

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	374.817	367.303	2.360	(7.514)	58.609	18,99%	58.609	18,99%	318.801	115,21%	48.502
2	Tabungan	2.013.016	2.013.016	1.869.127	1.873.081	32.079	3.954	(139.935)	-6,95%	(139.935)	-6,95%	2.013.016	93,05%	(139.935)
3	Deposito	973.933	973.933	856.569	856.493	(119.874)	(76)	(117.441)	-12,06%	(117.441)	-12,06%	983.511	87,09%	(127.019)
	<b>Total</b>	<b>3.295.643</b>	<b>3.295.643</b>	<b>3.100.513</b>	<b>3.096.876</b>	<b>(85.435)</b>	<b>(3.637)</b>	<b>(198.767)</b>	<b>-6,03%</b>	<b>(198.767)</b>	<b>-6,03%</b>	<b>3.315.328</b>	<b>93,41%</b>	<b>(218.452)</b>
	CASA	2.321.710	2.321.710	2.243.944	2.240.383	34.439	(3.561)	(81.326)	-3,50%	(81.326)	-3,50%	2.331.817	96,08%	(91.434)
	(%) CASA	70,45%	70,45%	72,37%	72,34%									
	FDR	84,30%	84,30%	90,64%	90,74%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	89.198	87.407	(1.791)	(3.158)	-3,49%	(3.158)	-3,49%				
2	Giro ISE	28.686	28.686	37.202	35.161	(2.042)	6.474	22,57%	6.474	22,57%				
3	Tabungan ISE	61.424	61.424	51.540	51.791	251	(9.633)	-15,68%	(9.633)	-15,68%				
4	Deposito ISE	455	455	455	455	0	0	0,01%	0	0,01%				
5	CIF ISE	2.343	2.343	2.343	2.343	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.376	500	2.747	2.247	-4.288	-10.084	-10.084	12.831	123.514	90,98%	(11.139)
	Linkage	25.627	25.627	26.307	500	1.747	1.247	-310	680	680	1.067	26.193	100,43%	
	Non-Linkage	96.833	96.833	86.069	-	1.000	1.000	-3.978	-10.764	-10.764	11.764	97.321	88,44%	(11.252)
	• Local Champion	66.030	66.030	64.744	-	1.000	1.000	-565	-1.286	-1.286	2.286	66.499	97,36%	(1.754)
	• Value Chain	30.803	30.803	21.325	-	-	-	-3.413	-9.478	-9.478	9.478	30.823	69,18%	(9.498)
2	MBG	328.812	328.812	329.594	13.730	11.909	-1.821	3.045	782	782	11.127	331.703	99,36%	(2.109)
	KUR	310.526	310.526	311.841	13.705	11.859	-1.846	3.962	1.315	1.315	10.544	312.349	99,84%	(508)
	Non KUR	18.286	18.286	17.753	25	50	25	-917	-533	-533	583	19.354	91,73%	(1.601)
3	PWG	344.300	344.300	383.063	52.069	98.143	46.074	20.569	38.763	38.763	59.380	356.049	107,59%	27.014
	Cilem	233.448	233.448	263.843	24.900	46.906	22.006	14.782	30.394	30.394	16.512	242.231	108,92%	21.611
	Gadai	110.851	110.851	119.220	27.169	51.237	24.068	5.787	8.369	8.369	12.122	113.817	104,75%	5.403
4	CFG	1.982.640	1.982.640	1.985.129	55.197	41.833	-13.364	16.595	2.489	2.489	39.345	2.006.944	98,91%	(21.816)
	CF 1	533.103	533.103	530.289	17.747	6.094	-11.653	1.500	-2.814	-2.814	8.908	537.405	98,68%	(7.116)
	Total Griya	446.983	446.983	445.404	14.182	4.944	-9.238	0	-1.579	-1.579	6.524	448.643	99,28%	(3.239)
	• Total Non Program	434.886	434.886	433.347	13.522	4.944	-8.578	9.962	-1.540	-1.540	6.484			
	• Program	12.096	12.096	12.057	660	-	-660	647	-40	-40	40			
	Oto	86.120	86.120	84.885	3.565	1.150	-2.415	1.500	-1.235	-1.235	2.385	88.763	95,63%	(3.877)
	CF 2	1.449.537	1.449.537	1.454.840	37.450	35.739	-1.711	15.095	5.303	5.303	30.436	1.469.539	99,00%	(14.699)
	Mitraguna & Others	1.349.817	1.349.817	1.354.469	34.774	34.189	-585	14.081	4.652	4.652	29.537	1.368.063	99,01%	(13.594)
	Pensiun	99.720	99.720	100.371	2.676	1.550	-1.126	1.014	651	651	899	101.476	98,91%	(1.105)
	<b>Total Pembiayaan</b>	<b>2.778.212</b>	<b>2.778.212</b>	<b>2.810.161</b>	<b>121.496</b>	<b>154.632</b>	<b>33.137</b>	<b>35.921</b>	<b>31.949</b>	<b>31.949</b>	<b>122.683</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% Relatif		MtD	Net (UG) & DG		% Penc.	Target Jan'26
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25		MtD	YtD		
1	SME	-	-	-	6.910	● 0,00%	● 0,00%	● 6,15%	6.910	6.910	6.910		
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-		
	Local Champion	-	-	-	5.698	● 0,00%	● 0,00%	● 6,62%	5.698	5.698	5.698		
	Value Chain	-	-	-	1.212	● 0,00%	● 0,00%	● 1,87%	1.212	1.212	1.212		
2	MBG	5.224	5.224	5.224	25.938	● 1,59%	● 1,59%	● 7,87%	20.714	20.714	20.714		
	KUR	4.303	4.303	4.303	22.263	● 1,39%	● 1,39%	● 7,14%	17.961	17.961	17.961		
	Non KUR	921	921	921	3.675	● 5,04%	● 5,04%	● 20,70%	2.753	2.753	2.753		
3	PWG	484	484	484	19.525	● 0,14%	● 0,14%	● 5,10%	19.041	19.041	19.041		
	Cilem	484	484	484	15.906	● 0,21%	● 0,21%	● 6,03%	15.422	15.422	15.422		
	Gadai	-	-	-	3.619	● 0,00%	● 0,00%	● 3,04%	3.619	3.619	3.619		
4	CFG	21.399	27.679	21.399	73.201	● 1,08%	● 1,08%	● 3,69%	51.801	51.801	45.522		
	CF 1	9.043	12.737	9.043	27.221	● 1,70%	● 1,70%	● 5,13%	18.178	18.178	14.484		
	Total Griya	7.715	10.710	7.715	22.905	● 1,73%	● 1,73%	● 5,14%	15.190	15.190	12.194		
	Oto	1.328	2.026	1.328	4.316	● 1,54%	● 1,54%	● 5,08%	2.989	2.989	2.290		
	CF 2	12.357	14.942	12.357	45.980	● 0,85%	● 0,85%	● 3,16%	33.623	33.623	31.037		
	Mitraguna & Others	12.357	14.431	12.357	44.351	● 0,92%	● 0,92%	● 3,27%	31.994	31.994	29.920		
	Pensiun	-	511	-	1.628	● 0,00%	● 0,00%	● 1,62%	1.628	1.628	1.118		
	<b>Total Pembiayaan</b>	<b>28.513</b>	<b>33.182</b>	<b>28.513</b>	<b>28.369</b>	<b>● 1,03%</b>	<b>● 1,03%</b>	<b>● 1,01%</b>	<b>(144)</b>	<b>(144)</b>	<b>(4.813)</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Posisi	Dec-24	Dec-25
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%		2.80	3,23
2	Contribution Margin	121.560	121.560	130.836	9.276	-		25.287	24.565



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	22.954	23.379	15.852	425	797	3,53%	797	3,53%	23.235	100,62%	144
2	Tabungan	98.280	98.280	93.502	92.323	5.340	(1.178)	(5.956)	-6,06%	(5.956)	-6,06%	98.280	93,94%	(5.956)
3	Deposito	76.413	76.413	75.341	75.341	(40.455)	0	(1.073)	-1,40%	(1.073)	-1,40%	77.312	97,45%	(1.972)
	<b>Total</b>	<b>197.275</b>	<b>197.275</b>	<b>191.796</b>	<b>191.043</b>	<b>(19.263)</b>	<b>(753)</b>	<b>(6.232)</b>	<b>-3,16%</b>	<b>(6.232)</b>	<b>-3,16%</b>	<b>198.827</b>	<b>96,08%</b>	<b>(7.784)</b>
	<b>CASA</b>	<b>120.862</b>	<b>120.862</b>	<b>116.455</b>	<b>115.702</b>	<b>21.192</b>	<b>(753)</b>	<b>(5.159)</b>	<b>-4,27%</b>	<b>(5.159)</b>	<b>-4,27%</b>	<b>121.515</b>	<b>95,22%</b>	<b>(5.812)</b>
	(%) CASA	61,27%	61,27%	60,72%	60,56%									
	FDR	103,63%	103,63%	105,84%	106,25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	19.010	18.859	(151)	(1.819)	-8,79%	(1.819)	-8,79%			
2	Giro ISE	7.519	7.519	8.942	9.064	122	1.545	20,55%	1.545	20,55%			
3	Tabungan ISE	13.134	13.134	10.043	9.770	(273)	(3.364)	-25,61%	(3.364)	-25,61%			
4	Deposito ISE	25	25	25	25	0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.084	-	-	0	-132	-2.318	-2.318	2.318	14.668	82,38%	(2.584)
	Linkage	787	787	705	-	-	-	-17	-82	-82	82	787	89,60%	(82)
	Non-Linkage	13.615	13.615	11.379	-	-	0	-114	-2.236	-2.236	2.236	13.881	81,97%	(2.502)
	• Local Champion	8.965	8.965	8.879	-	-	0	-114	-86	-86	86	9.222	96,29%	(342)
	• Value Chain	4.650	4.650	2.500	-	-	-	0	-2.150	-2.150	2.150	4.660	53,65%	(2.160)
2	MBG	57.731	57.731	57.112	675	1.360	685	-1.312	-619	-619	1.979	57.554	99,23%	(442)
	KUR	55.124	55.124	54.559	675	1.360	685	-1.236	-564	-564	1.924	55.304	98,65%	(745)
	Non KUR	2.607	2.607	2.553	-	-	0	-76	-54	-54	54	2.250	113,47%	
3	PWG	15.626	15.626	17.130	1.220	2.593	1.373	545	1.504	1.504	1.089	16.170	105,94%	960
	Cilem	15.626	15.626	17.130	1.220	2.593	1.373	545	1.504	1.504	1.089	16.170	105,94%	960
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	116.674	116.674	116.665	2.947	1.269	-1.678	1.621	-9	-9	1.278	118.524	98,43%	(1.859)
