

## AREA PEMATANGSIANTAR

Pilih Area

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	40.005	40.158	(15.872)	153	5.307	15,23%	5.307	15,23%			
2	Tabungan	2.090.518	2.090.518	1.983.048	1.979.740	(2.021)	(3.309)	(110.778)	-5,30%	(110.778)	-5,30%			
3	Deposito	630.174	630.174	630.747	631.149	(69.295)	402	975	0,15%	975	0,15%			
	<b>Total</b>	<b>2.755.543</b>	<b>2.755.543</b>	<b>2.653.800</b>	<b>2.651.047</b>	<b>(87.188)</b>	<b>(2.754)</b>	<b>(104.496)</b>	<b>-3,79%</b>	<b>(104.496)</b>	<b>-3,79%</b>			
	CASA	2.125.368	2.125.368	2.023.053	2.019.897	(17.893)	(3.156)	(105.471)	-4,96%	(105.471)	-4,96%			
	FDR	128,82%	128,82%	134,96%	135,10%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	45.219	45.567		348	3.088	7,27%	3.088	7,27%			
2	Giro ISE	3.651	3.651	6.256	7.061		805	3.409	93,37%	3.409	93,37%			
3	Tabungan ISE	34.609	34.609	34.745	34.287		(457)	(321)	-0,93%	(321)	-0,93%			
4	Deposito ISE	4.219	4.219	4.219	4.219		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	2.632	2.632	2.632	2.632		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	242.424	3.500	500	-3.000	1.207	-2.063	-2.063	2.563			
	Linkage	110.286	110.286	109.936	-	-	-	-	(495)	(350)	(350)			
	Non-Linkage	134.201	134.201	132.488	3.500	500	-3.000	1.702	-1.713	-1.713	2.213			
	• Local Champion	134.201	134.201	132.488	3.500	500	-3.000	1.702	-1.713	-1.713	2.213			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	446.226	9.591	3.450	-6.141	5.959	-4.575	-4.575	8.025			
	KUR	425.845	425.845	421.437	9.191	3.350	-5.841	5.371	-4.408	-4.408	7.758			
	Non KUR	24.956	24.956	24.789	400	100	-300	589	-167	-167	267			
3	PWG	435.901	435.901	474.307	61.659	101.010	39.351	13.018	38.406	38.406	62.604	450.379	105,31%	23.928
	Cilem	243.033	243.033	265.226	19.913	30.549	10.636	14.840	22.193	22.193	8.357	252.765	104,93%	12.461
	Gadai	192.868	192.868	209.081	41.746	70.460	28.714	16.213	16.213	16.213	54.247	197.614	105,80%	11.467
4	CFG	2.418.549	2.418.549	2.418.633	36.171	28.544	-7.627	31.585	84	84	28.460	2.433.514	99,39%	(14.881)
	CF 1	474.272	474.272	474.500	4.264	2.619	-1.645	5.578	228	228	2.391	477.023	99,47%	(2.523)
	Total Griya	385.817	385.817	384.931	683	315	-368	0	-886	-886	1.201	386.124	99,69%	(1.193)
	• Total Non Program	58.361	58.361	58.425	220	315	-810	64	64	64	251			
	• Program	327.456	327.456	326.506	463	-	-463	-4.522	-950	-950	950			
	Oto	88.455	88.455	89.569	3.582	2.304	-1.278	5.578	1.114	1.114	1.190	90.898	98,54%	(1.330)
	CF 2	1.944.277	1.944.277	1.944.133	31.907	25.924	-5.982	26.008	-144	-144	26.068	1.956.491	99,37%	(12.358)
	Mitraguna & Others	1.462.141	1.462.141	1.465.540	29.068	23.303	-5.764	24.867	3.399	3.399	19.904	1.471.389	99,60%	(5.849)
	Pensiun	482.136	482.136	478.593	2.839	2.621	-218	1.140	-3.543	-3.543	6.164	485.102	98,66%	(6.509)
	<b>Total Pembiayaan</b>	<b>3.549.737</b>	<b>3.549.737</b>	<b>3.581.589</b>	<b>110.921</b>	<b>133.503</b>	<b>22.583</b>	<b>51.769</b>	<b>31.852</b>	<b>31.852</b>	<b>101.652</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-21 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	21-Jan-26				%	Penc.	Gap
1	SME	86	460	86	7.128	0,04%	0,04%	2,94%	7.042	7.042	6.668			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	7.128	0,06%	0,06%	5,38%	7.042	7.042	6.668			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	39.959	1,26%	1,26%	8,95%	34.264	34.264	34.264			
	KUR	4.911	4.911	4.911	36.521	1,15%	1,15%	8,67%	31.610	31.610	31.610			
	Non KUR	784	784	784	3.437	3,14%	3,14%	13,87%	2.654	2.654	2.654			
3	PWG	832	832	832	22.392	0,19%	0,19%	4,72%	21.560	21.560	21.560			
	Cilem	832	832	832	15.839	0,34%	0,34%	5,97%	15.007	15.007	15.007			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58.523	70.806	58.523	143.280	2,42%	2,42%	5,92%	84.757	84.757	72.474			
	CF 1	41.039	45.314	41.039	74.234	8,65%	8,65%	15,64%	33.195	33.195	28.920			
	Total Griya	39.539	42.848	39.539	67.942	10,25%	10,25%	17,65%	28.403	28.403	25.094			
	Oto	1.500	2.467	1.500	6.292	1,70%	1,70%	7,03%	4.792	4.792	3.825			
	CF 2	17.484	25.491	17.484	69.046	0,90%	0,90%	3,55%	51.562	51.562	43.555			
	Mitraguna & Others	16.143	23.560	16.143	64.082	1,10%	1,10%	4,37%	47.939	47.939	40.522			
	Pensiun	1.341	1.931	1.341	4.964	0,28%	0,28%	1,04%	3.623	3.623	3.033			
	<b>Total Pembiayaan</b>	<b>171.830</b>	<b>174.204</b>	<b>171.830</b>	<b>176.504</b>	<b>4,84%</b>	<b>4,84%</b>	<b>4,93%</b>	<b>4.674</b>	<b>4.674</b>	<b>2.300</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	
2	Contribution Margin	93.445	93.445	119.813	26.368	-28,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,85	2,88	0,02	0,29
CIF Payroll	27.403	28.337	29.462	1.125	2.059



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	9.058	9.058	8.394	8.113	11	(281)	(946)	-10,44%	(946)	-10,44%			
3	Deposito	3.150	3.150	3.250	3.250	500	0	100	3,17%	100	3,17%			
	<b>Total</b>	<b>12.208</b>	<b>12.208</b>	<b>11.644</b>	<b>11.363</b>	<b>511</b>	<b>(281)</b>	<b>(846)</b>	<b>-6,93%</b>	<b>(846)</b>	<b>-6,93%</b>			
	CASA	9.058	9.058	8.394	8.113	11	(281)	(946)	-10,44%	(946)	-10,44%			
	(%) CASA	74,20%	74,20%	72,09%	71,40%									
	FDR	27,72%	27,72%	29,01%	29,73%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	147	147	56	57		0	(91)	-61,56%	(91)	-61,56%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	147	147	56	57		0	(91)	-61,56%	(91)	-61,56%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	8	8	8	8		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	3.384	3.384	3.378	100	50	-50	108	-6	-6	56			
	KUR	3.154	3.154	3.148	100	50	-50	113	-6	-6	56			
	Non KUR	230	230	230	-	-	0	-5	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0	0
	<b>Total Pembiayaan</b>	<b>3.384</b>	<b>3.384</b>	<b>3.378</b>	<b>100</b>	<b>50</b>	<b>-50</b>	<b>108</b>	<b>-6</b>	<b>-6</b>	<b>56</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	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	47	0,00%	0,00%	0,00%	1,39%	47	47	47			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	47	0,00%	0,00%	0,00%	20,35%	47	47	47			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
	<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>1,39%</b>	<b>47</b>	<b>47</b>	<b>47</b>			

