	109.556	109.918	14.712	362	(16.556)	-13,09%	(16.556)	-13,09%	126.474	86,91%	(16.556)
3	Deposito	24.696	24.696	22.195	22.195	(89)	0	(2.501)	-10,13%	(2.501)	-10,13%	25.028	88,68%	(2.832)
	<b>Total</b>	<b>169.257</b>	<b>169.257</b>	<b>154.793</b>	<b>155.227</b>	<b>10.086</b>	<b>434</b>	<b>(14.030)</b>	<b>-8,29%</b>	<b>(14.030)</b>	<b>-8,29%</b>	<b>170.308</b>	<b>91,14%</b>	<b>(15.081)</b>
	<b>CASA</b>	<b>144.561</b>	<b>144.561</b>	<b>132.597</b>	<b>133.032</b>	<b>10.175</b>	<b>434</b>	<b>(11.529)</b>	<b>-7,98%</b>	<b>(11.529)</b>	<b>-7,98%</b>	<b>145.281</b>	<b>91,57%</b>	<b>(12.249)</b>
	<b>(%) CASA</b>	<b>85,41%</b>	<b>85,41%</b>	<b>85,66%</b>	<b>85,70%</b>									
	<b>FDR</b>	<b>107,46%</b>	<b>107,46%</b>	<b>118,36%</b>	<b>118,03%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	6.672	6.672	6.495	6.506		11	(166)	-2,48%	(166)	-2,48%			
2	Giro ISE	399	399	321	330		9	(69)	-17,35%	(69)	-17,35%			
3	Tabungan ISE	2.172	2.172	2.074	2.076		2	(96)	-4,44%	(96)	-4,44%			
4	Deposito ISE	4.100	4.100	4.100	4.100		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.363	-	-	0	-47	-48	-48	48	1.411	96,60%	(48)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.411	1.411	1.363	-	-	0	-47	-48	-48	48	1.411	96,60%	(48)
	• Local Champion	527	527	498	-	-	0	-27	-29	-29	29	527	94,56%	(29)
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19	884	97,81%	(19)
2	MBG	21.281	21.281	21.713	825	1.110	285	218	432	432	678	21.924	99,03%	(212)
	KUR	19.291	19.291	19.793	825	1.110	285	288	501	501	609	19.474	101,64%	
	Non KUR	1.989	1.989	1.920	-	-	0	-70	-70	-70	70	2.451	78,34%	(531)
3	PWG	10.049	10.049	11.895	1.852	2.759	907	1.470	1.846	1.846	913	11.110	107,07%	785
	Cilem	9.808	9.808	11.685	1.799	2.733	935	1.442	1.877	1.877	857	10.622	110,01%	1.063
	Gadai	241	241	210	53	26	-28	28	-30	-30	56	488	43,09%	(278)
4	CFG	149.139	149.139	148.243	3.493	2.088	-1.405	-108	-896	-896	2.984	150.955	98,20%	(2.712)
	CF 1	5.577	5.577	5.450	246	-	-246	132	-127	-127	127	5.789	94,14%	(339)
	Total Griya	1.158	1.158	1.153	-	-	0	0	-5	-5	5	1.233	93,51%	(80)
1	• Total Non Program	1.158	1.158	1.153	-	-	0	-5	-5	-5	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.297	246	-	-246	132	-121	-121	121	4.556	94,31%	(259)
	CF 2	143.563	143.563	142.793	3.247	2.088	-1.159	-240	-770	-770	2.858	145.166	98,37%	(2.373)
	Mitraguna & Others	99.354	99.354	98.545	2.205	1.313	-892	-605	-809	-809	2.122	100.687	97,87%	(2.142)
	Pensiun	44.209	44.209	44.248	1.042	775	-267	365	39	39	736	44.479	99,48%	(231)
	<b>Total Pembiayaan</b>	<b>181.880</b>	<b>181.880</b>	<b>183.214</b>	<b>6.170</b>	<b>5.957</b>	<b>-213</b>	<b>1.534</b>	<b>1.334</b>	<b>1.334</b>	<b>4.623</b>	<b>185.401</b>	<b>98,82%</b>	<b>(2.187)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	47	47	47	47	3.33%	3.33%	3.46%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	47	47	47	47	3,33%	3,33%	3,46%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	18	0,00%	0,00%	0,08%	18	18	18			
	KUR	-	-	-	18	0,00%	0,00%	0,09%	18	18	18			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	225	-	225	403	2,23%	2,23%	3,39%	178	178	403			
	Cilem	225	-	225	368	2,29%	2,29%	3,15%	143	143	368			
	Gadai	-	-	-	35	0,00%	0,00%	16,67%	35	35	35			