	CF 1	61.795	61.795	61.486	298	469	171	76	-309	-309	778	62.153	98,93%	(667)
	Total Griya	58.651	58.651	58.239	298	248	-49	0	-412	-412	660	58.812	99,02%	(573)
1	• Total Non Program	57.846	57.846	57.438	298	248	-49	-403	-408	-408	656			
	• Program	805	805	801	-	-	0	-5	-4	-4	4			
	Oto	3.144	3.144	3.247	-	220	220	76	103	103	118	3.341	97,20%	(93)
	CF 2	54.879	54.879	55.179	2.649	800	-1.849	1.545	300	300	500	56.371	97,88%	(1.192)
	Mitraguna & Others	54.619	54.619	54.926	2.649	800	-1.849	1.552	306	306	494	56.068	97,96%	(1.142)
	Pensiun	260	260	253	-	-	0	-6	-7	-7	7	303	83,50%	(50)
	<b>Total Pembiayaan</b>	<b>204.433</b>	<b>204.433</b>	<b>202.991</b>	<b>4.841</b>	<b>5.221</b>	<b>380</b>	<b>723</b>	<b>-1.442</b>	<b>-1.442</b>	<b>6.663</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	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.125	0,00%	0,00%	9,31%	1.125	1.125	1.125			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.125	0,00%	0,00%	9,88%	1.125	1.125	1.125			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	962	1.324	962	3.652	1,67%	1,67%	6,39%	2.690	2.690	2.328			
	KUR	962	880	962	2.998	1,74%	1,74%	5,49%	2.036	2.036	2.118			
	Non KUR	-	444	-	654	0,00%	0,00%	25,61%	654	654	210			
3	PWG	89	-	89	888	0,57%	0,57%	5,19%	799	799	888			
	Cilem	89	-	89	888	0,57%	0,57%	5,19%	799	799	888			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	7.339	1,39%	1,39%	6,29%	5.713	5.713	4.944			
	CF 1	1.239	1.863	1.239	5.301	2,01%	2,01%	8,62%	4.062	4.062	3.438			
	Total Griya	1.239	1.863	1.239	5.301	2,11%	2,11%	9,10%	4.062	4.062	3.438			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	387	532	387	2.038	0,70%	0,70%	3,69%	1.651	1.651	1.506			
	Mitraguna & Others	387	532	387	2.038	0,71%	0,71%	3,71%	1.651	1.651	1.506			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.489</b>	<b>1.447</b>	<b>1.489</b>	<b>2.342</b>	<b>0,73%</b>	<b>0,73%</b>	<b>1,15%</b>	<b>853</b>	<b>853</b>	<b>894</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	271.304	271.304	245.242	(26.062)	-15,4%	2,63	2,94	2,95
2	Contribution Margin	11.836	11.836	13.658	1.822	-	1.937	1.991	2.115



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	20.412	20.389	(440)	(23)	2.585	14,52%	2.585	14,52%	18.357	111,07%	2.032
2	Tabungan	162.215	162.215	149.715	151.033	2.731	1.318	(11.182)	-6,89%	(11.182)	-6,89%	162.215	93,11%	(11.182)
3	Deposito	88.158	88.158	86.924	86.924	10.236	(0)	(1.234)	-1,40%	(1.234)	-1,40%	88.858	97,82%	(1.933)
	<b>Total</b>	<b>268.177</b>	<b>268.177</b>	<b>257.052</b>	<b>258.347</b>	<b>12.527</b>	<b>1.295</b>	<b>(9.831)</b>	<b>-3,67%</b>	<b>(9.831)</b>	<b>-3,67%</b>	<b>269.430</b>	<b>95,89%</b>	<b>(11.084)</b>
	<b>CASA</b>	<b>180.019</b>	<b>180.019</b>	<b>170.127</b>	<b>171.422</b>	<b>2.291</b>	<b>1.295</b>	<b>(8.597)</b>	<b>-4,78%</b>	<b>(8.597)</b>	<b>-4,78%</b>	<b>180.572</b>	<b>94,93%</b>	<b>(9.150)</b>
	(%) CASA	67,13%	67,13%	66,18%	66,35%									
	FDR	65,23%	65,23%	68,67%	68,33%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	13.310	11.561	(1.749)	1.628	16,39%	1.628	16,39%				
2	Giro ISE	4.553	4.553	8.145	6.371	(1.774)	1.818	39,93%	1.818	39,93%				
3	Tabungan ISE	5.380	5.380	5.166	5.190	25	(190)	-3,53%	(190)	-3,53%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	148	148	148	148	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.304	-	-	0	-928	330	330	(330)	18.267	100,20%	
	Linkage	-	-	-	-	-	-	0	0	0	-	125		(125)
	Non-Linkage	17.974	17.974	18.304	-	-	0	-928	330	330	(330)	18.142	100,89%	
	• Local Champion	17.620	17.620	17.092	-	-	0	421	-528	-528	528	17.778	96,14%	(687)
	• Value Chain	354	354	1.212	-	-	-	-1.348	858	858	(858)	364	333,02%	
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	11.822	11.822	13.385	1.785	2.342	558	1.410	1.563	1.563	779	12.379	108,13%	1.006
	Cilem	11.822	11.822	13.385	1.785	2.342	558	1.410	1.563	1.563	779	12.379	108,13%	1.006
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	145.130	145.130	144.833	4.484	2.919	-1.565	2.039	-297	-297	3.216	146.743	98,70%	(1.911)
	CF 1	74.303	74.303	73.263	1.323	1.056	-267	-248	-1.040	-1.040	2.096	74.594	98,22%	(1.331)
	Total Griya	68.635	68.635	67.755	1.323	1.056	-267	0	-880	-880	1.936	68.769	98,52%	(1.014)
1	• Total Non Program	68.013	68.013	67.137	1.323	1.056	-267	48	-876	-876	1.932			
	• Program	622	622	618	-	-	0	-5	-4	-4	4			
	Oto	5.668	5.668	5.508	-	-	0	-248	-160	-160	160	5.824	94,56%	(317)
	CF 2	70.827	70.827	71.570	3.161	1.863	-1.298	2.287	743	743	1.120	72.150	99,20%	(580)
	Mitraguna & Others	69.839	69.839	70.491	3.161	1.763	-1.398	2.296	652	652	1.111	71.118	99,12%	(628)
	Pensiun	988	988	1.079	-	100	100	-9	91	91	9	1.031	104,65%	48
	<b>Total Pembiayaan</b>	<b>174.926</b>	<b>174.926</b>	<b>176.521</b>	<b>6.269</b>	<b>5.261</b>	<b>-1.007</b>	<b>2.522</b>	<b>1.596</b>	<b>1.596</b>	<b>3.665</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	1.212	0,00%	0,00%	0,00%	6,62%	1.212	1.212	1.212		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	1.212	0,00%	0,00%	0,00%	7,09%	1.212	1.212	1.212		
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
3	PWG	100	-	100	499	0,85%	0,85%	0,85%	3,73%	399	399	499		
	Cilem	100	-	100	499	0,85%	0,85%	0,85%	3,73%	399	399	499		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	974	2.175	974	4.776	0,67%	0,67%	0,67%	3,30%	3.803	3.803	2.601		
	CF 1	839	2.039	839	4.277	1,13%	1,13%	1,13%	5,84%	3.438	3.438	2.238		
	Total Griya	839	1.962	839	4.070	1,22%	1,22%	1,22%	6,01%	3.232	3.232	2.108		
	Oto	-	77	-	207	0,00%	0,00%	0,00%	3,76%	207	207	130		
	CF 2	135	136	135	499	0,19%	0,19%	0,19%	0,70%	364	364	363		
	Mitraguna & Others	135	136	135	499	0,19%	0,19%	0,19%	0,71%	364	364	363		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	<b>Total Pembiayaan</b>	<b>1.358</b>	<b>1.455</b>	<b>1.358</b>	<b>1.493</b>	<b>0,94%</b>	<b>0,94%</b>	<b>0,94%</b>	<b>1,03%</b>	<b>134</b>	<b>134</b>	<b>38</b>		
						1,03%	1,03%	1,05%	(1)	(1)	(1)	(97)		
						1,12%	1,12%	1,13%	(1)	(1)	(1)	(97)		
						0,00%	0,00%	0,00%	-	-	-	-		
						0,83%	0,83%	1,01%	135	135	135	135		
						0,85%	0,85%	1,03%	135	135	135	135		
						0,00%	0,00%	0,00%	-	-	-	-		
						0,78%	0,78%	0,85%	134	134	134	38		

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



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	47.760	45.948	(4.764)	(1.812)	(11.758)	-20,38%	(11.758)	-20,38%	59.062	77,80%	(13.114)
2	Tabungan	277.588	277.588	261.393	261.671	1.211	278	(15.916)	-5,73%	(15.916)	-5,73%	277.588	94,27%	(15.916)
3	Deposito	60.749	60.749	49.044	49.039	(47.197)	(5)	(11.710)	-19,28%	(11.710)	-19,28%	61.656	79,54%	(12.617)
	<b>Total</b>	<b>396.043</b>	<b>396.043</b>	<b>358.197</b>	<b>356.658</b>	<b>(50.750)</b>	<b>(1.540)</b>	<b>(39.385)</b>	<b>-9,94%</b>	<b>(39.385)</b>	<b>-9,94%</b>	<b>398.305</b>	<b>89,54%</b>	<b>(41.647)</b>
	<b>CASA</b>	<b>335.294</b>	<b>335.294</b>	<b>309.154</b>	<b>307.619</b>	<b>(3.553)</b>	<b>(1.535)</b>	<b>(27.675)</b>	<b>-8,25%</b>	<b>(27.675)</b>	<b>-8,25%</b>	<b>336.649</b>	<b>91,38%</b>	<b>(29.030)</b>
	<b>(%) CASA</b>	<b>84,66%</b>	<b>84,66%</b>	<b>86,31%</b>	<b>86,25%</b>									