## Kualitas Pembiayaan (NPF)

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

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
Dec-24									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	6.239	5.774	(184)	(465)	1.339	30,18%	1.339	30,18%			
2	Tabungan	227.062	227.062	214.245	213.876	1.960	(369)	(13.186)	-5,81%	(13.186)	-5,81%			
3	Deposito	45.162	45.162	45.465	45.445	594	(20)	283	0,63%	283	0,63%			
	<b>Total</b>	<b>276.659</b>	<b>276.659</b>	<b>265.950</b>	<b>265.095</b>	<b>2.371</b>	<b>(854)</b>	<b>(11.564)</b>	<b>-4,18%</b>	<b>(11.564)</b>	<b>-4,18%</b>			
	CASA	231.497	231.497	220.484	219.650	1.776	(834)	(11.847)	-5,12%	(11.847)	-5,12%			
	(%) CASA	83,68%	83,68%	82,90%	82,86%									
	FDR	130,46%	130,46%	138,90%	139,35%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.884	6.884	7.987	8.004		17	1.120	16,27%	1.120	16,27%			
2	Giro ISE	534	534	1.863	2.339		476	1.806	338,21%	1.806	338,21%			
3	Tabungan ISE	3.350	3.350	3.124	2.665		(459)	(686)	-20,46%	(686)	-20,46%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	238	238	238	238		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	46.859	2.000	-	-2.000	335	-320	-320	320			
	Linkage	2.320	2.320	2.320	-	-	-	-163	0	0	(0)			
	Non-Linkage	44.859	44.859	44.539	2.000	-	-2.000	498	-320	-320	320			
	• Local Champion	44.859	44.859	44.539	2.000	-	-2.000	498	-320	-320	320			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	33.173	33.173	32.574	895	215	-680	93	-599	-599	814			
	KUR	31.378	31.378	30.805	695	215	-480	-78	-573	-573	788			
	Non KUR	1.795	1.795	1.769	200	-	-200	171	-26	-26	26			
3	PWG	59.051	59.051	67.327	11.441	24.912	13.471	-6.450	8.276	8.276	16.637	60.636	111,03%	6.690
	Cilem	20.033	20.033	22.280	1.849	2.841	992	1.457	2.247	2.247	593	20.986	106,17%	1.295
	Gadai	39.018	39.018	45.046	9.592	22.071	12.480	-7.907	6.028	6.028	16.043	39.651	113,61%	5.396
4	CFG	221.521	221.521	222.652	5.638	4.607	-1.031	5.234	1.131	1.131	3.476	223.286	99,72%	(634)
	CF 1	21.689	21.689	22.010	434	483	49	124	321	321	162	22.014	99,98%	(3)
	Total Griya	11.604	11.604	11.821	220	315	95	-40	216	216	99	11.640	101,55%	180
1	• Total Non Program	11.485	11.485	11.701	220	315	95	-1	0	0	-			
	• Program	119	119	119	-	-	0	-1	0	0	-			
	Oto	10.085	10.085	10.190	214	168	-46	124	105	105	64	10.373	98,23%	(184)
	CF 2	199.831	199.831	200.642	5.204	4.124	-1.080	5.110	810	810	3.314	201.272	99,69%	(630)
	Mitraguna & Others	160.757	160.757	162.138	4.971	4.058	-913	5.026	1.382	1.382	2.676	161.847	100,18%	291
	Pensiun	39.075	39.075	38.503	233	66	-167	83	-571	-571	637	39.425	97,66%	(921)
	<b>Total Pembiayaan</b>	<b>360.924</b>	<b>360.924</b>	<b>369.412</b>	<b>19.974</b>	<b>29.734</b>	<b>9.760</b>	<b>-788</b>	<b>8.488</b>	<b>8.488</b>	<b>21.246</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	MtD (1-21 Jan'26)	MtM	Net (UG) & DG			% Relatif	Target Jan'26	
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				31-Dec-25	31-Dec-25	21-Jan-26	%	Penc.	Gap
1	SME	-	357	-	1.722	0,00%	0,00%	3,67%	1.722	1.722	1.365			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	1.722	0,00%	0,00%	3,87%	1.722	1.722	1.365			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	4.977	2,60%	2,60%	15,28%	4.113	4.113	3.728			
	KUR	780	1.249	780	4.727	2,49%	2,49%	15,35%	3.947	3.947	3.478			
	Non KUR	83	-	83	250	4,63%	4,63%	14,12%	167	167	250			
3	PWG	40	-	40	5.135	0,07%	0,07%	7,63%	5.094	5.094	5.135			
	Cilem	40	-	40	3.076	0,20%	0,20%	13,81%	3.036	3.036	3.076			
	Gadai	-	-	-	2.059	0,00%	0,00%	4,57%	2.059	2.059	2.059			
4	CFG	1.148	2.021	1.148	9.898	0,52%	0,52%	4,45%	8.749	8.749	7.877			
	CF 1	416	679	416	4.007	1,92%	1,92%	18,21%	3.591	3.591	3.328			
	Total Griya	148	277	148	3.450	1,27%	1,27%	29,19%	3.303	3.303	3.174			
	Oto	269	402	269	557	2,66%	2,66%	5,47%	288	288	154			
	CF 2	732	1.342	732	5.891	0,37%	0,37%	2,94%	5.158	5.158	4.549			
	Mitraguna & Others	588	1.199	588	5.146	0,37%	0,37%	3,17%	4.558	4.558	3.947			
	Pensiun	144	143	144	745	0,37%	0,37%	1,93%	601	601	602			
	<b>Total Pembiayaan</b>	<b>2.756</b>	<b>3.046</b>	<b>2.756</b>	<b>2.802</b>	<b>0,76%</b>	<b>0,76%</b>	<b>0,76%</b>	<b>47</b>	<b>47</b>	<b>(243)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25	Dec-25			Posisi	Dec-24	Nov-25
1	Asset (Retail) T	311.873	311.873	380.584	68.711			Kinerja	2,84	3,09
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%		MtD	3,07	(0,02)



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	4.512	5.869	(7.613)	1.358	(1.021)	-14,81%	(1.021)	-14,81%			
2	Tabungan	313.451	313.451	297.822	297.558	(10.633)	(263)	(15.893)	-5,07%	(15.893)	-5,07%			
3	Deposito	148.988	148.988	147.290	147.491	(53.843)	201	(1.497)	-1,00%	(1.497)	-1,00%			
	<b>Total</b>	<b>469.330</b>	<b>469.330</b>	<b>449.624</b>	<b>450.919</b>	<b>(72.089)</b>	<b>1.295</b>	<b>(18.411)</b>	<b>-3,92%</b>	<b>(18.411)</b>	<b>-3,92%</b>			
	CASA	320.341	320.341	302.333	303.428	(18.246)	1.094	(16.914)	-5,28%	(16.914)	-5,28%			
	(%) CASA	68,26%	68,26%	67,24%	67,29%									
	FDR	93,29%	93,29%	97,60%	97,32%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	5.642	5.090	5.011	(79)	(631)	-11,19%	(631)	-11,19%				
2	Giro ISE	507	507	642	632	(10)	125	24,59%	125	24,59%				
3	Tabungan ISE	5.135	5.135	4.448	4.379	(69)	(756)	-14,72%	(756)	-14,72%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	260	260	260	260	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.440	104.440	103.049	-	-	0	-276	-1.391	-1.391	1.391			
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207			
	Non-Linkage	61.910	61.910	60.727	-	-	0	-76	-1.183	-1.183	1.183			
	• Local Champion	61.910	61.910	60.727	-	-	0	-76	-1.183	-1.183	1.183			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	31.054	31.054	30.820	1.285	365	-920	1.091	-234	-234	599			
	KUR	30.108	30.108	29.883	1.285	365	-920	1.107	-226	-226	591			
	Non KUR	946	946	937	-	-	0	-16	-8	-8	8			
3	PWG	49.603	49.603	52.350	6.447	8.692	2.245	1.317	2.747	2.747	5.945	51.005	102,64%	1.345
	Cilem	26.650	26.650	28.891	1.987	3.263	1.276	936	2.242	2.242	1.021	27.529	104,95%	1.362
	Gadai	22.954	22.954	23.459	4.460	5.429	969	382	505	505	4.924	23.476	99,93%	(17)
4	CFG	252.727	252.727	252.605	4.396	2.639	-1.757	2.336	-122	-122	2.761	254.708	99,17%	(2.103)
	CF 1	45.346	45.346	45.083	886	-	-886	804	-263	-263	263	45.727	98,59%	(644)
	Total Griya	28.863	28.863	28.792	320	-	-320	0	-71	-71	71	28.920	99,56%	(406)
4	• Total Non Program	13.322	13.322	13.303	-	-	0	-142	-18	-18	18			
	• Program	15.541	15.541	15.489	320	-	-320	244	-53	-53	53			
	Oto	16.483	16.483	16.291	566	-	-566	804	-192	-192	192	16.807	96,93%	(516)
	CF 2	207.381	207.381	207.522	3.510	2.639	-871	1.532	141	141	2.498	208.981	99,30%	(1.459)
	Mitraguna & Others	189.980	189.980	190.134	3.444	2.489	-955	1.679	154	154	2.335	191.187	99,45%	(1.052)
	Pensiun	17.401	17.401	17.388	66	150	84	-147	-13	-13	163	17.794	97,72%	(406)
	<b>Total Pembiayaan</b>	<b>437.824</b>	<b>437.824</b>	<b>438.824</b>	<b>12.127</b>	<b>11.696</b>	<b>-432</b>	<b>4.468</b>	<b>1.000</b>	<b>1.000</b>	<b>10.696</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.
1	SME	-	-	-	2.625	0,00%	0,00%	2,55%	2.625	2.625	2.625			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.625	0,00%	0,00%	4,32%	2.625	2.625	2.625			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	289	-	2.171	0,00%	0,00%	7,04%	2.171	2.171	1.882			
	KUR	-	289	-	2.171	0,00%	0,00%	7,26%	2.171	2.171	1.882			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	30	-	2.486	0,00%	0,00%	4,75%	2.486	2.486	2.456			
	Cilem	-	-	-	1.960	0,00%	0,00%	6,78%	1.960	1.960	1.960			
	Gadai	-	30	-	526	0,00%	0,00%	2,24%	526	526	496			
4	CFG	2.393	4.038	2.393	15.886	0,95%	0,95%	6,29%	13.493	13.493	11.848			
	CF 1	2.080	3.429	2.080	7.957	4,59%	4,59%	17,65%	5.878	5.878	4.529			
	Total Griya	1.599	2.482	1.599	6.546	5,54%	5,54%	22,74%	4.947	4.947	4.064			
	Oto	481	947	481	1.411	2,92%	2,92%	8,66%	930	930	464			
	CF 2	313	609	313	7.929	0,15%	0,15%	3,82%	7.616	7.616	7.320			
	Mitraguna & Others	313	609	313	7.837	0,16%	0,16%	4,12%	7.524	7.524	7.228			
	Pensiun	-	-	-	91	0,00%	0,00%	0,53%	91	91	91			
	<b>Total Pembiayaan</b>	<b>2.393</b>	<b>4.357</b>	<b>2.393</b>	<b>23.168</b>	<b>0,55%</b>	<b>0,55%</b>	<b>5,28%</b>	<b>20.775</b>	<b>20.775</b>	<b>18.811</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.
1	SME	30.790	30.807	30.790	30.790	29,48%	29,48%	29,88%	(0)	(0)	(0)	(17)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Non-Linkage	30.790	30.807	30.790	30.790	49,73%	49,73%	50,70%	(0)	(0)	(0)	(17)		
2	MBG	550	271	550	550	1,77%	1,77%	1,78%	-	-	-	279		
	KUR	279	-	279	279	0,93%	0,93%	0,93%	-	-	-	279		
	Non KUR	271	271	271	271	28,67%	28,67%	28,92%	-	-	-	-		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	4.761	4.803	4.761	5.146	1,								