4	CFG	1.285	1.682	1.285	1.013	0,86%	0,86%	0,68%	(272)	(272)	(669)			
	CF 1	323	334	323	311	5,78%	5,78%	5,71%	(11)	(11)	(23)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	323	334	323	311	7,30%	7,30%	7,24%	(11)	(11)	(23)			
	CF 2	963	1.348	963	702	0,67%	0,67%	0,49%	(261)	(261)	(646)			
	Mitraguna & Others	963	1.348	963	702	0,97%	0,97%	0,71%	(261)	(261)	(646)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>638</b>	<b>257</b>	<b>638</b>	<b>1.350</b>	<b>0,35%</b>	<b>0,35%</b>	<b>0,74%</b>	<b>713</b>	<b>713</b>	<b>1.093</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (MtD)
1	Asset (Retail) T	162.108	162.108	187.394	25.286			2,66	3,44	3,42	(0,02)
2	Contribution Margin	10.133	10.133	9.458	(675)			2.127	1.056	1.139	0,76



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	6.851	6.651	43	(199)	104	1,58%	104	1,58%	7.101	93,66%	(450)
2	Tabungan	209.698	209.698	202.568	203.787	11.445	1.219	(5.911)	-2,82%	(5.911)	-2,82%	209.698	97,18%	(5.911)
3	Deposito	52.695	52.695	54.742	54.742	1.809	1	2.047	3,89%	2.047	3,89%	52.999	103,29%	1.744
	<b>Total</b>	<b>268.941</b>	<b>268.941</b>	<b>264.161</b>	<b>265.181</b>	<b>13.297</b>	<b>1.021</b>	<b>(3.760)</b>	<b>-1,40%</b>	<b>(3.760)</b>	<b>-1,40%</b>	<b>269.798</b>	<b>98,29%</b>	<b>(4.617)</b>
	<b>CASA</b>	<b>216.246</b>	<b>216.246</b>	<b>209.419</b>	<b>210.439</b>	<b>11.488</b>	<b>1.020</b>	<b>(5.807)</b>	<b>-2,69%</b>	<b>(5.807)</b>	<b>-2,69%</b>	<b>216.800</b>	<b>97,07%</b>	<b>(6.361)</b>
	<b>(%) CASA</b>	<b>80,41%</b>	<b>80,41%</b>	<b>79,28%</b>	<b>79,36%</b>									
	<b>FDR</b>	<b>99,35%</b>	<b>99,35%</b>	<b>101,54%</b>	<b>101,15%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	5.532	5.532	6.369	6.446		77	914	16,52%	914	16,52%			
2	Giro ISE	1.958	1.958	3.113	3.176		63	1.218	62,20%	1.218	62,20%			
3	Tabungan ISE	3.574	3.574	3.256	3.270		14	(304)	-8,50%	(304)	-8,50%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	160	160	160	160		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	• Local Champion	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	98.298	98.298	97.547	5.125	2.630	-2.495	1.621	-750	-750	3.380	97.897	99,64%	(350)
	KUR	92.529	92.529	92.038	5.125	2.630	-2.495	1.772	-491	-491	3.121	92.684	99,30%	(646)
	Non KUR	5.768	5.768	5.509	-	-	0	-151	-259	-259	259	5.213	105,68%	
3	PWG	24.887	24.887	27.348	4.586	7.703	3.117	2.706	2.461	2.461	5.242	26.042	105,02%	1.306
	Cilem	15.605	15.605	18.273	2.560	3.619	1.059	1.924	2.668	2.668	951	16.402	111,40%	1.870
	Gadai	9.282	9.282	9.076	2.026	4.084	2.058	782	-207	-207	4.291	9.640	94,14%	(564)
4	CFG	141.653	141.653	141.058	4.902	4.575	-327	1.067	-596	-596	5.171	143.051	98,61%	(1.994)
	CF 1	24.615	24.615	24.112	-	-	0	-258	-503	-503	503	24.816	97,16%	(704)
	Total Griya	16.262	16.262	16.014	-	-	0	0	-248	-248	248	16.344	97,98%	(329)
1	• Total Non Program	4.835	4.835	4.780	-	-	0	-63	-55	-55	55			
	• Program	11.427	11.427	11.234	-	-	0	-127	-193	-193	193			
	Oto	8.353	8.353	8.098	-	-	0	-258	-255	-255	255	8.473	95,57%	(375)
	CF 2	117.038	117.038	116.946	4.902	4.575	-327	1.325	-93	-93	4.668	118.235	98,91%	(1.289)
	Mitraguna & Others	75.173	75.173	74.652	3.758	3.525	-233	695	-521	-521	4.046	76.086	98,12%	(1.433)