	<b>FDR</b>	<b>99,77%</b>	<b>99,77%</b>	<b>110,36%</b>	<b>110,83%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.476	3.476	4.142	3.896	(246)	420	12,07%	420	12,07%			
2	Giro ISE	1.723	1.723	2.163	1.925	(239)	202	11,72%	202	11,72%			
3	Tabungan ISE	1.454	1.454	1.679	1.671	(8)	218	14,98%	218	14,98%			
4	Deposito ISE	300	300	300	300	0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	78.835	500	2.747	2.247	-2.634	-8.513	-8.513	11.260	87.843	89,75%	(9.008)
	Linkage	24.829	24.829	25.592	500	1.747	1.247	-291	763	763	984	25.270	101,27%	
	Non-Linkage	62.519	62.519	53.243	-	1.000	1.000	-2.343	-9.276	-9.276	10.276	62.573	85,09%	(9.330)
	• Local Champion	36.720	36.720	35.630	-	1.000	1.000	-278	-1.090	-1.090	2.090	36.774	96,89%	(1.143)
	• Value Chain	25.799	25.799	17.613	-	-	-	-2.065	-8.186	-8.186	8.186	25.799	68,27%	(8.186)
2	MBG	44.521	44.521	44.127	2.100	945	-1.155	393	-394	-394	1.339	45.395	97,21%	(1.268)
	KUR	42.557	42.557	42.240	2.100	945	-1.155	490	-318	-318	1.263	42.685	98,96%	(446)
	Non KUR	1.963	1.963	1.887	-	-	0	-97	-76	-76	76	2.710	69,64%	(823)
3	PWG	45.791	45.791	49.749	6.286	12.509	6.224	1.577	3.958	3.958	8.552	46.873	106,14%	2.876
	Cilem	25.095	25.095	28.162	2.021	4.842	2.821	500	3.067	3.067	1.775	25.649	109,80%	2.513
	Gadai	20.696	20.696	21.586	4.264	7.667	3.403	1.077	891	891	6.777	21.224	101,71%	363
4	CFG	217.479	217.479	222.588	12.288	7.905	-4.383	-3.292	5.109	5.109	2.796	220.255	101,06%	2.333
	CF 1	77.433	77.433	78.794	9.466	2.220	-7.246	-255	1.360	1.360	860	78.048	100,95%	745
	Total Griya	68.869	68.869	70.445	9.300	2.220	-7.080	0	1.576	1.576	644	69.180	101,83%	1.265
1	• Total Non Program	68.869	68.869	70.445	9.300	2.220	-7.080	9.653	1.576	1.576	644			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.349	166	-	-166	-255	-216	-216	216	8.869	94,14%	(520)
	CF 2	140.046	140.046	143.794	2.822	5.685	2.863	-3.037	3.748	3.748	1.937	142.206	101,12%	1.588
	Mitraguna & Others	138.654	138.654	142.409	2.822	5.685	2.863	-3.030	3.756	3.756	1.929	140.775	101,16%	1.634
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7	1.431	96,77%	(46)
	<b>Total Pembiayaan</b>	<b>395.139</b>	<b>395.139</b>	<b>395.298</b>	<b>21.173</b>	<b>24.106</b>	<b>2.933</b>	<b>-3.956</b>	<b>159</b>	<b>159</b>	<b>23.947</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	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	4.573	0,00%	0,00%	5,80%	4.573	4.573	4.573			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	4.573	0,00%	0,00%	8,59%	4.573	4.573	4.573			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	529	602	529	4.732	1,19%	1,19%	10,72%	4.203	4.203	4.131			
	KUR	427	498	427	4.332	1,00%	1,00%	10,26%	3.905	3.905	3.834			
	Non KUR	102	104	102	400	5,19%	5,19%	21,19%	298	298	296			
3	PWG	71	-	71	5.896	0,16%	0,16%	11,85%	5.825	5.825	5.896			
	Cilem	71	-	71	5.037	0,28%	0,28%	17,88%	4.966	4.966	5.037			
	Gadai	-	-	-	860	0,00%	0,00%	3,98%	860	860	860			
4	CFG	1.407	1.367	1.407	8.254	0,65%	0,65%	3,71%	6.847	6.847	6.887			
	CF 1	464	490	464	4.007	0,60%	0,60%	5,09%	3.543	3.543	3.517			
	Total Griya	230	227	230	3.367	0,33%	0,33%	4,78%	3.138	3.138	3.140			
	Oto	234	263	234	640	0,73%	0,73%	7,67%	406	406	377			
	CF 2	943	877	943	4.247	0,67%	0,67%	2,95%	3.303	3.303	3.370			
	Mitraguna & Others	943	877	943	4.247	0,68%	0,68%	2,98%	3.303	3.303	3.370			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.007</b>	<b>1.968</b>	<b>2.007</b>	<b>23.455</b>	<b>0,51%</b>	<b>0,51%</b>	<b>5,93%</b>	<b>21.449</b>	<b>21.449</b>	<b>21.487</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	42	42	42	42	0,05%	0,05%	5,80%	0	0	0			
	Linkage	42	42	42	42	0,17%	0,17%	0,16%	0	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	237	440	237	237	0,53%	0,53%	0,54%	-	-	(203)			
	KUR	237	440	237	237	0,56%	0,56%	0,56%	-	-	(203)			
	Non KUR	-	-	-	-	0,0								



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	6.961	1.784	(40.799)	(5.177)	(4)	-0,23%	(4)	-0,23%	2.849	62,64%	(1.064)
2	Tabungan	185.639	185.639	166.294	169.457	2.323	3.164	(16.182)	-8,72%	(16.182)	-8,72%	185.639	91,28%	(16.182)
3	Deposito	54.666	54.666	55.517	55.514	(8.183)	(3)	848	1,55%	848	1,55%	55.817	99,46%	(304)
	<b>Total</b>	<b>242.093</b>	<b>242.093</b>	<b>228.772</b>	<b>226.755</b>	<b>(46.660)</b>	<b>(2.017)</b>	<b>(15.338)</b>	<b>-6,34%</b>	<b>(15.338)</b>	<b>-6,34%</b>	<b>244.305</b>	<b>92,82%</b>	<b>(17.550)</b>
	<b>CASA</b>	<b>187.428</b>	<b>187.428</b>	<b>173.255</b>	<b>171.242</b>	<b>(38.477)</b>	<b>(2.013)</b>	<b>(16.186)</b>	<b>-8,64%</b>	<b>(16.186)</b>	<b>-8,64%</b>	<b>188.488</b>	<b>90,85%</b>	<b>(17.246)</b>
	<b>(%) CASA</b>	<b>77,42%</b>	<b>77,42%</b>	<b>75,73%</b>	<b>75,52%</b>									
	<b>FDR</b>	<b>86,63%</b>	<b>86,63%</b>	<b>94,22%</b>	<b>95,06%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	3.980	4.045	65	29	0,72%	29	0,72%			
2	Giro ISE	405	405	674	737	64	333	82,19%	333	82,19%			
3	Tabungan ISE	3.611	3.611	3.306	3.308	1	(304)	-8,41%	(304)	-8,41%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	10	-	-	0	-1	-1	-1	1	11	88,82%	(1)
	Linkage	11	11	10	-	-	-	-1	-1	-1	1	11	88,82%	(1)
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0	
2	MBG	10.147	10.147	11.122	840	1.250	410	652	975	975	275	9.411	118,19%	1.711
	KUR	8.957	8.957	9.945	840	1.250	410	675	988	988	262	9.166	108,50%	
	Non KUR	1.190	1.190	1.177	-	-	0	-22	-13	-13	13	244	481,78%	
3	PWG	38.209	38.209	43.247	7.945	17.437	9.492	3.105	5.038	5.038	12.399	39.496	109,50%	3.751
	Cilem	13.897	13.897	16.232	2.095	3.163	1.068	1.948	2.335	2.335	827	14.594	111,23%	1.639
	Gadai	24.312	24.312	27.015	5.850	14.274	8.424	1.157	2.703	2.703	11.572	24.903	108,48%	2.112
4	CFG	161.370	161.370	161.173	3.131	1.936	-1.195	1.927	-197	-197	2.133	163.657	98,48%	(2.484)
	CF 1	12.345	12.345	12.245	250	-	-250	-23	-101	-101	101	12.624	97,00%	(379)
	Total Griya	11.349	11.349	11.271	250	-	-250	0	-78	-78	78	11.474	98,24%	(202)
1	• Total Non Program	10.738	10.738	10.663	250	-	-250	178	-75	-75	75			
	• Program	611	611	608	-	-	0	-3	-2	-2	2			
	Oto	997	997	974	-	-	0	-23	-23	-23	23	1.150	84,67%	(176)
	CF 2	149.025	149.025	148.929	2.881	1.936	-945	1.950	-96	-96	2.032	151.034	98,61%	(2.105)
	Mitraguna & Others	134.691	134.691	134.202	1.732	1.406	-326	1.075	-489	-489	1.895	136.322	98,45%	(2.120)
	Pensiun	14.334	14.334	14.727	1.149	530	-619	874	393	393	137	14.712	100,10%	14
	<b>Total Pembiayaan</b>	<b>209.737</b>	<b>209.737</b>	<b>215.552</b>	<b>11.916</b>	<b>20.623</b>	<b>8.707</b>	<b>5.683</b>	<b>5.815</b>	<b>5.815</b>	<b>14.808</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	28-Jan-26	31-Dec-25	31-Dec-25	28-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	180	188	180	1.173	1,78%	1,78%	10,55%	993	993	985			
	KUR	-	-	-	680	0,00%	0,00%	6,83%	680	680	680			
	Non KUR	180	188	180	494	15,15%	15,15%	41,97%	314	314	306			
3	PWG	15	-	15	1.514	0,04%	0,04%	3,50%	1.498	1.498	1.514			
	Cilem	15	-	15	997	0,11%	0,11%	6,14%	982	982	997			
	Gadai	-	-	-	516	0,00%	0,00%	1,91%	516	516	516			
4	CFG	2.209	3.194	2.209	12.387	1,37%	1,37%	7,69%	10.178	10.178	9.192			
	CF 1	50	67	50	1.228	0,40%	0,40%	10,03%	1.178	1.178	1.161			
	Total Griya	50	67	50	1.228	0,44%	0,44%	10,89%	1.178	1.178	1.161			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.159	3.127	2.159	11.159	1,45%	1,45%	7,49%	9.000	9.000	8.032			