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	5.681	5.864	(768)	183	937	19,01%	937	19,01%			
2	Tabungan	288.520	288.520	282.362	283.281	1.537	919	(5.239)	-1,82%	(5.239)	-1,82%			
3	Deposito	89.021	89.021	84.058	84.057	2.204	(1)	(4.964)	-5,58%	(4.964)	-5,58%			
	<b>Total</b>	<b>382.468</b>	<b>382.468</b>	<b>372.100</b>	<b>373.202</b>	<b>2.973</b>	<b>1.102</b>	<b>(9.266)</b>	<b>-2,42%</b>	<b>(9.266)</b>	<b>-2,42%</b>			
	CASA	293.447	293.447	288.043	289.145	769	1.102	(4.302)	-1,47%	(4.302)	-1,47%			
	(%) CASA	76,72%	76,72%	77,41%	77,48%									
	FDR	144,67%	144,67%	148,90%	148,46%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.510	2.510	2.234	2.234		(1)	(276)	-11,00%	(276)	-11,00%			
2	Giro ISE	11	11	15	15		0	4	34,48%	4	34,48%			
3	Tabungan ISE	2.498	2.498	2.219	2.218		(1)	(280)	-11,20%	(280)	-11,20%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	374	374	374	374		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.239	1.500	300	-1.200	1.256	-462	-462	762			
	Linkage	57.718	57.718	57.650	-	-	-	-	-60	-68	-68	68		
	Non-Linkage	26.983	26.983	26.590	1.500	300	-1.200	1.316	-393	-393	693			
	• Local Champion	26.983	26.983	26.590	1.500	300	-1.200	1.316	-393	-393	693			
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-		
2	MBG	36.407	36.407	35.512	1.250	30	-1.220	514	-895	-895	925			
	KUR	35.304	35.304	34.420	1.250	30	-1.220	531	-884	-884	914			
	Non KUR	1.103	1.103	1.093	-	-	0	-17	-10	-10	10			
3	PWG	58.194	58.194	62.187	8.545	11.878	3.334	3.398	3.993	3.993	7.885	59.706	104,16%	2.481
	Cilem	27.495	27.495	29.966	2.129	3.732	1.603	1.660	2.470	2.470	1.262	28.469	105,26%	1.497
	Gadai	30.699	30.699	32.222	6.416	8.146	1.731	1.739	1.523	1.523	6.623	31.237	103,15%	985
4	CFG	374.004	374.004	372.118	2.554	1.120	-1.434	2.583	-1.886	-1.886	3.006	375.153	99,19%	(3.036)
	CF 1	233.675	233.675	232.840	1.038	-	-1.038	1.398	-835	-835	835	233.886	99,55%	(1.046)
	Total Griya	218.464	218.464	217.858	-	-	0	0	-605	-605	605	218.487	99,71%	(629)
1	• Total Non Program	4.702	4.702	4.691	-	-	-	0	-52	-11	-11	11		
	• Program	213.762	213.762	213.167	-	-	0	0	-2.575	-595	-595	595		
	Oto	15.211	15.211	14.982	1.038	-	-1.038	1.398	-229	-229	229	15.399	97,29%	(417)
	CF 2	140.329	140.329	139.278	1.516	1.120	-396	1.186	-1.052	-1.052	2.172	141.267	98,59%	(1.990)
	Mitraguna & Others	91.034	91.034	90.448	1.392	620	-772	519	-587	-587	1.207	91.745	98,59%	(1.297)
	Pensiun	49.295	49.295	48.830	124	500	376	667	-465	-465	965	49.523	98,60%	(693)
	<b>Total Pembiayaan</b>	<b>553.306</b>	<b>553.306</b>	<b>554.057</b>	<b>13.849</b>	<b>13.328</b>	<b>-521</b>	<b>7.751</b>	<b>750</b>	<b>750</b>	<b>12.578</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.777	2.777	0,00%	0,00%	3,30%	2.777	2.777	2.777			
	Linkage	-	-	-	-	2.777	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.777	2.777	0,00%	0,00%	10,44%	2.777	2.777	2.777			
	Value Chain	-	-	-	-	2.777	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	403	334	2.233	2.81	0,92%	0,92%	6,29%	1.900	1.900	1.830			
	KUR	334	403	334	2.094	2.62	0,95%	0,95%	6,08%	1.760	1.760	1.691			
	Non KUR	-	-	-	139	1.514	0,00%	0,00%	12,76%	139	139	139			
3	PWG	114	-	114	3.011	0,20	0,20%	0,20%	4,84%	2.897	2.897	3.011			
	Cilem	114	-	114	1.497	0,41	0,41%	0,41%	5,00%	1.383	1.383	1.497			
	Gadai	-	-	-	1.514	0,00	0,00%	0,00%	4,70%	1.514	1.514	1.514			
4	CFG	29.400	30.678	29.400	44.231	2.81	7,86%	7,86%	11,89%	14.831	14.831	13.553			
	CF 1	27.082	28.543	27.082	39.722	2.62	11,59%	11,59%	17,06%	12.640	12.640	11.178			
	Total Griya	27.082	28.435	27.082	38.453	2.62	12,40%	12,40%	17,65%	11.371	11.371	10.018			
	Oto	-	108	-	1.269	0,00	0,00%	0,00%	8,47%	1.269	1.269	1.161			
	CF 2	2.319	2.135	2.319	4.509	1.65	1,65%	1,65%	3,24%	2.191	2.191	2.375			
	Mitraguna & Others	1.679	1.807	1.679	3.806	1.84	1,84%	1,84%	4,21%	2.127	2.127	1.999			
	Pensiun	421	742	421	319	0,65	0,65%	0,65%	64	64	64	375			
	<b>Total Pembiayaan</b>	<b>74.536</b>	<b>76.505</b>	<b>74.536</b>	<b>76.650</b>	<b>13,47%</b>	<b>13,47%</b>	<b>13,47%</b>	<b>13,83%</b>	<b>2.114</b>	<b>2.114</b>	<b>146</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	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	530.211	530.211	571.038	40.827		2.78	2.95	2.92	(0,02)	0,15
2	Contribution Margin	11.173	11.173	3.893	(7.280)	65,2%	1.921	1.784	1.980	196	59



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	127	127	11	0	(127)	-49,92%	(127)	-49,92%			
2	Tabungan	88.453	88.453	75.404	75.798	5.017	395	(12.655)	-14,31%	(12.655)	-14,31%			
3	Deposito	36.208	36.208	36.503	36.503	200	0	295	0,81%	295	0,81%			
	<b>Total</b>	<b>124.915</b>	<b>124.915</b>	<b>112.034</b>	<b>112.429</b>	<b>5.228</b>	<b>395</b>	<b>(12.486)</b>	<b>-10,00%</b>	<b>(12.486)</b>	<b>-10,00%</b>			
	CASA	88.707	88.707	75.531	75.925	5.027	395	(12.781)	-14,41%	(12.781)	-14,41%			
	(%) CASA	71,01%	71,01%	67,42%	67,53%									
	FDR	192,16%	192,16%	216,54%	215,78%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.680	1.680	1.321	1.325		4	(355)	-21,13%	(355)	-21,13%			
2	Giro ISE	247	247	118	118		0	(129)	-52,29%	(129)	-52,29%			
3	Tabungan ISE	1.433	1.433	1.203	1.207		4	(226)	-15,75%	(226)	-15,75%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	150	150	150	150		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	0	-		
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	-	-	-	-	-	0	0	0	0	0	-		
	• Local Champion	-	-	-	-	-	0	0	0	0	0	-		
	• Value Chain	-	-	-	-	-	0	0	0	0	0	-		
2	MBG	20.210	20.210	20.173	400	-	-400	480	-38	-38	38			
	KUR	18.679	18.679	18.642	400	-	-400	478	-37	-37	37			
	Non KUR	1.532	1.532	1.531	-	-	0	2	-0	-0	0			
3	PWG	30.051	30.051	33.745	2.461	7.511	5.050	197	3.694	3.694	3.817	31.214	108,11%	2.530
	Cilem	18.951	18.951	21.711	1.125	3.675	2.549	1.432	2.760	2.760	915	19.647	110,50%	2.064
	Gadai	11.100	11.100	12.034	1.336	3.837	2.500	-1.236	934	934	2.902	11.567	104,04%	467
4	CFG	189.769	189.769	188.681	2.041	928	-1.113	2.334	-1.088	-1.088	2.016	190.450	99,07%	(1.768)
	CF 1	4.196	4.196	4.189	-	-	0	-42	-8	-8	8	4.322	96,93%	(133)
	Total Griya	1.940	1.940	1.935	-	-	0	0	-4	-4	4	1.953	99,08%	(18)
4	• Total Non Program	1.940	1.940	1.935	-	-	0	-35	-4	-4	4			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	2.257	2.257	2.253	-	-	0	-42	-4	-4	4	2.368	95,15%	(115)
	CF 2	185.573	185.573	184.493	2.041	928	-1.113	2.376	-1.080	-1.080	2.008	186.128	99,12%	(1.636)
	Mitraguna & Others	120.848	120.848	120.144	1.234	928	-306	1.955	-703	-703	1.631	121.268	99,07%	(1.124)
	Pensiun	64.725	64.725	64.349	807	-	-807	421	-377	-377	377	64.860	99,21%	(512)
	<b>Total Pembiayaan</b>	<b>240.030</b>	<b>240.030</b>	<b>242.599</b>	<b>4.902</b>	<b>8.439</b>	<b>3.537</b>	<b>3.010</b>	<b>2.569</b>	<b>2.569</b>	<b>5.871</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	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	898	3.010	898	719	4.44%	4.44%	4.44%	3.56%	(179)	(179)	(2.292)				
	KUR	812	2.773	812	587	4,35%	4,35%	4,35%	3,15%	(225)	(225)	(2.186)				
	Non KUR	86	238	86	132	5,61%	5,61%	5,61%	8,62%	46	46	(106)				
3	PWG	4	14	4	449	0,01%	0,01%	0,01%	1,33%	445	445	435				
	Cilem	4	-	4	228	0,02%	0,02%	0,02%	1,05%	224	224	228				
	Gadai	-	14	-	221	0,00%	0,00%	0,00%	1,84%	221	221	207				
4	CFG	686	2.688	686	3.445	0,36%	0,36%	0,36%	1,83%	2.759	2.759	757				
	CF 1	232	-	232	474	5,52%	5,52%	5,52%	11,31%	242	242	474				
	Total Griya	232	-	232	474	11,94%	11,94%	11,94%	24,47%	242	242	474				
	Oto	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	CF 2	454	2.688	454	2.971	0,24%	0,24%	0,24%	1,61%	2.517	2.517	283				
	Mitraguna & Others	454	2.587	454	2.148	0,38%	0,38%	0,38%	1,79%	1.694	1.694	(439)				
	Pensiun	-	101	-	824	0,00%	0,00%	0,00%	1,28%	824	824	722				
	<b>Total Pembiayaan</b>	<b>2.703</b>	<b>2.249</b>	<b>2.703</b>	<b>2.698</b>	<b>1,13%</b>	<b>1,13%</b>	<b>1,13%</b>	<b>1,11%</b>	<b>(5)</b>	<b>(5)</b>	<b>449</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	222.249	222.249	258.199	35.950		3,28	3,45	3,47
2	Contribution Margin	10.360	10.360	6.930	(3.430)	33,1%	1.104	1.469	1.579