	Pensiun	41.865	41.865	42.293	1.144	1.050	-94	629	428	428	622	42.150	100,34%	144
	<b>Total Pembiayaan</b>	<b>267.188</b>	<b>267.188</b>	<b>268.234</b>	<b>14.613</b>	<b>14.908</b>	<b>295</b>	<b>5.325</b>	<b>1.046</b>	<b>1.046</b>	<b>13.862</b>	<b>269.341</b>	<b>99,59%</b>	<b>(1.107)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	468	780	468	1.158	0,48%	0,48%	1,19%	690	690	379			
	KUR	375	683	375	1.146	0,41%	0,41%	1,24%	771	771	463			
	Non KUR	93	97	93	13	1,62%	1,62%	0,23%	(81)	(81)	(84)			
3	PWG	7	-	7	636	0,03%	0,03%	2,33%	629	629	636			
	Cilem	1	-	1	636	0,01%	0,01%	3,48%	635	635	636			
	Gadai	6	-	6	-	0,06%	0,06%	0,00%	(6)	(6)	-			
4	CFG	819	1.430	819	1.129	0,58%	0,58%	0,80%	310	310	(300)			
	CF 1	819	983	819	1.129	3,33%	3,33%	4,68%	310	310	146			
	Total Griya	655	757	655	1.122	4,03%	4,03%	7,01%	467	467	365			
	Oto	164	226	164	7	1,96%	1,96%	0,09%	(157)	(157)	(219)			
	CF 2	-	446	-	-	0,00%	0,00%	0,00%	-	-	(446)			
	Mitraguna & Others	-	446	-	-	0,00%	0,00%	0,00%	-	-	(446)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.294</b>	<b>2.209</b>	<b>1.294</b>	<b>2.923</b>	<b>0,48%</b>	<b>0,48%</b>	<b>1,09%</b>	<b>1.629</b>	<b>1.629</b>	<b>714</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	922	836	922	957	0,94%	0,94%	0,98%	35	35	121			
	KUR	636	547	636	598	0,69%	0,69%	0,65%	(38)	(38)	51			
	Non KUR	286	290	286	359	4,96%	4,96%	6,52%	73	73	70			
3	PWG	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	2.299	1.861	2.299	1.396	1,62%	1,62%</td							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	2.505	2.521	(1.169)	16	857	51,55%	857	51,55%	2.212	113,97%	309
2	Tabungan	147.572	147.572	148.636	142.424	(7.310)	(6.212)	(5.148)	-3,49%	(5.148)	-3,49%	147.572	96,51%	(5.148)
3	Deposito	33.613	33.613	35.832	35.812	281	(20)	2.198	6,54%	2.198	6,54%	33.823	105,88%	1.988
	<b>Total</b>	<b>182.848</b>	<b>182.848</b>	<b>186.972</b>	<b>180.756</b>	<b>(8.198)</b>	<b>(6.216)</b>	<b>(2.092)</b>	<b>-1,14%</b>	<b>(2.092)</b>	<b>-1,14%</b>	<b>183.607</b>	<b>98,45%</b>	<b>(2.850)</b>
	<b>CASA</b>	<b>149.235</b>	<b>149.235</b>	<b>151.141</b>	<b>144.945</b>	<b>(8.480)</b>	<b>(6.196)</b>	<b>(4.290)</b>	<b>-2,87%</b>	<b>(4.290)</b>	<b>-2,87%</b>	<b>149.784</b>	<b>96,77%</b>	<b>(4.839)</b>
	<b>(%) CASA</b>	<b>81,62%</b>	<b>81,62%</b>	<b>80,84%</b>	<b>80,19%</b>									
	<b>FDR</b>	<b>70,25%</b>	<b>70,25%</b>	<b>69,39%</b>	<b>71,78%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.327	2.327	2.685	2.669	(16)	342	14,70%	342	14,70%			
2	Giro ISE	230	230	288	287	(0)	57	24,80%	57	24,80%			
3	Tabungan ISE	1.597	1.597	1.898	1.882	(16)	285	17,84%	285	17,84%			
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%			
5	CIF ISE	228	228	228	228	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	18.471	18.471	18.332	845	900	55	-97	-138	-138	1.038	18.978	96,60%	(646)
	KUR	17.274	17.274	17.129	645	800	155	-250	-145	-145	945	17.510	97,82%	(381)
	Non KUR	1.197	1.197	1.203	200	100	-100	153	6	6	94	1.468	81,98%	(264)
3	PWG	8.322	8.322	10.035	1.350	2.455	1.105	915	1.712	1.712	742	9.260	108,37%	775
	Cilem	8.322	8.322	10.035	1.350	2.455	1.105	915	1.712	1.712	742	9.012	111,34%	1.022