	Mitraguna & Others	2.159	3.127	2.159	10.578	1,60%	1,60%	7,88%	8.419	8.419	7.451			
	Pensiun	-	-	-	581	0,00%	0,00%	3,95%	581	581	581			
	<b>Total Pembiayaan</b>	<b>4.204</b>	<b>3.382</b>	<b>2.404</b>	<b>15.074</b>	<b>1,15%</b>	<b>1,15%</b>	<b>6,99%</b>	<b>12.670</b>	<b>12.670</b>	<b>11.691</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	4.272	3.493	4.272	2.826	2,65%	2,65%	1,75%	(1.445)	(1.445)	(666)			
	CF 1	-	-	-	-	0,00%	0,00%</							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	310	308	(99)	(2)	23	7,91%	23	7,91%	508	60,59%	(200)
2	Tabungan	41.136	41.136	38.172	37.520	1.134	(652)	(3.616)	-8,79%	(3.616)	-8,79%	41.136	91,21%	(3.616)
3	Deposito	12.600	12.600	11.859	11.859	51	0	(741)	-5,88%	(741)	-5,88%	12.739	93,09%	(880)
	<b>Total</b>	<b>54.022</b>	<b>54.022</b>	<b>50.341</b>	<b>49.687</b>	<b>1.086</b>	<b>(654)</b>	<b>(4.335)</b>	<b>-8,02%</b>	<b>(4.335)</b>	<b>-8,02%</b>	<b>54.384</b>	<b>91,36%</b>	<b>(4.697)</b>
	<b>CASA</b>	<b>41.422</b>	<b>41.422</b>	<b>38.482</b>	<b>37.828</b>	<b>1.035</b>	<b>(654)</b>	<b>(3.594)</b>	<b>-8,68%</b>	<b>(3.594)</b>	<b>-8,68%</b>	<b>41.644</b>	<b>90,84%</b>	<b>(3.816)</b>
	(%) CASA	76,68%	76,68%	76,44%	76,13%									
	FDR	118,63%	118,63%	131,70%	133,43%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	584	596		12	89	17,51%	89	17,51%			
2	Giro ISE	2	2	1	1		(0)	(1)	-47,92%	(1)	-47,92%			
3	Tabungan ISE	505	505	583	595		12	90	17,76%	90	17,76%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	65	65	65	65		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	3.913	3.913	6.332	902	2.740	1.838	759	2.419	2.419	321	4.128	153,41%	2.205
	Cilem	3.913	3.913	6.332	902	2.740	1.838	759	2.419	2.419	321	4.128	153,41%	2.205
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	60.175	60.175	59.967	1.303	810	-493	-207	-208	-208	1.018	60.249	99,53%	(282)
	CF 1	816	816	805	-	-	0	-4	-11	-11	11	816	98,63%	(11)
	Total Griya	266	266	263	-	-	0	0	-3	-3	3	266	98,83%	(3)
1	• Total Non Program	266	266	263	-	-	0	0	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	59.162	1.303	810	-493	-203	-197	-197	1.007	59.433	99,54%	(271)
	Mitraguna & Others	55.228	55.228	55.060	1.303	810	-493	120	-168	-168	978	55.274	99,61%	(214)
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29	4.158	98,63%	(57)
	<b>Total Pembiayaan</b>	<b>64.088</b>	<b>64.088</b>	<b>66.299</b>	<b>2.205</b>	<b>3.550</b>	<b>1.345</b>	<b>552</b>	<b>2.211</b>	<b>2.211</b>	<b>1.339</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	28-Jan-26		31-Dec-25	31-Dec-25	28-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	-	-	-	-		67	0,00%	0,00%	1,06%	67	67	67			
	Cilem	-	-	-	-		67	0,00%	0,00%	1,06%	67	67	67			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	806	1.961	806	7.338		1,34%	1,34%	12,24%	6.531	6.531	5.376				
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 2	1.678	3.608	1.678	1.677		2,83%	2,83%	2,83%	(1)	(1)	(1.931)				
	Mitraguna & Others	1.678	3.433	1.678	1.677		3,04%	3,04%	3,05%	(1)	(1)	(1.756)				
	Pensiun	-	174	-	-		0,00%	0,00%	0,00%	-	-	(174)				
	<b>Total Pembiayaan</b>	<b>1.678</b>	<b>3.608</b>	<b>1.678</b>	<b>1.677</b>		<b>2,62%</b>	<b>2,62%</b>	<b>2,53%</b>	<b>(1)</b>	<b>(1)</b>	<b>(1.931)</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	74.633	74.633	67.931	(6.702)		2,37	2,89	2,69
2	Contribution Margin	1.330	1.330	4.472	3.142	-236,2%	413	335	429



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	126.052	124.281	(32.554)	(1.771)	60.897	96,08%	60.897	96,08%	64.362	193,10%	59.919
2	Tabungan	129.618	129.618	122.234	123.160	5.448	926	(6.458)	-4,98%	(6.458)	-4,98%	129.618	95,02%	(6.458)
3	Deposito	142.400	142.400	18.890	18.882	(1.180)	(8)	(123.518)	-86,74%	(123.518)	-86,74%	143.750	13,14%	(124.868)
	<b>Total</b>	<b>335.402</b>	<b>335.402</b>	<b>267.176</b>	<b>266.323</b>	<b>(28.285)</b>	<b>(853)</b>	<b>(69.079)</b>	<b>-20,60%</b>	<b>(69.079)</b>	<b>-20,60%</b>	<b>337.731</b>	<b>78,86%</b>	<b>(71.407)</b>
	<b>CASA</b>	<b>193.002</b>	<b>193.002</b>	<b>248.286</b>	<b>247.441</b>	<b>(27.106)</b>	<b>(845)</b>	<b>54.439</b>	<b>28,21%</b>	<b>54.439</b>	<b>28,21%</b>	<b>193.980</b>	<b>127,56%</b>	<b>53.460</b>
	<b>(%) CASA</b>	<b>57,54%</b>	<b>57,54%</b>	<b>92,93%</b>	<b>92,91%</b>									
	<b>FDR</b>	<b>67,45%</b>	<b>67,45%</b>	<b>87,26%</b>	<b>87,54%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	3.773	3.751	(22)	(37)	-0,96%	(37)	-0,96%			
2	Giro ISE	1.740	1.740	2.064	2.090	26	350	20,12%	350	20,12%			
3	Tabungan ISE	2.048	2.048	1.709	1.661	(48)	(387)	-18,88%	(387)	-18,88%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	• Local Champion	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	2.085	121,29%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	50.256	50.256	49.392	1.860	1.205	-655	108	-863	-863	2.068	51.315	96,25%	(1.923)
	KUR	48.058	48.058	47.303	1.860	1.205	-655	238	-754	-754	1.959	48.311	97,91%	(1.008)
	Non KUR	2.198	2.198	2.089	-	-	0	-130	-109	-109	109	3.004	69,54%	(915)
3	PWG	37.531	37.531	40.460	8.202	12.113	3.911	3.181	2.930	2.930	9.183	38.810	104,25%	1.650
	Cilem	15.345	15.345	17.995	1.593	3.674	2.081	799	2.650	2.650	1.024	16.031	112,25%	1.963
	Gadai	22.185	22.185	22.466	6.609	8.439	1.830	2.383	280	280	8.159	22.779	98,62%	(313)
4	CFG	136.373	136.373	140.758	1.985	6.423	4.438	1.065	4.385	4.385	2.038	137.717	102,21%	3.042
	CF 1	49.942	49.942	48.933	645	103	-542	-29	-1.009	-1.009	1.112	50.292	97,30%	(1.359)
1	• Total Non Program	38.876	38.876	38.083	340	-	-340	-171	-792	-792	792	38.942	97,80%	(859)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	10.850	305	103	-202	-29	-216	-216	319	11.351	95,59%	(501)
	CF 2	86.431	86.431	91.825	1.340	6.320	4.980	1.094	5.394	5.394	926	87.424	105,03%	4.401
	Mitraguna & Others	84.297	84.297	89.575	1.340	6.180	4.840	1.015	5.278	5.278	902	85.231	105,10%	4.344
	Pensiun	2.134	2.134	2.250	-	140	140	79	117	117	23	2.193	102,60%	57
	<b>Total Pembiayaan</b>	<b>226.244</b>	<b>226.244</b>	<b>233.140</b>	<b>12.047</b>	<b>19.741</b>	<b>7.694</b>	<b>3.786</b>	<b>6.895</b>	<b>6.895</b>	<b>12.846</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	28-Jan-26	31-Dec-25	31-Dec-25	28-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	370	366	370	3.500	0,74%	0,74%	0,70%	3.130	3.130	3.134			
	KUR	265	250	265	3.160	0,55%	0,55%	0,68%	2.895	2.895	2.910			
	Non KUR	104	116	104	340	4,75%	4,75%	16,27%	236	236	224			
3	PWG	-	-	-	-	1.092	0,00%	0,00%	1.092	1.092	1.092			
	Cilem	-	-	-	-	636	0,00%	0,00%	636	636	636			
	Gadai	-	-	-	-	456	0,00%	0,00%	456	456	456			
4	CFG	3.951	4.014	3.951	1.968	2,90%	2,90%	2,90%	1.40%	(1.982)	(1.982)	(2.046)		
	CF 1	1.952	2.188	1.952	1.063	3,91%	3,91%	2,17%	(889)	(889)	(889)	(1.125)		
	Total Griya	1.918	2.032	1.918	680	4,93%	4,93%	1,79%	(1.238)	(1.238)	(1.351)			
	Oto	34	156	34	382	0,31%	0,31%	0,32%	348	348	226			
	CF 2	1.999	1.826	1.999	906	2,31%	2,31%	0,99%	(1.093)	(1.093)	(921)			
	Mitraguna & Others	1.999	1.826	1.999	906	2,37%	2,37%	1,01%	(1.093)	(1.093)	(921)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>4.321</b>	<b>4.380</b>	<b>4.321</b>	<b>6.561</b>	<b>1,91%</b>	<b>1,91%</b>	<b>2,81%</b>	<b>2.240</b>	<b>2.240</b>	<b>2.181</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	342	427	342	254	0,68%	0,68%	0,51%	(88)	(88)	(173)			