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	94	94	354	354	15	(0)	261	278,18%	261	278,18%			
2	Tabungan	151.062	151.062	147.999	146.711	(7.376)	(1.287)	(4.351)	-2,88%	(4.351)	-2,88%			
3	Deposito	51.112	51.112	52.136	52.136	(7)	0	1.024	2,00%	1.024	2,00%			
	<b>Total</b>	<b>202.268</b>	<b>202.268</b>	<b>200.490</b>	<b>199.202</b>	<b>(7.368)</b>	<b>(1.287)</b>	<b>(3.066)</b>	<b>-1,52%</b>	<b>(3.066)</b>	<b>-1,52%</b>			
	CASA	151.156	151.156	148.353	147.066	(7.361)	(1.287)	(4.090)	-2,71%	(4.090)	-2,71%			
	(%) CASA	74,73%	74,73%	74,00%	73,83%									
	FDR	83,37%	83,37%	84,47%	85,02%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	715	707		(8)	(10)	-1,42%	(10)	-1,42%			
2	Giro ISE	3	3	3	3		0	(0)	-9,66%	(0)	-9,66%			
3	Tabungan ISE	715	715	713	705		(8)	(10)	-1,39%	(10)	-1,39%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	196	196	196	196		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	4	4	4	-	-	0	-2	0	0	(0)			
	• Local Champion	4	4	4	-	-	0	-2	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.761	20.761	20.709	-	250	250	336	-52	-52	302			
	KUR	19.437	19.437	19.304	-	150	150	222	-134	-134	284			
	Non KUR	1.324	1.324	1.405	-	100	100	114	81	81	19			
3	PWG	8.593	8.593	8.923	375	596	221	7	330	330	266	8.959	99,59%	(37)
	Cilem	8.593	8.593	8.923	375	596	221	7	330	330	266	8.959	99,59%	(37)
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	139.281	139.281	139.718	2.210	1.959	-251	1.379	437	437	1.522	140.177	99,67%	(459)
	CF 1	4.307	4.307	4.241	295	-	-295	664	66	-66	66	4.471	94,85%	(230)
	Total Griya	1.286	1.286	1.277	-	-	0	0	-9	-9	9	1.305	97,88%	(28)
	• Total Non Program	996	996	988	-	-	-	-17	-8	-8	8			
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.964	295	-	-295	664	-56	-56	56	3.166	93,60%	(203)
	CF 2	134.974	134.974	135.477	1.915	1.959	44	715	503	503	1.456	135.706	99,83%	(228)
	Mitraguna & Others	96.118	96.118	96.972	1.915	1.959	44	1.083	854	854	1.105	96.672	100,31%	300
	Pensiun	38.856	38.856	38.505	-	-	0	-368	-351	-351	351	39.034	98,65%	(528)
	<b>Total Pembiayaan</b>	<b>168.639</b>	<b>168.639</b>	<b>169.354</b>	<b>2.585</b>	<b>2.805</b>	<b>220</b>	<b>1.720</b>	<b>715</b>	<b>715</b>	<b>2.090</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	4	6	4	4	100,00%	100,00%	100,00%	0,00%	0,00%	0	0	(2)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	4	6	4	4	100,00%	100,00%	100,00%	0,00%	0,00%	0	0	(2)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	126	129	126	3.218	0,61%	0,61%	15,54%	3.092	3.092	3.090						
	KUR	-	-	-	2.898	0,00%	0,00%	15,01%	2.898	2.898	2.898						
	Non KUR	126	129	126	320	9,52%	9,52%	22,79%	194	194	192						
3	PWG	80	-	80	325	0,93%	0,93%	3,64%	245	245	325						
	Cilem	80	-	80	325	0,93%	0,93%	3,64%	245	245	325						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.453	1.203	1.453	4.510	1,04%	1,04%	3,23%	3.057	3.057	3.307						
	CF 1	230	147	230	554	5,33%	5,33%	13,05%	324	324	406						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	230	147	230	554	7,60%	7,60%	18,68%	324	324	406						
	CF 2	1.224	1.056	1.224	3.956	0,91%	0,91%	2,92%	2.733	2.733	2.900						
	Mitraguna & Others	1.216	1.056	1.216	3.949	1,27%	1,27%	4,07%	2.733	2.733	2.892						
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	-	-	8						
	<b>Total Pembiayaan</b>	<b>1.056</b>	<b>1.064</b>	<b>1.056</b>	<b>1.477</b>	<b>0,63%</b>	<b>0,63%</b>	<b>0,87%</b>	<b>422</b>	<b>422</b>	<b>413</b>						

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25	Dec-25			Posisi	Dec-24	Nov-25
1	Asset (Retail) T	172.540	172.540	202.268	202.268	29.728			2.92	3.24
2	Contribution Margin	9.606	9.606	12.923	12.923	3.317	-34,5%		3.28	4.04

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,92	3,24	3,28	0,04	0,36
CIF Payroll	1.179	1.533	1.577	44	398



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	369	368	(6)	(1)	(48)	-11,55%	(48)	-11,55%			
2	Tabungan	97.675	97.675	91.635	91.249	1.794	(385)	(6.426)	-6,58%	(6.426)	-6,58%			
3	Deposito	14.680	14.680	14.741	14.741	12	0	61	0,42%	61	0,42%			
	<b>Total</b>	<b>112.772</b>	<b>112.772</b>	<b>106.746</b>	<b>106.359</b>	<b>1.801</b>	<b>(386)</b>	<b>(6.413)</b>	<b>-5,69%</b>	<b>(6.413)</b>	<b>-5,69%</b>			
	CASA	98.092	98.092	92.004	91.618	1.789	(386)	(6.474)	-6,60%	(6.474)	-6,60%			
	(%) CASA	86,98%	86,98%	86,19%	86,14%									
	FDR	170,13%	170,13%	181,34%	182,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.758	2.758	2.749	2.724	(25)	(33)	-1,21%	(33)	-1,21%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.739	1.739	1.731	1.706	(25)	(33)	-1,92%	(33)	-1,92%				
4	Deposito ISE	1.019	1.019	1.019	1.019	0	(0)	-0,00%	(0)	-0,00%				
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87	87	73	-	-	0	-14	-14	-14	14			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	87	87	73	-	-	0	-14	-14	-14	14			
	• Local Champion	87	87	73	-	-	0	-14	-14	-14	14			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	58.239	58.239	57.829	1.760	530	-1.230	1.639	-410	-410	940			
	KUR	55.531	55.531	55.156	1.760	530	-1.230	1.710	-375	-375	905			
	Non KUR	2.707	2.707	2.673	-	-	0	-71	-34	-34	34			
3	PWG	47.599	47.599	49.787	7.608	10.284	2.676	3.442	2.188	2.188	8.096	48.892	101,83%	896
	Cilem	22.908	22.908	24.489	2.370	2.638	268	2.325	1.581	1.581	1.057	23.678	103,43%	812
	Gadai	24.691	24.691	25.298	5.237	7.646	2.408	1.116	607	607	7.039	25.214	100,33%	84
4	CFG	85.930	85.930	85.888	1.536	1.888	352	1.835	-42	-42	1.930	86.736	99,02%	(848)
	CF 1	2.608	2.608	2.582	-	-	0	584	-27	-27	27	2.740	94,24%	(158)
	Total Griya	744	744	744	-	-	0	0	0	0	-	744	100,00%	0
	• Total Non Program	744	744	744	-	-	0	-5	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.837	-	-	0	584	-27	-27	27	1.995	92,09%	(158)
	CF 2	83.322	83.322	83.307	1.536	1.888	352	1.252	-15	-15	1.903	83.997	99,18%	(690)
	Mitraguna & Others	53.484	53.484	54.017	1.536	1.494	-42	1.302	533	533	961	54.000	100,03%	18
	Pensiun	29.838	29.838	29.290	-	394	394	-51	-548	-548	942	29.997	97,64%	(708)
	<b>Total Pembiayaan</b>	<b>191.855</b>	<b>191.855</b>	<b>193.577</b>	<b>10.904</b>	<b>12.702</b>	<b>1.798</b>	<b>6.901</b>	<b>1.722</b>	<b>1.722</b>	<b>10.980</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	606	936	606	6.051	1.04%	1.04%	1.04%	10,46%	5.445	5.445	5.115				
	KUR	433	766	433	5.692	0,78%	0,78%	0,78%	10,32%	5.259	5.259	4.927				
	Non KUR	173	170	173	359	6,38%	6,38%	6,38%	13,41%	186	186	188				
3	PWG	-	-	-	2.493	0,00%	0,00%	0,00%	5,01%	2.493	2.493	2.493				
	Cilem	-	-	-	2.327	0,00%	0,00%	0,00%	9,50%	2.327	2.327	2.327				
	Gadai	-	-	-	166	0,00%	0,00%	0,00%	0,65%	166	166	166				
4	CFG	106	149	106	1.801	0,12%	0,12%	0,12%	2,10%	1.696	1.696	1.653				
	CF 1	-	-	-	20	0,00%	0,00%	0,00%	0,77%	20	20	20				
	Total Griya	-	-	-	20	0,00%	0,00%	0,00%	2,66%	20	20	20				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	CF 2	106	149	106	1.782	0,13%	0,13%	0,13%	2,14%	1.676	1.676	1.633				
	Mitraguna & Others	106	104	106	1.186	0,20%	0,20%	0,20%	2,20%	1.080	1.080	1.082				
	Pensiun	-	45	-	596	0,00%	0,00%	0,00%	2,03%	596	596	550				
	<b>Total Pembiayaan</b>	<b>1.403</b>	<b>1.233</b>	<b>1.403</b>	<b>1.557</b>	<b>0,73%</b>	<b>0,73%</b>	<b>0,73%</b>	<b>0,80%</b>	<b>154</b>	<b>154</b>	<b>323</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	159.806	159.806	197.483	37.677			2,57	2,86	2,91	0,05
2	Contribution Margin	9.504	9.504	10.407	903	-9,5%		1.458	1.501	1.541	40

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,57	2,86	2,91	0,05	0,34
CIF Payroll	1.458	1.501	1.541	40	83