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	101.375	1.548	1.633	85	-603	-288	-288	1.921	103.564	97,89%	(2.189)
	CF 1	2.949	2.949	2.894	218	-	-218	160	-56	-56	56	3.123	92,65%	(229)
	Total Griya	869	869	863	-	-	0	0	-6	-6	6	925	93,29%	(62)
1	• Total Non Program	869	869	863	-	-	0	0	-6	-6	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.030	218	-	-218	160	-50	-50	50	2.198	92,38%	(167)
	CF 2	98.714	98.714	98.482	1.330	1.633	303	-763	-232	-232	1.865	100.441	98,05%	(1.960)
	Mitraguna & Others	41.068	41.068	41.261	1.300	1.259	-41	-350	193	193	1.066	42.577	96,91%	(1.316)
	Pensiun	57.645	57.645	57.220	30	374	344	-413	-425	-425	799	57.864	98,89%	(644)
	<b>Total Pembiayaan</b>	<b>128.456</b>	<b>128.456</b>	<b>129.742</b>	<b>3.743</b>	<b>4.988</b>	<b>1.245</b>	<b>215</b>	<b>1.286</b>	<b>1.286</b>	<b>3.701</b>	<b>131.802</b>	<b>98,44%</b>	<b>(2.060)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	76	94	76	162	0,41%	0,41%	0,88%	86	86	68			
	KUR	76	94	76	75	0,44%	0,44%	0,44%	(1)	(1)	(19)			
	Non KUR	-	-	-	87	0,00%	0,00%	7,21%	87	87	87			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.147	1.234	1.147	1.659	1,13%	1,13%	1,13%	512	512	425			
	CF 1	23	28	23	241	0,76%	0,76%	8,31%	218	218	212			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	23	28	23	241	1,08%	1,08%	11,85%	218	218	212			
	CF 2	1.124	1.206	1.124	1.418	1,14%	1,14%	1,44%	294	294	212			
	Mitraguna & Others	1.124	1.125	1.124	1.122	2,74%	2,74%	2,72%	(2)	(2)	(3)			
	Pensiun	-	81	-	296	0,00%	0,00%	0,52%	296	296	216			
	<b>Total Pembiayaan</b>	<b>960</b>	<b>999</b>	<b>960</b>	<b>986</b>	<b>0,75%</b>	<b>0,75%</b>	<b>0,76%</b>	<b>26</b>	<b>26</b>	<b>(13)</b>			

## Asset &amp; 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	172.251	172.251	183.198	10.947		2,37	2,56	2,59
2	Contribution Margin	2.198	2.198	10.153	7.955	-361,9%	1.397	1.520	1.582



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	2.452	2.176	378	(276)	(517)	-19,19%	(517)	-19,19%	3.278	66,38%	(1.102)
2	Tabungan	137.470	137.470	128.431	127.625	7.428	(806)	(9.845)	-7,16%	(9.845)	-7,16%	137.470	92,84%	(9.845)
3	Deposito	15.413	15.413	15.587	15.587	(131)	0	174	1,13%	174	1,13%	15.708	99,23%	(121)
	<b>Total</b>	<b>155.576</b>	<b>155.576</b>	<b>146.470</b>	<b>145.388</b>	<b>7.675</b>	<b>(1.082)</b>	<b>(10.188)</b>	<b>-6,55%</b>	<b>(10.188)</b>	<b>-6,55%</b>	<b>156.456</b>	<b>92,93%</b>	<b>(11.068)</b>
	<b>CASA</b>	<b>140.163</b>	<b>140.163</b>	<b>130.883</b>	<b>129.801</b>	<b>7.806</b>	<b>(1.082)</b>	<b>(10.362)</b>	<b>-7,39%</b>	<b>(10.362)</b>	<b>-7,39%</b>	<b>140.748</b>	<b>92,22%</b>	<b>(10.947)</b>
	<b>(%) CASA</b>	<b>90,09%</b>	<b>90,09%</b>	<b>89,36%</b>	<b>89,28%</b>									
	<b>FDR</b>	<b>181,44%</b>	<b>181,44%</b>	<b>192,20%</b>	<b>193,63%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.404	3.368	(37)	(734)	-17,90%	(734)	-17,90%			
2	Giro ISE	1.309	1.309	1.141	1.146	5	(163)	-12,46%	(163)	-12,46%			
3	Tabungan ISE	2.793	2.793	2.264	2.222	(42)	(571)	-20,45%	(571)	-20,45%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	146	146	146	146	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	73.092	73.092	71.463	4.075	1.311	-2.764	1.587	-1.629	-1.629	2.940	74.387	96,07%	(2.924)
	KUR	67.461	67.461	66.003	3.775	1.311	-2.464	1.445	-1.458	-1.458	2.769	67.722	97,46%	(1.719)