	KUR	297	343	297	213	0,62%	0,62%	0,45%	(85)	(85)	(130)			
	Non KUR	45	84	45	42	2,04%	2,04%	2,00%	(3)	(3)	(42)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.06												



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.394	4.760	4.178	(634)	2.014	73,36%	2.014	73,36%	3.250	146,48%	1.510
2	Tabungan	88.775	88.775	80.771	80.409	3.681	(362)	(8.367)	-9,42%	(8.367)	-9,42%	88.775	90,58%	(8.367)
3	Deposito	92.663	92.663	91.925	91.925	118	0	(737)	-0,80%	(737)	-0,80%	93.184	98,65%	(1.259)
	<b>Total</b>	<b>184.184</b>	<b>184.184</b>	<b>178.090</b>	<b>177.094</b>	<b>7.977</b>	<b>(996)</b>	<b>(7.090)</b>	<b>-3,85%</b>	<b>(7.090)</b>	<b>-3,85%</b>	<b>185.209</b>	<b>95,62%</b>	<b>(8.115)</b>
	<b>CASA</b>	<b>91.521</b>	<b>91.521</b>	<b>86.165</b>	<b>85.169</b>	<b>7.859</b>	<b>(996)</b>	<b>(6.352)</b>	<b>-6,94%</b>	<b>(6.352)</b>	<b>-6,94%</b>	<b>92.025</b>	<b>92,55%</b>	<b>(6.856)</b>
	<b>(%) CASA</b>	<b>49,69%</b>	<b>49,69%</b>	<b>48,38%</b>	<b>48,09%</b>									
	<b>FDR</b>	<b>84,13%</b>	<b>84,13%</b>	<b>87,79%</b>	<b>88,29%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	3.129	3.817	688	(2.875)	-42,96%	(2.875)	-42,96%				
2	Giro ISE	153	153	225	75	(150)	(78)	-50,78%	(78)	-50,78%				
3	Tabungan ISE	6.539	6.539	2.903	3.742	838	(2.798)	-42,78%	(2.798)	-42,78%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	80	80	80	80	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	34.594	34.594	34.777	750	1.260	510	-298	183	183	1.077	34.761	100,05%	16
	KUR	32.406	32.406	32.577	750	1.210	460	-57	171	171	1.039	32.597	99,94%	(20)
	Non KUR	2.188	2.188	2.200	-	50	50	-241	12	12	38	2.164	101,66%	
3	PWG	10.768	10.768	11.944	2.063	2.046	-17	1.627	1.176	1.176	870	11.346	105,27%	598
	Cilem	10.768	10.768	11.944	2.063	2.046	-17	1.627	1.176	1.176	870	11.346	105,27%	598
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	109.588	109.588	109.632	3.321	2.141	-1.180	1.593	43	43	2.098	111.114	98,67%	(1.482)
	CF 1	31.639	31.639	31.451	968	225	-743	521	-188	-188	413	32.054	98,12%	(603)
	Total Griya	20.586	20.586	20.624	360	225	-135	0	37	37	188	20.662	99,81%	(38)
1	• Total Non Program	20.586	20.586	20.624	360	225	-135	175	37	37	188			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.827	608	-	-608	521	-225	-225	225	11.392	95,05%	(564)
	CF 2	77.949	77.949	78.181	2.353	1.916	-437	1.073	231	231	1.685	79.060	98,89%	(879)
	Mitraguna & Others	74.206	74.206	74.465	2.353	1.916	-437	1.101	259	259	1.657	75.246	98,96%	(780)
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28	3.814	97,40%	(99)
	<b>Total Pembiayaan</b>	<b>154.950</b>	<b>154.950</b>	<b>156.353</b>	<b>6.134</b>	<b>5.447</b>	<b>-686</b>	<b>2.922</b>	<b>1.403</b>	<b>1.403</b>	<b>4.045</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	38	110	38	2.663	0,11%	0,11%	0,11%	7,66%	2.625	2.625	2.553		
	KUR	38	110	38	2.310	0,12%	0,12%	0,12%	7,09%	2.272	2.272	2.200		
	Non KUR	-	-	-	353	0,00%	0,00%	0,00%	16,03%	353	353	353		
3	PWG	16	-	16	625	0,15%	0,15%	0,15%	5,23%	608	608	625		
	Cilem	16	-	16	625	0,15%	0,15%	0,15%	5,23%	608	608	625		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	647	847	647	2.306	0,59%	0,59%	0,59%	2,10%	1.658	1.658	1.459		
	CF 1	371	364	371	1.622	1,17%	1,17%	1,17%	5,16%	1.251	1.251	1.258		
	Total Griya	-	207	-	691	0,00%	0,00%	0,00%	3,35%	691	691	484		
	Oto	371	157	371	931	3,35%	3,35%	3,35%	8,59%	560	560	774		
	CF 2	277	483	277	684	0,36%	0,36%	0,36%	0,87%	407	407	201		
	Mitraguna & Others	277	483	277	684	0,37%	0,37%	0,37%	0,92%	407	407	201		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	<b>Total Pembiayaan</b>	<b>702</b>	<b>956</b>	<b>702</b>	<b>5.593</b>	<b>0,45%</b>	<b>0,45%</b>	<b>0,45%</b>	<b>3,58%</b>	<b>4.891</b>	<b>4.891</b>	<b>4.637</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	315	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(315)		
	KUR	-	315	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(315)		
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
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%	0,00%	-	-	-		
4	CFG	386	387	386	406	0,35%	0,35%	0,37%	20	20	20	18		</td



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	3.662	3.692	(2.949)	30	875	31,07%	875	31,07%	3.267	113,02%	425
2	Tabungan	92.939	92.939	86.063	85.934	(2.981)	(129)	(7.005)	-7,54%	(7.005)	-7,54%	92.939	92,46%	(7.005)
3	Deposito	27.705	27.705	27.621	27.620	250	(1)	(85)	-0,31%	(85)	-0,31%	28.289	97,63%	(669)
	<b>Total</b>	<b>123.461</b>	<b>123.461</b>	<b>117.345</b>	<b>117.246</b>	<b>(5.680)</b>	<b>(99)</b>	<b>(6.215)</b>	<b>-5,03%</b>	<b>(6.215)</b>	<b>-5,03%</b>	<b>124.495</b>	<b>94,18%</b>	<b>(7.249)</b>
	<b>CASA</b>	<b>95.756</b>	<b>95.756</b>	<b>89.725</b>	<b>89.626</b>	<b>(5.930)</b>	<b>(98)</b>	<b>(6.130)</b>	<b>-6,40%</b>	<b>(6.130)</b>	<b>-6,40%</b>	<b>96.206</b>	<b>93,16%</b>	<b>(6.579)</b>
	<b>(%) CASA</b>	<b>77,56%</b>	<b>77,56%</b>	<b>76,46%</b>	<b>76,44%</b>									
	<b>FDR</b>	<b>85,59%</b>	<b>85,59%</b>	<b>91,87%</b>	<b>91,95%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.562	2.562	3.598	3.610	12	1.048	40,89%	1.048	40,89%			
2	Giro ISE	1.711	1.711	2.813	2.823	10	1.112	65,00%	1.112	65,00%			
3	Tabungan ISE	851	851	785	787	2	(64)	-7,57%	(64)	-7,57%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	123	123	123	123	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	6.282	6.282	6.792	1.430	660	(770)	1.109	510	510	150	6.681	101,65%	110
	KUR	6.058	6.058	6.577	1.430	660	(770)	1.116	519	519	141	6.264	105,00%	
	Non KUR	224	224	214	-	-	0	-7	-9	-9	9	417	51,41%	(203)
3	PWG	19.948	19.948	21.972	3.235	6.063	2.828	849	2.024	2.024	4.039	20.924	105,01%	1.048
	Cilem	10.021	10.021	11.229	703	2.056	1.353	458	1.208	1.208	849	10.667	105,27%	562
	Gadai	9.927	9.927	10.743	2.532	4.007	1.475	390	816	816	3.191	10.257	104,74%	486
4	CFG	79.441	79.441	79.045	1.175	1.610	435	466	(395)	(395)	2.005	80.439	98,27%	(1.394)
	CF 1	33.220	33.220	32.261	-	-	0	(172)	(959)	(959)	959	33.444	96,46%	(1.183)
1	• Total Non Program	26.198	26.198	25.412	-	-	0	255	(787)	(787)	787	26.270	96,73%	(859)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.849	-	-	0	(172)	(172)	(172)	172	7.174	95,47%	(325)
	CF 2	46.221	46.221	46.784	1.175	1.610	435	638	564	564	1.046	46.995	99,55%	(211)
	Mitraguna & Others	42.914	42.914	43.512	1.175	1.610	435	673	598	598	1.012	43.648	99,69%	(136)
	Pensiun	3.306	3.306	3.272	-	-	0	(35)	(34)	(34)	34	3.347	97,76%	(75)
	<b>Total Pembiayaan</b>	<b>105.671</b>	<b>105.671</b>	<b>107.809</b>	<b>5.840</b>	<b>8.333</b>	<b>2.493</b>	<b>2.423</b>	<b>2.138</b>	<b>2.138</b>	<b>6.195</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	28-Jan-26	31-Dec-25	31-Dec-25	28-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	31	98	31	159	0,49%	0,49%	2,34%	128	128	61			
	KUR	31	98	31	159	0,51%	0,51%	2,42%	128	128	61			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	40	-	40	1.725	0,20%	0,20%	7,85%	1.685	1.685	1.725			
	Cilem	40	-	40	631	0,40%	0,40%	5,62%	591	591	631			
	Gadai	-	-	-	1.095	0,00%	0,00%	10,19%	1.095	1.095	1.095			