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	7.249	8.618	(8.765)	1.369	3.266	61,01%	3.266	61,01%			
2	Tabungan	125.874	125.874	121.814	121.582	(1.698)	(232)	(4.293)	-3,41%	(4.293)	-3,41%			
3	Deposito	62.952	62.952	63.295	63.267	995	(28)	315	0,50%	315	0,50%			
	<b>Total</b>	<b>194.179</b>	<b>194.179</b>	<b>192.358</b>	<b>193.466</b>	<b>(9.467)</b>	<b>1.108</b>	<b>(712)</b>	<b>-0,37%</b>	<b>(712)</b>	<b>-0,37%</b>			
	CASA	131.226	131.226	129.063	130.200	(10.463)	1.136	(1.027)	-0,78%	(1.027)	-0,78%			
	(%) CASA	67,58%	67,58%	67,10%	67,30%									
	FDR	122,40%	122,40%	123,27%	122,56%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	3.959	3.928	(31)	261	7,12%	261	7,12%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	3.467	3.467	3.759	3.728	(31)	261	7,53%	261	7,53%				
4	Deposito ISE	200	200	200	200	0	0	0,00%	0	0,00%				
5	CIF ISE	241	241	241	241	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	92	92	89	-	-	0	-17	-3	-3	3			
	Linkage	36	36	35	-	-	-	-	-0	-1	-1	1		
	Non-Linkage	56	56	55	-	-	0	-17	-1	-1	1			
	• Local Champion	56	56	55	-	-	0	-17	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.601	20.601	20.017	-	-	0	-763	-584	-584	584			
	KUR	18.833	18.833	18.293	-	-	0	-703	-539	-539	539			
	Non KUR	1.768	1.768	1.724	-	-	0	-60	-44	-44	44			
3	PWG	9.696	9.696	10.021	378	571	193	25	325	325	246	10.402	96,34%	(381)
	Cilem	9.696	9.696	10.021	378	571	193	25	325	325	246	10.209	98,16%	(188)
	Gadai	-	-	-	-	-	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	206.992	2.378	1.435	-942	-631	-299	-299	1.734	208.366	99,34%	(1.373)
	CF 1	7.655	7.655	7.781	143	205	63	-104	126	126	79	7.865	98,93%	(84)
	Total Griya	4.479	4.479	4.441	143	-	-143	0	-39	-39	39	4.513	98,38%	(73)
4	• Total Non Program	3.547	3.547	3.510	-	-	0	-46	-37	-37	37			
	• Program	932	932	930	143	-	-143	154	-2	-2	2	3.352	99,67%	(11)
	Oto	3.176	3.176	3.341	-	205	205	-104	165	165	40	200.501	99,36%	(1.290)
	CF 2	199.636	199.636	199.211	2.235	1.230	-1.005	-527	-425	-425	1.655	169.245	99,70%	(500)
	Mitraguna & Others	168.594	168.594	168.745	2.235	1.230	-1.005	-724	151	151	1.079	31.255	97,47%	(790)
	Pensiun	31.042	31.042	30.466	-	-	0	198	-576	-576	576			
	<b>Total Pembiayaan</b>	<b>237.681</b>	<b>237.681</b>	<b>237.120</b>	<b>2.756</b>	<b>2.006</b>	<b>-749</b>	<b>-1.387</b>	<b>-561</b>	<b>-561</b>	<b>2.567</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	7	22	7	-	7	7,61%	7,61%	0,00%	0,00%	(7)	(7)	(22)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	7	22	7	-	7	12,50%	12,50%	0,00%	0,00%	(7)	(7)	(22)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	210	979	210	1.383	1.029	1,02%	1,02%	6,91%	1,174	1.174	405					
	KUR	210	699	210	1.347	1.111	1,11%	1,11%	7,36%	1.137	1.137	648					
	Non KUR	-	280	-	36	0	0,00%	0,00%	2,12%	36	36	(243)					
3	PWG	305	-	305	547	3,15%	3,15%	3,15%	5,46%	242	242	547					
	Cilem	305	-	305	547	3,15%	3,15%	3,15%	5,46%	242	242	547					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	7.556	9.774	7.556	10.972	3,64%	3,64%	3,64%	5,30%	3.417	3.417	1.199					
	CF 1	-	176	-	444	0,00%	0,00%	0,00%	5,70%	444	444	268					
	Total Griya	-	-	-	165	0,00%	0,00%	0,00%	3,71%	165	165	165					
	Oto	-	176	-	279	0,00%	0,00%	0,00%	8,36%	279	279	103					
	CF 2	7.556	9.598	7.556	10.529	3,78%	3,78%	3,78%	5,29%	2.973	2.973	930					
	Mitraguna & Others	7.556	9.403	7.556	9.817	4,48%	4,48%	5,82%	5,82%	2.261	2.261	414					
	Pensiun	-	195	-	712	0,00%	0,00%	0,00%	2,13%	712	712	516					
	<b>Total Pembiayaan</b>	<b>18.028</b>	<b>19.188</b>	<b>18.028</b>	<b>17.526</b>	<b>7,58%</b>	<b>7,58%</b>	<b>7,39%</b>	<b>(502)</b>	<b>(502)</b>	<b>(1.663)</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	Dec-24	Dec-24	Dec-25				Growth (YoY)	% Growth				%	Penc.	Gap
1	Asset (Retail) T	263.262	263.262	244.577	(18.685)									0,03	0,23	
2	Contribution Margin	9.342	9.342	2.697	(6.645)					71,1%				45	(572)	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,78	2,81	0,03	0,23
CIF Payroll	3.319	2.702	2.747	45	(572)



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	8.170	7.047	(641)	(1.123)	1.650	30,57%	1.650	30,57%			
2	Tabungan	175.430	175.430	167.418	167.593	(1.327)	174	(7.838)	-4,47%	(7.838)	-4,47%			
3	Deposito	25.945	25.945	27.934	27.884	(10.902)	(50)	1.939	7,47%	1.939	7,47%			
	<b>Total</b>	<b>206.772</b>	<b>206.772</b>	<b>203.522</b>	<b>202.523</b>	<b>(12.869)</b>	<b>(999)</b>	<b>(4.248)</b>	<b>-2,05%</b>	<b>(4.248)</b>	<b>-2,05%</b>			
	CASA	180.827	180.827	175.589	174.639	(1.968)	(949)	(6.188)	-3,42%	(6.188)	-3,42%			
	(%) CASA	87,45%	87,45%	86,27%	86,23%									
	FDR	141,82%	141,82%	147,24%	147,96%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	8.653	9.005		351	2.972	49,26%	2.972	49,26%			
2	Giro ISE	881	881	2.476	2.798		323	1.917	217,47%	1.917	217,47%			
3	Tabungan ISE	5.151	5.151	6.178	6.206		29	1.055	20,48%	1.055	20,48%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	209	209	209	209		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	48.506	48.506	47.655	650	30	-620	527	-851	-851	881			
	KUR	44.262	44.262	43.434	650	30	-620	29	-828	-828	858			
	Non KUR	4.244	4.244	4.221	-	-	0	498	-23	-23	23			
3	PWG	53.683	53.683	59.370	9.296	10.724	1.428	4.557	5.687	5.687	5.037	55.231	107,49%	4.139
	Cilem	33.355	33.355	36.356	4.647	3.434	-1.213	3.763	3.000	3.000	434	34.381	105,74%	1.974
	Gadai	20.327	20.327	23.014	4.649	7.290	2.641	794	2.687	2.687	4.603	20.850	110,38%	2.164
4	CFG	191.046	191.046	192.633	2.042	3.901	1.859	3.086	1.587	1.587	2.315	192.347	100,15%	286
	CF 1	16.837	16.837	17.669	910	1.011	101	1.264	832	832	179	17.099	103,34%	570
	Total Griya	5.321	5.321	5.294	-	-	0	0	-27	-27	27	5.369	98,59%	(76)
1	• Total Non Program	5.169	5.169	5.141	-	-	0	0	-55	-55	-			
	• Program	152	152	152	-	-	0	-1	0	0	-			
	Oto	11.516	11.516	12.375	910	1.011	101	1.264	859	859	152	11.729	105,51%	646
	CF 2	174.209	174.209	174.964	1.132	2.890	1.758	1.823	755	755	2.135	175.248	99,84%	(284)
	Mitraguna & Others	116.257	116.257	117.049	718	2.315	1.597	1.588	792	792	1.523	117.038	100,01%	11
	Pensiun	57.952	57.952	57.915	414	575	161	235	-37	-37	612	58.211	99,49%	(296)
	<b>Total Pembiayaan</b>	<b>293.234</b>	<b>293.234</b>	<b>299.658</b>	<b>11.989</b>	<b>14.655</b>	<b>2.667</b>	<b>8.171</b>	<b>6.423</b>	<b>6.423</b>	<b>8.232</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	97	234	97	7.060	0,20%	0,20%	14,82%	6.964	6.964	6.826						
	KUR	26	162	26	5.956	0,06%	0,06%	13,71%	5.930	5.930	5.794						
	Non KUR	70	72	70	1.104	1,66%	1,66%	26,17%	1.034	1.034	1.032						
3	PWG	-	-	-	2.598	0,00%	0,00%	4,38%	2.598	2.598	2.598						
	Cilem	-	-	-	1.832	0,00%	0,00%	5,04%	1.832	1.832	1.832						
	Gadai	-	-	-	766	0,00%	0,00%	3,33%	766	766	766						
4	CFG	1.057	1.127	1.057	13.642	0,55%	0,55%	7,08%	12.585	12.585	12.515						
	CF 1	141	242	141	2.105	0,84%	0,84%	11,91%	1.964	1.964	1.863						
	Total Griya	-	211	-	887	0,00%	0,00%	16,76%	887	887	677						
	Oto	141	31	141	1.218	1,23%	1,23%	9,84%	1.077	1.077	1.187						
	CF 2	915	885	915	11.537	0,53%	0,53%	6,59%	10.622	10.622	10.651						
	Mitraguna & Others	463	356	463	10.789	0,40%	0,40%	9,22%	10.325	10.325	10.433						
	Pensiun	452	530	452	748	0,78%	0,78%	1,29%	296	296	219						
	<b>Total Pembiayaan</b>	<b>2.074</b>	<b>1.947</b>	<b>2.074</b>	<b>2.231</b>	<b>0,71%</b>	<b>0,71%</b>	<b>0,74%</b>	<b>157</b>	<b>157</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	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	242.722	242.722	299.480	56.758		2,68	2,81	2,83	0,02	0,15
2	Contribution Margin	12.126	12.126	18.890	6.764	-55,8%	2.008	2.136	2.199	63	191