	Non KUR	5.631	5.631	5.460	300	-	-300	143	-171	-171	171	6.664	81,92%	(1.205)
3	PWG	10.064	10.064	10.933	1.840	1.301	-539	1.323	869	869	433	10.767	101,54%	166
	Cilem	10.064	10.064	10.933	1.840	1.301	-539	1.323	869	869	433	10.767	101,54%	166
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	199.072	199.072	199.082	7.704	4.160	-3.544	4.639	9	9	4.151	200.404	99,34%	(1.322)
	CF 1	33.913	33.913	34.162	2.840	1.232	-1.608	1.962	249	249	983	34.224	99,82%	(62)
	Total Griya	5.462	5.462	5.419	200	-	-200	0	-43	-43	43	5.505	98,44%	(86)
1	• Total Non Program	5.173	5.173	5.132	200	-	-200	160	-41	-41	41			
	• Program	290	290	288	-	-	0	-2	-2	-2	2			
	Oto	28.450	28.450	28.743	2.640	1.232	-1.408	1.962	293	293	939	28.719	100,08%	23
	CF 2	165.160	165.160	164.920	4.864	2.928	-1.936	2.677	-240	-240	3.168	166.179	99,24%	(1.260)
	Mitraguna & Others	151.510	151.510	151.350	4.864	2.504	-2.360	2.913	-160	-160	2.664	152.405	99,31%	(1.055)
	Pensiun	13.650	13.650	13.569	-	424	424	-236	-80	-80	504	13.774	98,51%	(205)
	<b>Total Pembiayaan</b>	<b>282.281</b>	<b>282.281</b>	<b>281.521</b>	<b>13.619</b>	<b>6.772</b>	<b>-6.847</b>	<b>7.541</b>	<b>-760</b>	<b>-760</b>	<b>7.532</b>	<b>285.610</b>	<b>98,57%</b>	<b>(4.089)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	273	551	273	1.201	0,37%	0,37%	1,68%	928	928	650			
	KUR	231	511	231	1.015	0,34%	0,34%	1,54%	783	783	504			
	Non KUR	41	40	41	186	0,73%	0,73%	3,41%	145	145	146			
3	PWG	90	-	90	67	0,90%	0,90%	0,61%	(23)	(23)	67			
	Cilem	90	-	90	67	0,90%	0,90%	0,61%	(23)	(23)	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.042	2.643	2.042	2.567	1,03%	1,03%	1,29%	525	525	(77)			
	CF 1	1.503	1.509	1.503	1.624	4,43%	4,43%	4,75%	121	121	114			
	Total Griya	377	379	377	374	6,89%	6,89%	6,90%	(3)	(3)	(5)			
	Oto	1.126	1.130	1.126	1.250	3,96%	3,96%	4,35%	124	124	120			
	CF 2	539	1.134	539	943	0,33%	0,33%	0,57%	404	404	(191)			
	Mitraguna & Others	539	1.134	539	751	0,36%	0,36%	0,50%	213	213	(383)			
	Pensiun	-	-	-	192	0,00%	0,00%	1,41%	192	192	192			
	<b>Total Pembiayaan</b>	<b>3.289</b>	<b>3.045</b>	<b>3.289</b>	<b>3.171</b>	<b>1,17%</b>	<b>1,17%</b>	<b>1,13%</b>	<b>(118)</b>	<b>(118)</b>	<b>126</b>			

## Asset &amp; 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	264.312	264.312	285.173	20.861		2,69	3,33	3,37
2	Contribution Margin	9.653	9.653	12.487	2.834	-29,4%	672	1.587	1.670



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	64	64	78	82	64	5	18	28,92%	18	28,92%	64	128,92%	18
3	Deposito	415	415	555	555	415	0	140	33,78%	140	33,78%	415	133,78%	140
	<b>Total</b>	<b>479</b>	<b>479</b>	<b>633</b>	<b>637</b>	<b>479</b>	<b>5</b>	<b>159</b>	<b>33,13%</b>	<b>159</b>	<b>33,13%</b>	<b>479</b>	<b>133,13%</b>	<b>159</b>
	<b>CASA</b>	<b>64</b>	<b>64</b>	<b>78</b>	<b>82</b>	<b>64</b>	<b>5</b>	<b>18</b>	<b>28,92%</b>	<b>18</b>	<b>28,92%</b>	<b>64</b>	<b>128,92%</b>	<b>18</b>
(%) CASA	13,32%	13,32%	12,26%	12,90%										
FDR	0,00%	0,00%	0,00%	0,00%										