4	CFG	579	-	579	1.230	0,73%	0,73%	1,56%	651	651	1.230			
	CF 1	444	-	444	677	1,34%	1,34%	2,10%	233	233	677			
	Total Griya	444	-	444	511	1,69%	1,69%	2,01%	68	68	511			
	Oto	-	-	-	165	0,00%	0,00%	2,41%	165	165	165			
	CF 2	135	-	135	554	0,29%	0,29%	1,18%	418	418	554			
	Mitraguna & Others	135	-	135	554	0,31%	0,31%	1,27%	418	418	554			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>649</b>	<b>98</b>	<b>649</b>	<b>3.114</b>	<b>0,61%</b>	<b>0,61%</b>	<b>2,89%</b>	<b>2.465</b>	<b>2.465</b>	<b>3.017</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	70	71	70	67	1,12%	1,12%	0,98%	(4)	(4)	(5)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	70	71	70	67	31,44%	31,44%	31,12%	(4)	(4)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.219	1.224	1.219	1.211	1,53%	1,53%	1,53%	(8)	(8)	(13)			
	CF 1	271	276	271	263	0,82%	0,82%	0,82%	(8)	(8)	(13)			
	Total Griya	271	276	271	263	1,03%	1,03%	1,04%	(8)	(8)	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	948	948	948	948	2,05%	2,05%	2,03%						



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	11.637	11.533	3.882	(104)	(717)	-5,85%	(717)	-5,85%	12.868	89,63%	(1.335)
2	Tabungan	124.484	124.484	115.218	113.778	(882)	(1.440)	(10.706)	-8,60%	(10.706)	-8,60%	124.484	91,40%	(10.706)
3	Deposito	43.866	43.866	44.314	44.313	(1.239)	(0)	448	1,02%	448	1,02%	44.447	99,70%	(134)
	<b>Total</b>	<b>180.599</b>	<b>180.599</b>	<b>171.168</b>	<b>169.625</b>	<b>1.761</b>	<b>(1.544)</b>	<b>(10.975)</b>	<b>-6,08%</b>	<b>(10.975)</b>	<b>-6,08%</b>	<b>181.799</b>	<b>93,30%</b>	<b>(12.175)</b>
	<b>CASA</b>	<b>136.734</b>	<b>136.734</b>	<b>126.855</b>	<b>125.311</b>	<b>3.000</b>	<b>(1.543)</b>	<b>(11.422)</b>	<b>-8,35%</b>	<b>(11.422)</b>	<b>-8,35%</b>	<b>137.352</b>	<b>91,23%</b>	<b>(12.041)</b>
	<b>(%) CASA</b>	<b>75,71%</b>	<b>75,71%</b>	<b>74,11%</b>	<b>73,88%</b>									
	<b>FDR</b>	<b>116,12%</b>	<b>116,12%</b>	<b>124,23%</b>	<b>125,36%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.464	4.457	(7)	(155)	-3,36%	(155)	-3,36%			
2	Giro ISE	2.691	2.691	2.408	2.396	(12)	(294)	-10,94%	(294)	-10,94%			
3	Tabungan ISE	1.791	1.791	1.926	1.931	5	139	7,78%	139	7,78%			
4	Deposito ISE	130	130	130	130	0	0	0,00%	0	0,00%			
5	CIF ISE	163	163	163	163	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	36.295	36.295	36.670	1.665	1.660	-5	468	375	375	1.285	36.952	99,24%	(282)
	KUR	34.990	34.990	35.424	1.665	1.660	-5	648	434	434	1.226	35.170	100,72%	
	Non KUR	1.305	1.305	1.246	-	-	0	-179	-59	-59	59	1.782	69,93%	(536)
3	PWG	32.837	32.837	35.607	5.965	11.687	5.722	1.022	2.770	2.770	8.917	34.075	104,50%	1.533
	Cilem	12.268	12.268	13.289	1.388	2.228	840	863	1.021	1.021	1.208	12.978	102,40%	311
	Gadai	20.569	20.569	22.319	4.577	9.458	4.881	159	1.750	1.750	7.709	21.097	105,79%	1.222
4	CFG	140.577	140.577	140.358	5.547	2.658	-2.889	4.044	-219	-219	2.877	141.668	99,08%	(1.310)
	CF 1	40.084	40.084	39.599	970	-	-970	294	-486	-486	486	40.267	98,34%	(668)
1	• Total Non Program	34.129	34.129	33.811	400	-	-400	79	-317	-317	317	34.174	98,94%	(362)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.787	570	-	-570	294	-168	-168	168	6.093	94,98%	(306)
	CF 2	100.492	100.492	100.759	4.577	2.658	-1.919	3.751	267	267	2.391	101.401	99,37%	(642)
	Mitraguna & Others	74.331	74.331	74.485	3.810	2.279	-1.531	3.354	154	154	2.125	75.074	99,22%	(589)
	Pensiun	26.162	26.162	26.274	767	379	-388	397	112	112	267	26.327	99,80%	(53)
	<b>Total Pembiayaan</b>	<b>209.709</b>	<b>209.709</b>	<b>212.636</b>	<b>13.177</b>	<b>16.005</b>	<b>2.828</b>	<b>5.534</b>	<b>2.927</b>	<b>2.927</b>	<b>13.078</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	28-Jan-26	31-Dec-25	31-Dec-25	28-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	776	869	776	1.281	2,14%	2,14%	3,49%	505	505	412			
	KUR	670	761	670	1.102	1,92%	1,92%	3,11%	432	432	342			
	Non KUR	106	109	106	179	8,12%	8,12%	14,36%	73	73	70			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1.457	1.457	1.457			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	995	995	995			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	462	462	462			
4	CFG	1.040	1.255	1.040	5.699	0,74%	0,74%	4,06%	4.660	4.660	4.444			
	CF 1	95	95	95	2.876	0,24%	0,24%	7,26%	2.781	2.781	2.782			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	2.601	2.601	2.601			
	Oto	95	95	95	275	1,60%	1,60%	4,75%	180	180	180			
	CF 2	944	1.160	944	2.823	0,94%	0,94%	2,80%	1.879	1.879	1.663			
	Mitraguna & Others	944	650	944	2.426	1,27%	1,27%	3,26%	1.482	1.482	1.777			
	Pensiun	-	511	-	397	0,00%	0,00%	1,51%	397	397	(114)			
	<b>Total Pembiayaan</b>	<b>1.816</b>	<b>2.124</b>	<b>1.816</b>	<b>8.438</b>	<b>0,87%</b>	<b>0,87%</b>	<b>3,97%</b>	<b>6.622</b>	<b>6.622</b>	<b>6.314</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	273	308	273	578	0,75%	0,75%	1,58%	305	305	270			
	KUR	250	177	250	555	0,71%	0,71%	1,57%	305	305	378			
	Non KUR	23	131	23	23	1,77%	1,77%	1,85%	-	-	(108)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.433	2.440	2.433	2.442	1,73%	1,73%	1,74%	9	9	2			
	CF 1	1.589	1.589	1.589	1.589	3,96%	3,96%	4,01%	-	-	(0)			
	Total Griya	1.357	1.35											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	8.646	9.000	832	355	1.558	20,93%	1.558	20,93%	8.096	111,17%	905
2	Tabungan	156.767	156.767	153.043	153.807	2.181	764	(2.961)	-1,89%	(2.961)	-1,89%	156.767	98,11%	(2.961)
3	Deposito	138.100	138.100	132.171	132.170	(322)	(1)	(5.930)	-4,29%	(5.930)	-4,29%	138.656	95,32%	(6.486)
	<b>Total</b>	<b>302.310</b>	<b>302.310</b>	<b>293.860</b>	<b>294.977</b>	<b>2.691</b>	<b>1.117</b>	<b>(7.333)</b>	<b>-2,43%</b>	<b>(7.333)</b>	<b>-2,43%</b>	<b>303.519</b>	<b>97,19%</b>	<b>(8.542)</b>
	<b>CASA</b>	<b>164.210</b>	<b>164.210</b>	<b>161.689</b>	<b>162.807</b>	<b>3.013</b>	<b>1.118</b>	<b>(1.403)</b>	<b>-0,85%</b>	<b>(1.403)</b>	<b>-0,85%</b>	<b>164.863</b>	<b>98,75%</b>	<b>(2.056)</b>
	<b>(%) CASA</b>	<b>54,32%</b>	<b>54,32%</b>	<b>55,02%</b>	<b>55,19%</b>									
	<b>FDR</b>	<b>60,96%</b>	<b>60,96%</b>	<b>64,26%</b>	<b>64,02%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	4.100	3.963	(137)	(1.049)	-20,93%	(1.049)	-20,93%			
2	Giro ISE	910	910	988	1.004	17	95	10,40%	95	10,40%			
3	Tabungan ISE	4.103	4.103	3.113	2.959	(154)	(1.144)	-27,88%	(1.144)	-27,88%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	231	231	231	231	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	39.024	39.024	39.669	1.540	2.060	520	82	644	644	1.416	40.298	98,44%	(629)
	KUR	37.140	37.140	37.928	1.540	2.060	520	164	788	788	1.272	37.223	101,90%	
	Non KUR	1.884	1.884	1.740	-	-	0	-82	-144	-144	144	3.075	56,59%	(1.335)
3	PWG	14.951	14.951	17.280	1.192	3.326	2.134	933	2.329	2.329	997	15.509	111,42%	1.770
	Cilem	14.951	14.951	17.280	1.192	3.326	2.134	933	2.329	2.329	997	15.509	111,42%	1.770
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	130.319	130.319	131.891	3.180	4.342	1.161	1.170	1.572	1.572	2.769	131.604	100,22%	287
	CF 1	27.600	27.600	27.954	533	827	293	178	354	354	473	27.888	100,24%	66
	Total Griya	21.447	21.447	21.128	190	-	-190	0	-319	-319	319	21.521	98,17%	(393)