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	656	656	157	(0)	(17)	-2,57%	(17)	-2,57%			
2	Tabungan	106.598	106.598	100.888	100.755	1.117	(133)	(5.843)	-5,48%	(5.843)	-5,48%			
3	Deposito	18.449	18.449	17.965	18.165	(1.786)	200	(284)	-1,54%	(284)	-1,54%			
	<b>Total</b>	<b>125.720</b>	<b>125.720</b>	<b>119.509</b>	<b>119.576</b>	<b>(512)</b>	<b>67</b>	<b>(6.145)</b>	<b>-4,89%</b>	<b>(6.145)</b>	<b>-4,89%</b>			
	CASA	107.271	107.271	101.544	101.411	1.274	(133)	(5.860)	-5,46%	(5.860)	-5,46%			
	(%) CASA	85,33%	85,33%	84,97%	84,81%									
	FDR	122,16%	122,16%	129,34%	129,27%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.362	2.362	2.202	2.246		44	(117)	-4,94%	(117)	-4,94%			
2	Giro ISE	556	556	381	422		41	(133)	-24,01%	(133)	-24,01%			
3	Tabungan ISE	1.807	1.807	1.821	1.824		3	17	0,93%	17	0,93%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	100	100	100	100		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	24.401	24.401	24.407	500	300	-200	366	6	6	294			
	KUR	23.326	23.326	23.347	400	300	-100	284	22	22	278			
	Non KUR	1.075	1.075	1.060	100	-	-100	82	-15	-15	15			
3	PWG	7.069	7.069	8.378	531	1.494	963	619	1.309	1.309	184	7.508	111,58%	869
	Cilem	7.069	7.069	8.378	531	1.494	963	619	1.309	1.309	184	7.508	111,58%	869
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	122.110	122.110	121.793	1.834	885	-949	2.496	-318	-318	1.203	122.891	99,11%	(1.098)
	CF 1	20.802	20.802	20.634	-	-	0	205	-168	-168	168	20.946	98,51%	(312)
	Total Griya	13.857	13.857	13.810	-	-	0	0	-47	-47	47	13.873	99,55%	(63)
	• Total Non Program	680	680	674	-	-	0	-10	-7	-7	7			
	• Program	13.176	13.176	13.136	-	-	0	-1.849	-40	-40	40			
	Oto	6.946	6.946	6.824	-	-	0	205	-122	-122	122	7.073	96,48%	(249)
	CF 2	101.308	101.308	101.159	1.834	885	-949	2.291	-149	-149	1.034	101.945	99,23%	(786)
	Mitraguna & Others	83.288	83.288	83.280	1.632	885	-747	2.403	-8	-8	893	83.770	99,41%	(490)
	Pensiun	18.020	18.020	17.879	202	-	-202	-112	-141	-141	141	18.175	98,37%	(296)
	<b>Total Pembiayaan</b>	<b>153.580</b>	<b>153.580</b>	<b>154.578</b>	<b>2.865</b>	<b>2.679</b>	<b>-186</b>	<b>3.481</b>	<b>998</b>	<b>998</b>	<b>1.681</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	177	534	177	645	0,73%	0,73%	0,264	467	467	110					
	KUR	177	534	177	645	0,76%	0,76%	0,276	467	467	110					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	224	224	224					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	224	224	224					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	1.798	2.399	1.798	4.654	1,47%	1,47%	3,82%	2.856	2.856	2.255					
	CF 1	1.798	1.780	1.798	3.236	8,64%	8,64%	15,68%	1.438	1.438	1.456					
	Total Griya	1.716	1.567	1.716	2.961	12,39%	12,39%	21,44%	1.245	1.245	1.394					
	Oto	82	213	82	275	1,18%	1,18%	1,03%	193	193	62					
	CF 2	-	619	-	1.418	0,00%	0,00%	1,40%	1.418	1.418	799					
	Mitraguna & Others	-	619	-	1.418	0,00%	0,00%	1,70%	1.418	1.418	799					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>4.504</b>	<b>5.951</b>	<b>4.504</b>	<b>4.565</b>	<b>2,93%</b>	<b>2,93%</b>	<b>3,57%</b>	<b>61</b>	<b>61</b>	<b>(1.386)</b>					

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	119.588	119.588	157.901	38.313	
2	Contribution Margin	4.675	4.675	6.445	1.770	-37,9%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,99	3,20	3,24	0,04	0,26
CIF Payroll	748	808	841	33	93



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	85	85	7	0	(24)	-22,14%	(24)	-22,14%			
2	Tabungan	111.188	111.188	107.974	106.922	2.784	(1.052)	(4.265)	-3,84%	(4.265)	-3,84%			
3	Deposito	13.966	13.966	13.983	14.082	(5.185)	100	117	0,84%	117	0,84%			
	<b>Total</b>	<b>125.262</b>	<b>125.262</b>	<b>122.041</b>	<b>121.089</b>	<b>(2.395)</b>	<b>(952)</b>	<b>(4.173)</b>	<b>-3,33%</b>	<b>(4.173)</b>	<b>-3,33%</b>			
	CASA	111.296	111.296	108.059	107.007	2.790	(1.052)	(4.289)	-3,85%	(4.289)	-3,85%			
	(%) CASA	88,85%	88,85%	88,54%	88,37%									
	FDR	121,50%	121,50%	126,02%	127,01%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.466	1.468	3	(313)	-17,56%	(313)	-17,56%				
2	Giro ISE	7	7	7	7	0	0	0,00%	0	0,00%				
3	Tabungan ISE	1.774	1.774	1.459	1.461	3	(313)	-17,63%	(313)	-17,63%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	158	158	158	158	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	48	48	46	-	-	0	-2	-2	-2	2			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	48	48	46	-	-	0	-2	-2	-2	2			
	• Local Champion	48	48	46	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.707	15.707	15.449	301	-	-301	168	-258	-258	258			
	KUR	14.283	14.283	14.031	301	-	-301	210	-252	-252	252			
	Non KUR	1.424	1.424	1.418	-	-	0	-41	-6	-6	6			
3	PWG	18.204	18.204	19.225	2.049	3.473	1.424	169	1.021	1.021	2.452	19.102	100,64%	123
	Cilem	11.651	11.651	12.242	647	1.261	614	133	591	591	670	12.274	99,74%	(32)
	Gadai	6.553	6.553	6.983	1.402	2.211	810	36	430	430	1.781	6.828	102,27%	155
4	CFG	118.237	118.237	119.078	1.121	3.227	2.106	1.692	842	842	2.385	119.080	100,00%	(2)
	CF 1	1.930	1.930	1.924	142	-	-142	103	-6	-6	6	2.068	93,06%	(143)
	Total Griya	242	242	242	-	-	0	0	0	0	-	242	100,00%	0
	• Total Non Program	242	242	242	-	-	0	-1	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6	1.825	92,14%	(143)
	CF 2	116.306	116.306	117.154	979	3.227	2.248	1.589	848	848	2.379	117.013	100,12%	141
	Mitraguna & Others	99.158	99.158	100.178	979	3.227	2.248	1.767	1.020	1.020	2.207	99.698	100,48%	481
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	<b>Total Pembiayaan</b>	<b>152.195</b>	<b>152.195</b>	<b>153.798</b>	<b>3.470</b>	<b>6.700</b>	<b>3.229</b>	<b>2.028</b>	<b>1.603</b>	<b>1.603</b>	<b>5.096</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	647	965	647	1.229	4,12%	4,12%	7,95%	582	582	264						
	KUR	598	923	598	1.091	4,19%	4,19%	7,77%	493	493	168						
	Non KUR	49	43	49	138	3,44%	3,44%	9,72%	89	89	95						
3	PWG	-	-	-	-	484	0,00%	0,00%	2.52%	484	484	484					
	Cilem	-	-	-	-	463	0,00%	0,00%	3,78%	463	463	463					
	Gadai	-	-	-	-	21	0,00%	0,00%	0,29%	21	21	21					
4	CFG	651	1.148	651	3.249	0,55%	0,55%	2,73%	2.598	2.598	2.101						
	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	651	1.148	651	3.249	0,56%	0,56%	2,77%	2.598	2.598	2.101						
	Mitraguna & Others	651	1.148	651	3.165	0,66%	0,66%	3,16%	2.514	2.514	2.018						
	Pensiun	-	-	-	-	83	0,00%	0,00%	0,49%	83	83	83					
	<b>Total Pembiayaan</b>	<b>2.472</b>	<b>2.221</b>	<b>2.472</b>	<b>2.813</b>	<b>1,62%</b>	<b>1,62%</b>	<b>1,83%</b>	<b>342</b>	<b>342</b>	<b>592</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	147.619	147.619	159.136	11.517	1,7%	PHR	3,13	3,29
2	Contribution Margin	7.943	7.943	7.807	(136)	1,7%	CIF Payroll	1.367	1.522



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	895	943	341	48	42	4,63%	42	4,63%			
2	Tabungan	81.982	81.982	73.323	72.495	56	(828)	(9.486)	-11,57%	(9.486)	-11,57%			
3	Deposito	55.640	55.640	58.379	58.379	(404)	0	2.739	4,92%	2.739	4,92%			
	<b>Total</b>	<b>138.523</b>	<b>138.523</b>	<b>132.597</b>	<b>131.817</b>	<b>(8)</b>	<b>(780)</b>	<b>(6.706)</b>	<b>-4,84%</b>	<b>(6.706)</b>	<b>-4,84%</b>			
	CASA	82.883	82.883	74.218	73.439	397	(780)	(9.445)	-11,40%	(9.445)	-11,40%			
	(%) CASA	59,83%	59,83%	55,97%	55,71%									
	FDR	175,41%	175,41%	184,15%	185,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	1.968	2.036		68	(319)	-13,55%	(319)	-13,55%			
2	Giro ISE	595	595	487	461		(25)	(134)	-22,46%	(134)	-22,46%			
3	Tabungan ISE	1.760	1.760	1.481	1.574		93	(185)	-10,54%	(185)	-10,54%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	124	124	124	124		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	7.861	7.861	7.988	-	200	200	-72	127	127	73			
	Linkage	7.682	7.682	7.609	-	-	-	-72	-73	-73	73			
	Non-Linkage	179	179	379	-	200	200	-0	200	200	(0)			
	• Local Champion	179	179	379	-	200	200	-0	200	200	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	29.646	29.646	29.169	250	300	50	-684	-476	-476	776			
	KUR	26.153	26.153	25.715	250	300	50	-583	-438	-438	738			
	Non KUR	3.492	3.492	3.454	-	-	0	-101	-38	-38	38			
3	PWG	10.047	10.047	10.549	695	799	103	44	502	502	296	10.596	99,55%	(47)
	Cilem	10.047	10.047	10.549	695	799	103	44	502	502	296	10.596	99,55%	(47)
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	195.436	195.436	196.477	3.663	2.158	-1.505	4.111	1.041	1.041	1.118	196.726	99,87%	(249)
	CF 1	104.818	104.818	104.792	398	492	94	572	-26	-26	518	105.073	99,73%	(281)
	Total Griya	95.568	95.568	95.295	-	-	0	0	-274	-274	274	95.613	99,67%	(318)
	• Total Non Program	12.086	12.086	12.071	-	-	0	-353	-15	-15	15			
	• Program	83.482	83.482	83.223	-	-	0	-493	-259	-259	259			
	Oto	9.249	9.249	9.497	398	492	94	572	248	248	244	9.460	100,39%	37
	CF 2	90.619	90.619	91.685	3.265	1.666	-1.599	3.539	1.067	1.067	600	91.653	100,04%	32
	Mitraguna & Others	78.732	78.732	79.777	3.265	1.584	-1.681	3.605	1.045	1.045	539	79.510	100,34%	267
	Pensiun	11.887	11.887	11.908	-	82	82	-66	21	21	61	12.143	98,07%	(234)
	<b>Total Pembiayaan</b>	<b>242.990</b>	<b>242.990</b>	<b>244.183</b>	<b>4.609</b>	<b>3.457</b>	<b>-1.152</b>	<b>3.400</b>	<b>1.194</b>	<b>1.194</b>	<b>2.263</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	317	1.176	317	3.327	1.07%	1.07%	11,41%	3.010	3.010	2.151						
	KUR	247	740	247	2.866	0,94%	0,94%	11,15%	2.619	2.619	2.126						
	Non KUR	70	436	70	461	2,01%	2,01%	13,34%	391	391	25						
3	PWG	47	-	47	645	0,46%	0,46%	6,12%	599	599	645						
	Cilem	47	-	47	645	0,46%	0,46%	6,12%	599	599	645						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	9.485	11.055	9.485	20.889	4,85%	4,85%	10,63%	11.404	11.404	9.834						
	CF 1	8.838	10.093	8.838	15.299	8,43%	8,43%	14,60%	6.460	6.460	5.205						
	Total Griya	8.677	9.787	8.677	14.706	9,08%	9,08%	15,43%	6.029	6.029	4.919						
	Oto	162	306	162	593	1,75%	1,75%	6,24%	431	431	287						
	CF 2	646	962	646	5.590	0,71%	0,71%	6,10%	4.944	4.944	4.628						
	Mitraguna & Others	646	657	646	5.590	0,82%	0,82%	7,01%	4.944	4.944	4.628						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	<b>Total Pembiayaan</b>	<b>9.848</b>	<b>12.231</b>	<b>9.848</b>	<b>24.861</b>	<b>4,05%</b>	<b>4,05%</b>	<b>10,18%</b>	<b>15.013</b>	<b>15.013</b>	<b>12.630</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	179	179	179	179	2,28%	2,28%	2,24%	0	0	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	179	179	179	179	100,00%	100,00%	47,25%	0	0	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	1.290	839	1.290	1.288	4,35%	4,35%	4,42%	(1)	(1)	450						
	KUR	433	98	433	432	1,66%	1,66%	1,68%	(1)	(1)	333						
	Non KUR	857	740	857	857	24,53%	24,53%	24,80%	-	-	117						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
</td																	