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	-	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	-	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	-	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	-	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	-	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	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		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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%	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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	-	-	-	-	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%	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	35	35	479	444	
2	Contribution Margin	(277)	(277)	(189)	88	31,8%

## PHR &amp; Payroll

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

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	978	1.003	630	25	(652)	-39,38%	(652)	-39,38%	1.882	53,31%	(879)
2	Tabungan	98.298	98.298	95.779	95.086	2.396	(693)	(3.212)	-3,27%	(3.212)	-3,27%	98.298	96,73%	(3.212)
3	Deposito	13.600	13.600	13.371	13.371	133	0	(229)	-1,68%	(229)	-1,68%	13.726	97,41%	(355)
	<b>Total</b>	<b>113.553</b>	<b>113.553</b>	<b>110.128</b>	<b>109.460</b>	<b>3.159</b>	<b>(667)</b>	<b>(4.093)</b>	<b>-3,60%</b>	<b>(4.093)</b>	<b>-3,60%</b>	<b>113.906</b>	<b>96,10%</b>	<b>(4.445)</b>
	<b>CASA</b>	<b>99.953</b>	<b>99.953</b>	<b>96.757</b>	<b>96.089</b>	<b>3.025</b>	<b>(667)</b>	<b>(3.863)</b>	<b>-3,87%</b>	<b>(3.863)</b>	<b>-3,87%</b>	<b>100.180</b>	<b>95,92%</b>	<b>(4.091)</b>
	<b>(%) CASA</b>	<b>88,02%</b>	<b>88,02%</b>	<b>87,86%</b>	<b>87,78%</b>									
	<b>FDR</b>	<b>47,00%</b>	<b>47,00%</b>	<b>50,01%</b>	<b>50,31%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	27.946	27.978	32	609	2,23%	609	2,23%				
2	Giro ISE	1.652	1.652	736	761	25	(891)	-53,94%	(891)	-53,94%				
3	Tabungan ISE	21.917	21.917	23.411	23.417	7	1.501	6,85%	1.501	6,85%				
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%				
5	CIF ISE	116	116	116	116	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	18.862	18.862	19.792	1.530	1.412	(-118)	738	930	930	482	17.572	112,63%	2.220
	KUR	17.110	17.110	17.923	970	1.261	291	182	813	813	448	17.347	103,32%	
	Non KUR	1.751	1.751	1.868	560	151	(-409)	556	117	117	34	225	831,26%	
3	PWG	7.785	7.785	8.266	918	777	(-141)	660	481	481	296	8.639	95,68%	(373)
	Cilem	7.785	7.785	8.266	918	777	(-141)	660	481	481	296	8.639	95,68%	(373)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	26.727	26.727	27.015	693	828	135	308	288	288	540	28.510	94,76%	(1.495)
	CF 1	8.971	8.971	8.994	327	243	(-84)	116	22	22	221	9.271	97,01%	(278)
1	• Total Non Program	73	73	70	-	-	0	0	-3	-3	-3	117	59,58%	(47)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.924	327	243	(-84)	116	25	25	218	9.154	97,48%	(230)
	CF 2	17.756	17.756	18.021	366	585	219	192	266	266	319	19.239	93,67%	(1.218)
	Mitraguna & Others	15.505	15.505	15.698	100	505	405	(-70)	193	193	312	16.683	94,10%	(985)
	Pensiun	2.251	2.251	2.323	266	80	(-186)	262	72	72	8	2.556	90,89%	(233)
	<b>Total Pembiayaan</b>	<b>53.374</b>	<b>53.374</b>	<b>55.073</b>	<b>3.141</b>	<b>3.017</b>	<b>(-124)</b>	<b>1.706</b>	<b>1.699</b>	<b>1.699</b>	<b>1.318</b>	<b>54.721</b>	<b>100,64%</b>	<b>352</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	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	-	-	-	-	45	0,00%	0,00%	0,54%	45	45	45	