1	• Total Non Program	21.447	21.447	21.128	190	-	-190	-145	-319	-319	319			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.826	343	827	483	178	673	673	153	6.367	107,21%	459
	CF 2	102.719	102.719	103.937	2.647	3.515	868	992	1.218	1.218	2.297	103.716	100,21%	221
	Mitraguna & Others	102.046	102.046	103.270	2.577	3.515	938	927	1.224	1.224	2.291	103.002	100,26%	268
	Pensiun	673	673	666	70	-	-70	65	-6	-6	6	714	93,33%	(48)
	<b>Total Pembiayaan</b>	<b>184.294</b>	<b>184.294</b>	<b>188.839</b>	<b>5.912</b>	<b>9.727</b>	<b>3.815</b>	<b>2.185</b>	<b>4.545</b>	<b>4.545</b>	<b>5.182</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	28-Jan-26	31-Dec-25	31-Dec-25	28-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	865	924	865	3.881	2,22%	2,22%	9,78%	3.016	3.016	2.957			
	KUR	859	854	859	3.781	2,31%	2,31%	9,97%	2.923	2.923	2.927			
	Non KUR	7	70	7	100	0,35%	0,35%	5,75%	93	93	30			
3	PWG	-	-	-	-	0,00%	0,00%	2,18%	377	377	377			
	Cilem	-	-	-	-	0,00%	0,00%	2,18%	377	377	377			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	691	1.095	691	1.669	0,53%	0,53%	1,27%	978	978	574			
	CF 1	360	965	360	1.102	1,30%	1,30%	3,94%	742	742	137			
	Total Griya	217	567	217	760	1,01%	1,01%	3,60%	544	544	194			
	Oto	143	398	143	341	2,33%	2,33%	5,00%	198	198	(57)			
	CF 2	331	130	331	567	0,32%	0,32%	0,55%	237	237	437			
	Mitraguna & Others	331	130	331	567	0,32%	0,32%	0,55%	237	237	437			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.556</b>	<b>2.019</b>	<b>1.556</b>	<b>5.927</b>	<b>0,84%</b>	<b>0,84%</b>	<b>3,14%</b>	<b>4.371</b>	<b>4.371</b>	<b>3.908</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.103	1.626	1.103	1.211	2,83%	2,83%	3,05%	108	108	(415)			
	KUR	928	1.506	928	1.039	2,50%	2,50%	2,74%	110	110	(467)			
	Non KUR	175	120	175	173	9,27%	9,27%	9,92%	(2)	(2)	52			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	630	633	630	640	0,48%	0,48%	0,49%	11	11	7			
	CF 1	557	559	557	557	2,02%	2,02%	1,99%	-	-	(2)			
	Total Griya	557	559	557	557</									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	101.676	103.017	56.385	1.341	3.454	3,47%	3.454	3,47%	100.363	102,64%	2.654
2	Tabungan	154.868	154.868	150.076	150.915	4.699	839	(3.953)	-2,55%	(3.953)	-2,55%	154.868	97,45%	(3.953)
3	Deposito	123.913	123.913	149.049	149.049	(179)	0	25.136	20,29%	25.136	20,29%	124.492	119,73%	24.557
	<b>Total</b>	<b>378.344</b>	<b>378.344</b>	<b>400.801</b>	<b>402.981</b>	<b>60.906</b>	<b>2.180</b>	<b>24.637</b>	<b>6,51%</b>	<b>24.637</b>	<b>6,51%</b>	<b>379.723</b>	<b>106,12%</b>	<b>23.258</b>
	<b>CASA</b>	<b>254.431</b>	<b>254.431</b>	<b>251.752</b>	<b>253.932</b>	<b>61.085</b>	<b>2.180</b>	<b>(498)</b>	<b>-0,20%</b>	<b>(498)</b>	<b>-0,20%</b>	<b>255.231</b>	<b>99,49%</b>	<b>(1.299)</b>
	<b>(%) CASA</b>	<b>67,25%</b>	<b>67,25%</b>	<b>62,81%</b>	<b>63,01%</b>									
	<b>FDR</b>	<b>28,76%</b>	<b>28,76%</b>	<b>27,30%</b>	<b>27,15%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	7.037	6.941	(96)	(183)	-2,57%	(183)	-2,57%				
2	Giro ISE	3.723	3.723	4.650	4.542	(107)	819	22,00%	819	22,00%				
3	Tabungan ISE	3.401	3.401	2.387	2.399	12	(1.002)	-29,47%	(1.002)	-29,47%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	127	127	127	127	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	10.716	10.716	11.430	1.001	1.451	449	181	714	714	737	11.174	102,29%	256
	Cilem	10.716	10.716	11.430	1.001	1.451	449	181	714	714	737	11.174	102,29%	256
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	98.092	98.092	97.970	3.092	1.060	-2.032	2.628	-123	-123	1.183	100.185	97,79%	(2.216)
	CF 1	75.967	75.967	75.907	1.704	720	-984	737	-60	-60	780	76.523	99,20%	(616)
	Total Griya	65.859	65.859	66.041	739	720	-19	0	182	182	538	66.157	99,82%	(117)
1	• Total Non Program	63.867	63.867	64.060	572	720	148	71	193	193	527			
	• Program	1.992	1.992	1.981	167	-	-167	164	-11	-11	11			
	Oto	10.108	10.108	9.866	966	-	-966	737	-242	-242	242	10.365	95,19%	(499)
	CF 2	22.125	22.125	22.063	1.388	340	-1.048	1.891	-63	-63	403	23.663	93,24%	(1.600)
	Mitraguna & Others	21.946	21.946	21.884	1.268	340	-928	1.724	-62	-62	402	23.378	93,61%	(1.494)
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1	284	62,85%	(106)
	<b>Total Pembiayaan</b>	<b>108.808</b>	<b>108.808</b>	<b>109.399</b>	<b>4.094</b>	<b>2.511</b>	<b>-1.583</b>	<b>2.809</b>	<b>591</b>	<b>591</b>	<b>1.920</b>			

## 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	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	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	534	534	534	1.846	0,54%	0,54%	1,88%	1,312	1,312	1,312			
	CF 1	496	496	496	1.808	0,65%	0,65%	2,38%	1,312	1,312	1,312			
	Total Griya	496	496	496	1.808	0,75%	0,75%	2,74%	1,312	1,312	1,312			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	38	38	38	38	0,17%	0,17%	0,17%	-	-	-			
	Mitraguna & Others	38	38	38	38	0,17%	0,17%	0,17%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>534</b>	<b>534</b>	<b>534</b>	<b>1.846</b>	<b>0,49%</b>	<b>0,49%</b>	<b>1,69%</b>	<b>1,312</b>	<b>1,312</b>	<b>1,312</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	231.570	231.570	378.344	146.774	-16,1%	2,50	2,94
2	Contribution Margin	6.760	6.760	7.851	1.091		2.117	2.117

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.598	7.534	(1.082)	(64)	813	12,10%	813	12,10%	7.301	103,19%	233
2	Tabungan	83.133	83.133	75.954	76.257	4.965	303	(6.876)	-8,27%	(6.876)	-8,27%	83.133	91,73%	(6.876)
3	Deposito	20.186	20.186	22.505	22.506	(4.129)	2	2.321	11,50%	2.321	11,50%	20.549	109,53%	1.958
	<b>Total</b>	<b>110.039</b>	<b>110.039</b>	<b>106.056</b>	<b>106.297</b>	<b>(246)</b>	<b>241</b>	<b>(3.741)</b>	<b>-3,40%</b>	<b>(3.741)</b>	<b>-3,40%</b>	<b>110.982</b>	<b>95,79%</b>	<b>(4.685)</b>
	<b>CASA</b>	<b>89.853</b>	<b>89.853</b>	<b>83.552</b>	<b>83.791</b>	<b>3.883</b>	<b>239</b>	<b>(6.062)</b>	<b>-6,75%</b>	<b>(6.062)</b>	<b>-6,75%</b>	<b>90.434</b>	<b>92,65%</b>	<b>(6.643)</b>
	<b>(%) CASA</b>	<b>81,66%</b>	<b>81,66%</b>	<b>78,78%</b>	<b>78,83%</b>									
	<b>FDR</b>	<b>184,72%</b>	<b>184,72%</b>	<b>192,91%</b>	<b>192,48%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	7.565	7.405	(160)	(877)	-10,59%	(877)	-10,59%			
2	Giro ISE	1.413	1.413	1.711	1.684	(27)	271	19,21%	271	19,21%			
3	Tabungan ISE	6.869	6.869	5.854	5.721	(133)	(1.148)	-16,72%	(1.148)	-16,72%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	174	174	174	174	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	10.821	10.821	10.508	25	-	-25	-420	-313	-313	313	10.269	102,33%	239
	KUR	7.910	7.910	7.640	-	-	0	-391	-270	-270	270	7.925	96,40%	(285)
	Non KUR	2.911	2.911	2.869	25	-	-25	-29	-43	-43	43	2.344	122,38%	
3	PWG	25.288	25.288	28.318	4.501	9.286	4.785	1.389	3.030	3.030	6.256	26.355	107,45%	1.963
	Cilem	12.126	12.126	13.226	1.165	1.894	729	768	1.100	1.100	794	12.797	103,35%	429
	Gadai	13.162	13.162	15.092	3.336	7.391	4.055	621	1.930	1.930	5.461	13.558	111,31%	1.534
4	CFG	167.159	167.159	165.772	4.581	3.405	-1.176	2.652	-1.387	-1.387	4.792	169.110	98,03%	(3.338)
	CF 1	8.617	8.617	8.466	-	-	0	-111	-151	-151	151	8.727	97,01%	(261)
	Total Griya	5.143	5.143	5.101	-	-	0	0	-42	-42	42	5.169	98,69%	(68)
1	• Total Non Program	5.143	5.143	5.101	-	-	0	-42	-42	-42	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.365	-	-	0	-111	-109	-109	109	3.559	94,56%	(194)