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	3.772	2.510	1.166	(1.263)	(552)	-18,02%	(552)	-18,02%			
2	Tabungan	105.671	105.671	96.912	96.810	1.664	(102)	(8.861)	-8,39%	(8.861)	-8,39%			
3	Deposito	29.734	29.734	30.435	30.435	(1.013)	0	702	2,36%	702	2,36%			
	<b>Total</b>	<b>138.466</b>	<b>138.466</b>	<b>131.120</b>	<b>129.755</b>	<b>1.816</b>	<b>(1.365)</b>	<b>(8.711)</b>	<b>-6,29%</b>	<b>(8.711)</b>	<b>-6,29%</b>			
	CASA	108.732	108.732	100.685	99.320	2.829	(1.365)	(9.413)	-8,66%	(9.413)	-8,66%			
	(%) CASA	78,53%	78,53%	76,79%	76,54%									
	FDR	128,52%	128,52%	138,34%	139,80%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.619	1.620	2	377	30,33%	377	30,33%				
2	Giro ISE	237	237	255	256	1	19	8,04%	19	8,04%				
3	Tabungan ISE	1.007	1.007	1.364	1.365	1	358	35,57%	358	35,57%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	118	118	118	118	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	39.605	39.605	39.837	1.050	800	-250	2.453	232	232	568			
	KUR	38.687	38.687	38.935	1.050	800	-250	2.481	247	247	553			
	Non KUR	918	918	903	-	-	0	-28	-15	-15	15			
3	PWG	29.236	29.236	32.237	4.662	7.792	3.130	2.215	3.001	3.001	4.791	30.400	106,04%	1.837
	Cilem	15.774	15.774	17.204	1.504	1.964	460	1.361	1.430	1.430	534	16.470	104,45%	734
	Gadai	13.462	13.462	15.033	3.158	5.828	2.670	854	1.571	1.571	4.258	13.929	107,92%	1.103
4	CFG	109.113	109.113	109.323	3.528	2.545	-983	2.808	210	210	2.335	110.176	99,23%	(852)
	CF 1	2.731	2.731	3.142	18	428	409	-36	411	411	17	2.904	108,20%	238
	Total Griya	247	247	238	-	-	0	0	-9	-9	9	247	96,39%	(9)
1	• Total Non Program	247	247	238	-	-	0	-9	-9	-9	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.903	18	428	409	-36	420	420	8	2.656	109,30%	247
	CF 2	106.382	106.382	106.182	3.510	2.118	-1.392	2.844	-201	-201	2.319	107.272	98,98%	(1.090)
	Mitraguna & Others	66.881	66.881	66.370	3.100	1.264	-1.836	2.663	-511	-511	1.775	67.561	98,24%	(1.191)
	Pensiun	39.502	39.502	39.812	410	854	444	181	310	310	544	39.711	100,25%	101
	<b>Total Pembiayaan</b>	<b>177.954</b>	<b>177.954</b>	<b>181.397</b>	<b>9.241</b>	<b>11.137</b>	<b>1.897</b>	<b>7.475</b>	<b>3.443</b>	<b>3.443</b>	<b>7.694</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	35	35	35	2.251	0,09%	0,09%	5,65%	2.216	2.216	2.217			
	KUR	-	-	-	2.007	0,00%	0,00%	5,15%	2.007	2.007	2.007			
	Non KUR	35	35	35	244	3,85%	3,85%	27,08%	209	209	210			
3	PWG	46	-	46	1.473	0,16%	0,16%	4,57%	1.427	1.427	1.473			
	Cilem	46	-	46	899	0,29%	0,29%	5,22%	853	853	899			
	Gadai	-	-	-	574	0,00%	0,00%	3,82%	574	574	574			
4	CFG	439	816	439	2.069	0,40%	0,40%	1,89%	1.629	1.629	1.253			
	CF 1	136	135	136	136	4,99%	4,99%	4,34%	-	-	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	136	135	136	136	5,49%	5,49%	4,70%	-	-	1			
	CF 2	303	680	303	1.932	0,28%	0,28%	1,82%	1.629	1.629	1.252			
	Mitraguna & Others	303	579	303	1.932	0,45%	0,45%	2,91%	1.629	1.629	1.354			
	Pensiun	-	102	-	-	0,00%	0,00%	0,00%	-	-	(102)			
	<b>Total Pembiayaan</b>	<b>521</b>	<b>850</b>	<b>521</b>	<b>5.793</b>	<b>0,29%</b>	<b>0,29%</b>	<b>3,19%</b>	<b>5.272</b>	<b>5.272</b>	<b>4.943</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		%	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	144	144	144	144	0,36%	0,36%	0,36%	-	-	(0)			
	KUR	54	54	54	54	0,14%	0,14%	0,14%	-	-	(0)			
	Non KUR	90	90	90	90	9,83%	9,83%	9,99%	-	-	0			
3	PWG	-	-	-	25	0,00%	0,00%	0,08%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,15%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	-	-	-	-			
4	CFG	2.843	2.744	2.843	2.876	2,61%	2,61%	2,63%	33	33	131			
	CF 1	14	14	14	14	0,50%	0,50%	0,43%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	14	14	14	14	0,55%	0,55%	0,47%	-	-	-			
	CF 2	2.829	2.731</td											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	567	622	241	55	(61)	-8,92%	(61)	-8,92%			
2	Tabungan	54.374	54.374	51.567	52.285	(363)	718	(2.089)	-3,84%	(2.089)	-3,84%			
3	Deposito	6.884	6.884	6.586	6.586	(147)	0	(298)	-4,32%	(298)	-4,32%			
	<b>Total</b>	<b>61.941</b>	<b>61.941</b>	<b>58.720</b>	<b>59.493</b>	<b>(270)</b>	<b>773</b>	<b>(2.448)</b>	<b>-3,95%</b>	<b>(2.448)</b>	<b>-3,95%</b>			
	CASA	55.057	55.057	52.134	52.907	(123)	773	(2.150)	-3,91%	(2.150)	-3,91%			
	(%) CASA	88,89%	88,89%	88,78%	88,93%									
	FDR	212,62%	212,62%	223,29%	220,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.196	1.228		32	(4)	-0,36%	(4)	-0,36%			
2	Giro ISE	72	72	8	8		0	(64)	-89,50%	(64)	-89,50%			
3	Tabungan ISE	1.161	1.161	1.188	1.221		32	60	5,14%	60	5,14%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	31.466	31.466	31.314	950	430	-520	188	-152	-152	582			
	KUR	30.638	30.638	30.491	850	430	-420	104	-147	-147	577			
	Non KUR	828	828	822	100	-	-100	84	-6	-6	6			
3	PWG	6.118	6.118	6.512	225	570	345	101	394	394	176	6.521	99,86%	(9)
	Cilem	6.118	6.118	6.512	225	570	345	101	394	394	176	6.521	99,86%	(9)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	94.116	94.116	93.292	1.892	757	-1.135	1.425	-824	-824	1.581	94.719	98,49%	(1.427)
	CF 1	3.501	3.501	3.483	-	-	0	-16	-19	-19	19	3.599	96,76%	(117)
	Total Griya	2.495	2.495	2.483	-	-	0	0	-11	-11	11	2.495	99,55%	(11)
4	• Total Non Program	2.495	2.495	2.483	-	-	0	0	-30	-11	-11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.007	1.007	1.000	-	-	0	-16	-7	-7	7	1.105	90,46%	(105)
	CF 2	90.614	90.614	89.809	1.892	757	-1.135	1.440	-805	-805	1.562	91.119	98,56%	(1.310)
	Mitraguna & Others	78.267	78.267	77.557	1.609	757	-852	1.185	-710	-710	1.467	78.653	98,61%	(1.096)
	Pensiun	12.347	12.347	12.252	283	-	-283	255	-95	-95	95	12.467	98,28%	(214)
	<b>Total Pembiayaan</b>	<b>131.699</b>	<b>131.699</b>	<b>131.118</b>	<b>3.067</b>	<b>1.757</b>	<b>-1.310</b>	<b>1.714</b>	<b>-582</b>	<b>-582</b>	<b>2.339</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	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-	-		
	Linkage	-	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-	-		
	Local Champion	-	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-	-		
	Value Chain	-	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-	-		
2	MBG	11	86	11	2.402	●	0,03%	●	0,03%	●	7,67%	2.391	2.391	2.316		
	KUR	-	72	-	2.275	●	0,00%	●	0,00%	●	7,46%	2.275	2.275	2.204		
	Non KUR	11	15	11	127	●	1,32%	●	1,32%	●	15,40%	116	116	112		
3	PWG	6	-	6	261	●	0,10%	●	0,10%	●	4,01%	255	255	261		
	Cilem	6	-	6	261	●	0,10%	●	0,10%	●	4,01%	255	255	261		
	Gadai	-	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-	-		
4	CFG	1.125	1.795	1.125	6.044	●	1,19%	●	1,19%	●	6,48%	4.920	4.920	4.249		
	CF 1	-	-	-	142	●	0,00%	●	0,00%	●	4,08%	142	142	142		
	Total Griya	-	-	-	142	●	0,00%	●	0,00%	●	5,72%	142	142	142		
	Oto	-	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-	-		
	CF 2	1.125	1.795	1.125	5.902	●	1,24%	●	1,24%	●	6,57%	4.778	4.778	4.107		
	Mitraguna & Others	1.125	1.795	1.125	5.902	●	1,44%	●	1,44%	●	7,61%	4.778	4.778	4.107		
	Pensiun	-	-	-	-	●	0,00%	●	0,00%	●	0,00%	-	-	-		
	<b>Total Pembiayaan</b>	<b>1.208</b>	<b>1.121</b>	<b>1.208</b>	<b>1.425</b>	<b>●</b>	<b>0,92%</b>	<b>●</b>	<b>0,92%</b>	<b>●</b>	<b>6,64%</b>	<b>217</b>	<b>217</b>	<b>303</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	117.396	117.396	136.061	18.665	
2	Contribution Margin	5.086	5.086	5.525	439	-8,6%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,28	3,77	3,70	(0,08)	0,42
CIF Payroll	407	608	664	56	257