	Cilem	-	-	-	-	45	0,00%	0,00%	0,54%	45	45	45	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
4	CFG	87	90	87	413	0	0,32%	0,32%	1,53%	326	326	323	
	CF 1	87	90	87	161	0	0,97%	0,97%	1,79%	74	74	71	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Oto	87	90	87	161	0	0,97%	0,97%	1,80%	74	74	71	
	CF 2	-	-	-	-	252	0,00%	0,00%	1,40%	252	252	252	
	Mitraguna & Others	-	-	-	-	252	0,00%	0,00%	1,61%	252	252	252	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-</



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	17.396	17.486	(197)	90	12.253	234,16%	12.253	234,16%	5.782	302,42%	11.704
2	Tabungan	46.758	46.758	41.918	42.215	2.192	297	(4.543)	-9,72%	(4.543)	-9,72%	46.758	90,28%	(4.543)
3	Deposito	63.174	63.174	62.777	62.777	(14.483)	0	(397)	-0,63%	(397)	-0,63%	63.376	99,05%	(599)
	<b>Total</b>	<b>115.164</b>	<b>115.164</b>	<b>122.091</b>	<b>122.478</b>	<b>(12.488)</b>	<b>387</b>	<b>7.313</b>	<b>6,35%</b>	<b>7.313</b>	<b>6,35%</b>	<b>115.916</b>	<b>105,66%</b>	<b>6.562</b>
	<b>CASA</b>	<b>51.991</b>	<b>51.991</b>	<b>59.314</b>	<b>59.701</b>	<b>1.995</b>	<b>387</b>	<b>7.710</b>	<b>14,83%</b>	<b>7.710</b>	<b>14,83%</b>	<b>52.540</b>	<b>113,63%</b>	<b>7.161</b>
	(%) CASA	45,14%	45,14%	48,58%	48,74%									
	FDR	29,13%	29,13%	29,37%	29,27%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	869	869	846	868	23	(1)	-0,15%	(1)	-0,15%				
2	Giro ISE	49	49	14	36	22	(13)	-26,25%	(13)	-26,25%				
3	Tabungan ISE	821	821	832	832	1	11	1,40%	11	1,40%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	37	37	37	37	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	4.047	4.047	5.711	1.073	1.874	801	934	1.664	1.664	210	4.663	122,48%	1.048
	Cilem	4.047	4.047	5.711	1.073	1.874	801	934	1.664	1.664	210	4.663	122,48%	1.048
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	29.498	29.498	30.143	1.300	985	-315	1.054	645	645	340	32.626	92,39%	(2.483)
	CF 1	8.949	8.949	9.053	-	200	200	-66	104	104	96	9.269	97,67%	(216)
	Total Griya	7.250	7.250	7.410	-	200	200	0	160	160	40	7.394	100,22%	16
1	• Total Non Program	6.079	6.079	6.244	-	200	200	-35	164	164	36			
	• Program	1.170	1.170	1.166	-	0	0	-5	-4	-4	4			
	Oto	1.699	1.699	1.643	-	0	0	-66	-56	-56	56	1.875	87,64%	(232)
	CF 2	20.549	20.549	21.090	1.300	785	-515	1.120	541	541	244	23.357	90,29%	(2.267)
	Mitraguna & Others	19.642	19.642	20.189	1.300	785	-515	1.125	546	546	239	22.355	90,31%	(2.166)
	Pensiun	907	907	901	-	0	0	-5	-5	-5	5	1.002	89,92%	(101)
	<b>Total Pembiayaan</b>	<b>33.545</b>	<b>33.545</b>	<b>35.854</b>	<b>2.373</b>	<b>2.859</b>	<b>486</b>	<b>1.988</b>	<b>2.309</b>	<b>2.309</b>	<b>550</b>	<b>37.288</b>	<b>96,15%</b>	<b>(1.434)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
2	MBG	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
3	PWG	-	-	-	-	52	0,00%	0,00%	0,90%	52	52	52	
	Cilem	-	-	-	-	52	0,00%	0,00%	0,90%	52	52	52	
	Gadai	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
4	CFG	-	257	-	-	0	0,00%	0,00%	0,00%	-	-	(257)	
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 2	-	257	-	-	0	0,00%	0,00%	0,00%	-	-	(257)	
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	(257)	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,14%</b>	<b>52</b>	<b>52</b>	<b>(205)</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Jan-26	MtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
2	MBG	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0	-	-	-	-
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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	2.916	2.909	399	(8)	2.137	277,01%	2.137	277,01%	1.017	285,92%	1.891
2	Tabungan	69.784	69.784	62.187	62.071	2.088	(116)	(7.713)	-11,05%	(7.713)	-11,05%	69.784	88,95%	(7.713)
3	Deposito	33.190	33.190	33.085	33.085	530	0	(105)	-0,32%	(105)	-0,32%	33.313	99,32%	(227)
	<b>Total</b>	<b>103.746</b>	<b>103.746</b>	<b>98.188</b>	<b>98.064</b>	<b>3.017</b>	<b>(124)</b>	<b>(5.681)</b>	<b>-5,48%</b>	<b>(5.681)</b>	<b>-5,48%</b>	<b>104.114</b>	<b>94,19%</b>	<b>(6.049)</b>
	<b>CASA</b>	<b>70.555</b>	<b>70.555</b>	<b>65.103</b>	<b>64.979</b>	<b>2.487</b>	<b>(124)</b>	<b>(5.576)</b>	<b>-7,90%</b>	<b>(5.576)</b>	<b>-7,90%</b>	<b>70.801</b>	<b>91,78%</b>	<b>(5.822)</b>
	(%) CASA	68,01%	68,01%	66,30%	66,26%									
	FDR	29,61%	29,61%	33,83%	33,87%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.612	1.612	3.907	3.932		25	2.320	143,91%	2.320	143,91%			
2	Giro ISE	636	636	2.554	2.554		(0)	1.917	301,20%	1.917	301,20%			
3	Tabungan ISE	976	976	1.353	1.378		25	403	41,29%	403	41,29%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	47	47	47	47		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	8.032	8.032	9.932	871	2.435	1.564	416	1.900	1.900	536	8.542	116,27%	1.390
	Cilem	8.032	8.032	9.932	871	2.435	1.564	416	1.900	1.900	536	8.542	116,27%	1.390
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	22.682	22.682	23.286	1.442	1.060	-382	1.161	604	604	456	24.332	95,70%	(1.046)
	CF 1	6.662	6.662	6.978	240	435	195	120	316	316	119	6.907	101,03%	71
	Total Griya	1.470	1.470	1.765	-	300	300	0	295	295	5	1.553	113,66%	212
1	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	295	295	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.213	240	135	-105	120	21	21	114	5.354	97,37%	(141)
	CF 2	16.020	16.020	16.308	1.202	625	-577	1.041	288	288	337	17.425	93,59%	(1.118)
	Mitraguna & Others	14.468	14.468	14.719	1.182	575	-607	1.032	251	251	324	15.666	93,95%	(948)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	<b>Total Pembiayaan</b>	<b>30.714</b>	<b>30.714</b>	<b>33.218</b>	<b>2.313</b>	<b>3.495</b>	<b>1.182</b>	<b>1.577</b>	<b>2.504</b>	<b>2.504</b>	<b>991</b>	<b>32.875</b>	<b>101,04%</b>	<b>343</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26		31-Dec-25	31-Dec-25	31-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	45	45	45	45		0,20%	0,20%	0,19%		-	-	-			
	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	45	45	45	45		0,28%	0,28%	0,28%		-	-	-			
	Mitraguna & Others	45	45	45	45		0,31%	0,31%	0,31%		-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	<b>Total Pembiayaan</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>		<b>0,15%</b>	<b>0,15%</b>	<b>0,14%</b>		-	-	-			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Growth (MtD)	Growth (YoY)
1	Asset (Retail) T	86.720	86.720	104.302	17.582		3,29	3,48	3,45	0,16
2	Contribution Margin	1.421	1.421	2.042	621	-43,7%	534	350	414	(120)