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26			
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	Giro	1.658	1.658	1.328	1.321	166	(7)	(337)	-20,31%	(337)	-20,31%				
2	Tabungan	126.686	126.686	119.146	118.757	1.520	(389)	(7.929)	-6,26%	(7.929)	-6,26%				
3	Deposito	26.269	26.269	26.741	26.741		(513)	(0)	472	1,80%	472	1,80%			
	<b>Total</b>	<b>154.612</b>	<b>154.612</b>	<b>147.215</b>	<b>146.819</b>	<b>1.172</b>	<b>(397)</b>	<b>(7.794)</b>	<b>-5,04%</b>	<b>(7.794)</b>	<b>-5,04%</b>				
	CASA	128.344	128.344	120.474	120.078	1.685	(396)	(8.266)	-6,44%	(8.266)	-6,44%				
	(%) CASA	83,01%	83,01%	81,84%	81,79%										
	FDR	119,46%	119,46%	128,30%	128,64%										

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	848	848	845	799		(46)	(50)	-5,85%	(50)	-5,85%			
2	Giro ISE	1	1	1	1		0	(0)	-1,10%	(0)	-1,10%			
3	Tabungan ISE	847	847	844	797		(46)	(50)	-5,86%	(50)	-5,86%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	187	187	187	187		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	75	75	75	-	-	0	-0	0	0	0	(0)		
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	75	75	75	-	-	0	-0	0	0	0	(0)		
	• Local Champion	75	75	75	-	-	0	-0	0	0	0	(0)		
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-		
2	MBG	17.903	17.903	17.717	200	150	-50	-276	-186	-186	336			
	KUR	17.410	17.410	17.241	200	150	-50	-253	-169	-169	319			
	Non KUR	493	493	476	-	-	0	-23	-17	-17	17			
3	PWG	48.758	48.758	53.697	6.946	11.714	4.768	3.377	4.939	4.939	6.775			
	Cilem	24.693	24.693	27.704	1.449	3.712	2.263	977	3.011	3.011	701			
	Gadai	24.065	24.065	25.993	5.496	8.002	2.505	2.400	1.928	1.928	6.074			
4	CFG	117.967	117.967	117.382	1.338	494	-844	897	-585	-585	1.079			
	CF 1	4.176	4.176	4.130	-	-	0	59	-45	-45	45			
	Total Griya	707	707	701	-	-	0	0	-6	-6	6			
4	• Total Non Program	707	707	701	-	-	0	-15	-6	-6	6			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.469	3.469	3.430	-	-	0	59	-39	-39	39			
	CF 2	113.791	113.791	113.251	1.338	494	-844	838	-540	-540	1.034			
	Mitraguna & Others	58.744	58.744	58.730	1.038	494	-544	815	-13	-13	507			
	Pensiun	55.048	55.048	54.521	300	-	-300	23	-527	-527	527			
	<b>Total Pembiayaan</b>	<b>184.703</b>	<b>184.703</b>	<b>188.871</b>	<b>8.483</b>	<b>12.357</b>	<b>3.874</b>	<b>3.998</b>	<b>4.168</b>	<b>4.168</b>	<b>8.190</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	75	75	75	-	● 100,00%	● 100,00%	● 0,00%	● 0,00%	● 0,00%	(75)	(75)	(75)			
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Local Champion	75	75	75	-	● 100,00%	● 100,00%	● 0,00%	● 0,00%	● 0,00%	(75)	(75)	(75)			
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-			
2	MBG	218	391	218	1.159	1.229	1.229	1.229	6.54%	940	940	768				
	KUR	197	368	197	1.138	1.138	1.138	1.138	6.60%	940	940	770				
	Non KUR	21	23	21	21	4.31%	4.31%	4.46%	-	-	-	(1)				
3	PWG	191	78	191	2.261	0,39%	0,39%	0,39%	4,21%	2.070	2.070	2.183				
	Cilem	191	-	191	1.553	0,77%	0,77%	0,77%	5,61%	1.362	1.362	1.553				
	Gadai	-	78	-	708	0,00%	0,00%	0,00%	2,72%	708	708	630				
4	CFG	1.227	1.914	1.227	1.990	1.04%	1.04%	1.04%	1,70%	763	763	76				
	CF 1	86	90	86	139	2,06%	2,06%	2,06%	3,37%	53	53	49				
	Total Griya	86	90	86	139	12,17%	12,17%	12,17%	19,84%	53	53	49				
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	CF 2	1.141	1.825	1.141	1.851	1,00%	1,00%	1,00%	1,63%	710	710	27				
	Mitraguna & Others	1.044	1.337	1.044	1.396	1,78%	1,78%	1,78%	2,38%	352	352	59				
	Pensiun	507	216	507	507	0,27%	0,27%	0,27%	0,93%	357	357	(33)				
	<b>Total Pembiayaan</b>	<b>3.288</b>	<b>2.864</b>	<b>3.288</b>	<b>3.362</b>	<b>1,78%</b>	<b>1,78%</b>	<b>1,78%</b>	<b>74</b>	<b>74</b>	<b>497</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	75	● 0,00%	● 0,00%	● 0,00%	● 0,00%	(75)	(75)	(75)			
	Linkage	-	-	-	-	75	● 0,00%	● 0,00%	● 0,00%	● 0,00%	(75)	(75)	(75)			
	Non-Linkage	-	-	-	-	75	● 0,00%	● 0,00%	● 0,00%	● 0,00%	(75)	(75)	(75)			
	Value Chain	-	-	-	-	75	● 0,00%	● 0,00%	● 0,00%	● 0,00%	(75)	(75)	(75)			
2	MBG	693	561	693	693	3,87%	3,87%	3,91%	-	-	-	-	132			
	KUR	592	459	592	592	3,40%	3,40%	3,43%	-	-	-	-	133			
	Non KUR	101	102	101	101	20,41%	20,41%	21,15%	-	-	-	-	(1)			
3	PWG	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Cilem	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Gadai	-	-	-	-	● 0,00%	● 0,00%									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	27.036	27.036	25.873	25.702	2.225	(171)	(1.334)	-4,93%	(1.334)	-4,93%			
3	Deposito	2.015	2.015	1.985	1.985	(0)	0	(30)	-1,49%	(30)	-1,49%			
	<b>Total</b>	<b>29.052</b>	<b>29.052</b>	<b>27.858</b>	<b>27.688</b>	<b>2.225</b>	<b>(171)</b>	<b>(1.364)</b>	<b>-4,70%</b>	<b>(1.364)</b>	<b>-4,70%</b>			
	CASA	27.036	27.036	25.873	25.702	2.225	(171)	(1.334)	-4,93%	(1.334)	-4,93%			
	(%) CASA	93,06%	93,06%	92,87%	92,83%									
	FDR	67,94%	67,94%	70,59%	71,02%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.728	2.728	2.634	2.652		18	(76)	-2,78%	(76)	-2,78%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	2.728	2.728	2.634	2.652		18	(76)	-2,78%	(76)	-2,78%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	23	23	23	23		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	0	-		
	Linkage	-	-	-	-	-	-	-	0	0	0	-		
	Non-Linkage	-	-	-	-	-	0	0	0	0	0	-		
	• Local Champion	-	-	-	-	-	0	0	0	0	0	-		
	• Value Chain	-	-	-	-	-	0	0	0	0	0	-		
2	MBG	19.738	19.738	19.664	-	-	0	-281	-74	-74	74			
	KUR	18.662	18.662	18.592	-	-	0	-281	-70	-70	70			
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4			
3	PWG	-	-	-	-	-	0	0	0	0	0	0	0	0
	Cilem	-	-	-	-	-	0	0	0	0	0	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	0	0	0	0
	CF 1	-	-	-	-	-	0	0	0	0	0	-	0	0
	Total Griya	-	-	-	-	-	0	0	0	0	0	-	0	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	0	-		
	• Program	-	-	-	-	-	0	0	0	0	0	-		
	Oto	-	-	-	-	-	0	0	0	0	0	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	0	-	0	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	0	-	0	0
	Pensiun	-	-	-	-	-	0	0	0	0	0	-	0	0
	<b>Total Pembiayaan</b>	<b>19.738</b>	<b>19.738</b>	<b>19.664</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-281</b>	<b>-74</b>	<b>-74</b>	<b>74</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	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.155	4.357	1.155	1.087	5,85%	5,85%	5,85%	5,53%	(68)	(68)	(3.270)				
	KUR	1.097	4.171	1.097	1.028	5,88%	5,88%	5,88%	5,53%	(68)	(68)	(3.143)				
	Non KUR	59	185	59	59	5,46%	5,46%	5,46%	5,47%	-	-	(127)				
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>1.155</b>	<b>4.357</b>	<b>1.155</b>	<b>1.087</b>	<b>5,85%</b>	<b>5,85%</b>	<b>5,85%</b>	<b>5,53%</b>	<b>(68)</b>	<b>(68)</b>	<b>(3.270)</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.000	900	1.000	1.137	5,07%	5,07%	5,07%	5,78%	137	137	237				
	KUR	570	467	570	711	3,06%	3,06%	3,06%	3,82%	140	140	243				
	Non KUR	430	433	430	426	39,96%	39,96%	39,96%	39,76%	(4)	(4)	(7)				
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>1.000</b>	<b>900</b>	<b>1.000</b>	<b>1.137</b>	<b>5,07%</b>	<b>5,07%</b>	<b>5,07%</b>	<b>5,78%</b>	<b>137</b>						



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	396	396	272	251	(307)	(21)	(145)	-36,55%	(145)	-36,55%			
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%			
	<b>Total</b>	<b>396</b>	<b>396</b>	<b>272</b>	<b>251</b>	<b>(307)</b>	<b>(21)</b>	<b>(145)</b>	<b>-36,55%</b>	<b>(145)</b>	<b>-36,55%</b>			
	CASA	396	396	272	251	(307)	(21)	(145)	-36,55%	(145)	-36,55%			
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0	0	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0	0
	Pensiun	-	-	-	-	-	0	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>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	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>	<b>-</b>	<b>-</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	21-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<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>	<b>-</b>	<b>-</b>			

## Asset &amp; Contribution Margin

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



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