	CF 2	158.541	158.541	157.306	4.581	3.405	-1.176	2.763	-1.236	-1.236	4.641	160.382	98,08%	(3.077)
	Mitraguna & Others	149.853	149.853	148.708	4.581	3.405	-1.176	2.855	-1.145	-1.145	4.550	151.610	98,09%	(2.902)
	Pensiun	8.688	8.688	8.598	-	-	0	-92	-90	-90	90	8.773	98,00%	(175)
	<b>Total Pembiayaan</b>	<b>203.268</b>	<b>203.268</b>	<b>204.598</b>	<b>9.107</b>	<b>12.691</b>	<b>3.584</b>	<b>3.622</b>	<b>1.330</b>	<b>1.330</b>	<b>11.360</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	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.138	1.281	1.138	2.175	10,52%	10,52%	20,70%	1.037	1.037	894			
	KUR	716	765	716	1.254	9,05%	9,05%	16,41%	538	538	489			
	Non KUR	422	517	422	921	14,51%	14,51%	32,12%	499	499	405			
3	PWG	-	-	-	-	715	0,00%	0,00%	715	715	715			
	Cilem	-	-	-	-	485	0,00%	0,00%	485	485	485			
	Gadai	-	-	-	-	231	0,00%	0,00%	231	231	231			
4	CFG	265	290	265	1.996	0,16%	0,16%	1,20%	1.731	1.731	1.705			
	CF 1	-	-	-	-	474	0,00%	0,00%	474	474	474			
	Total Griya	-	-	-	-	380	0,00%	0,00%	380	380	380			
	Oto	-	-	-	-	93	0,00%	0,00%	93	93	93			
	CF 2	265	290	265	1.522	0,17%	0,17%	0,97%	1.258	1.258	1.232			
	Mitraguna & Others	265	290	265	1.522	0,18%	0,18%	1,02%	1.258	1.258	1.232			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.402</b>	<b>1.572</b>	<b>1.402</b>	<b>4.886</b>	<b>0,69%</b>	<b>0,69%</b>	<b>2,39%</b>	<b>3.483</b>	<b>3.483</b>	<b>3.314</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	945	962	945	1.107	8,74%	8,74%	10,53%	161	161	145			
	KUR	808	824	808	969	10,21%	10,21%	12,68%	161	161	145			
	Non KUR	138	138	138	138	4,73%	4,73%	4,80%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	941	941	941	941	0,56%	0,56%	0,57%	-	-	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-</td											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.892	2.877	2.299	(15)	485	20,29%	485	20,29%	2.729	105,40%	147
2	Tabungan	72.031	72.031	62.697	62.393	731	(304)	(9.638)	-13,38%	(9.638)	-13,38%	72.031	86,62%	(9.638)
3	Deposito	7.035	7.035	6.887	6.887	(186)	0	(148)	-2,10%	(148)	-2,10%	7.239	95,13%	(352)
	Total	81.457	81.457	72.476	72.157	2.843	(319)	(9.300)	-11,42%	(9.300)	-11,42%	82.000	88,00%	(9.843)
	CASA	74.422	74.422	65.589	65.270	3.029	(320)	(9.152)	-12,30%	(9.152)	-12,30%	74.760	87,31%	(9.490)
	(%) CASA	91,36%	91,36%	90,50%	90,46%									
	FDR	83,35%	83,35%	94,68%	95,10%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	3.859	3.866	8	185	5,01%	185	5,01%				
2	Giro ISE	473	473	479	480	1	7	1,50%	7	1,50%				
3	Tabungan ISE	3.209	3.209	3.380	3.386	7	178	5,53%	178	5,53%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	135	135	135	135	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	6.472	6.472	8.123	1.066	2.061	995	951	1.651	1.651	410	6.827	118,99%	1.296
	Cilem	6.472	6.472	8.123	1.066	2.061	995	951	1.651	1.651	410	6.827	118,99%	1.296
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	61.424	61.424	60.497	1.240	590	-650	1.351	-927	-927	1.517	62.620	96,61%	(2.123)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0		
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		
	CF 2	61.424	61.424	60.497	1.240	590	-650	1.351	-927	-927	1.517	62.620	96,61%	(2.123)
	Mitraguna & Others	56.414	56.414	55.460	1.060	520	-540	1.040	-953	-953	1.473	57.432	96,57%	(1.972)
	Pensiun	5.010	5.010	5.036	180	70	-110	311	26	26	44	5.188	97,08%	(151)
	Total Pembiayaan	67.896	67.896	68.620	2.306	2.651	345	2.302	724	724	1.927			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	340	0,00%	0,00%	4,19%	340	340	340			
	Cilem	-	-	-	-	340	0,00%	0,00%	4,19%	340	340	340			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	414	0,00%	0,00%	0,68%	414	414	414			
	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	205	207	205	204	0,33%	0,33%	0,34%	(1)	(1)	(1)	(3)			
	Mitraguna & Others	205	207	205	204	0,36%	0,36%	0,37%	(1)	(1)	(1)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	205	207	205	204	0,30%	0,30%	0,30%	(1)	(1)	(1)	(3)			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	72.064	72.064	83.011	10.947	
2	Contribution Margin	3.362	3.362	4.017	655	-19,5%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,19	3,43	3,47	0,04	0,28
CIF Payroll	650	1.207	1.337	130	687



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.295	3.275	2.312	(20)	(1.380)	-29,64%	(1.380)	-29,64%	5.220	62,74%	(1.945)
2	Tabungan	158.998	158.998	149.583	149.563	2.545	(20)	(9.435)	-5,93%	(9.435)	-5,93%	158.998	94,07%	(9.435)
3	Deposito	27.122	27.122	24.252	24.252	358	0	(2.870)	-10,58%	(2.870)	-10,58%	27.456	88,33%	(3.204)
	<b>Total</b>	<b>190.774</b>	<b>190.774</b>	<b>177.130</b>	<b>177.090</b>	<b>5.215</b>	<b>(40)</b>	<b>(13.684)</b>	<b>-7,17%</b>	<b>(13.684)</b>	<b>-7,17%</b>	<b>191.674</b>	<b>92,39%</b>	<b>(14.583)</b>
	<b>CASA</b>	<b>163.652</b>	<b>163.652</b>	<b>152.878</b>	<b>152.838</b>	<b>4.857</b>	<b>(40)</b>	<b>(10.814)</b>	<b>-6,61%</b>	<b>(10.814)</b>	<b>-6,61%</b>	<b>164.217</b>	<b>93,07%</b>	<b>(13.379)</b>
	<b>(%) CASA</b>	<b>85,78%</b>	<b>85,78%</b>	<b>86,31%</b>	<b>86,31%</b>									
	<b>FDR</b>	<b>159,46%</b>	<b>159,46%</b>	<b>172,38%</b>	<b>172,42%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	2.123	2.137	14	454	26,99%	454	26,99%				
2	Giro ISE	917	917	1.331	1.355	24	438	47,77%	438	47,77%				
3	Tabungan ISE	766	766	792	782	(9)	16	2,13%	16	2,13%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	115	115	115	115	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1	45	97,29%	(1)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	6.675	6.675	6.599	400	105	-295	183	-77	-77	182	6.853	96,29%	(254)
	KUR	6.410	6.410	6.338	400	105	-295	188	-72	-72	177	6.572	96,44%	(234)
	Non KUR	265	265	261	-	-	0	-6	-4	-4	4	281	92,85%	(20)
3	PWG	50.693	50.693	56.606	5.161	9.515	4.355	2.501	5.914	5.914	3.602	51.189	110,58%	5.417
	Cilem	50.693	50.693	56.606	5.161	9.515	4.355	2.501	5.914	5.914	3.602	51.189	110,58%	5.417
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	246.792	246.792	242.082	4.344	1.886	-2.458	1.015	-4.710	-4.710	6.596	248.313	97,49%	(6.230)
	CF 1	8.650	8.650	8.483	112	-	-112	38	-166	-166	166	8.738	97,09%	(254)
	Total Griya	6.713	6.713	6.623	-	-	0	0	-90	-90	90	6.738	98,29%	(116)
1	• Total Non Program	6.572	6.572	6.483	-	-	0	-103	-90	-90	90			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.861	112	-	-112	38	-76	-76	76			
	CF 2	238.142	238.142	233.599	4.232	1.886	-2.346	977	-4.543	-4.543	6.429	239.575	97,51%	(5.976)
	Mitraguna & Others	212.823	212.823	208.139	3.968	1.555	-2.413	1.228	-4.684	-4.684	6.239	213.982	97,27%	(5.843)
	Pensiun	25.319	25.319	25.460	264	331	67	-252	141	141	190	25.593	99,48%	(133)
	<b>Total Pembiayaan</b>	<b>304.205</b>	<b>304.205</b>	<b>305.331</b>	<b>9.904</b>	<b>11.506</b>	<b>1.602</b>	<b>3.698</b>	<b>1.126</b>	<b>1.126</b>	<b>10.381</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-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	57	145	57	854	0,86%	0,86%	0,86%	12,94%	796	796	709		
	KUR	57	145	57	710	0,89%	0,89%	0,89%	11,20%	653	653	565		
	Non KUR	-	-	-	144	0,00%	0,00%	0,00%	55,10%	144	144	144		
3	PWG	48	-	48	2.880	0,10%	0,10%	0,10%	5,09%	2.831	2.831	2.880		
	Cilem	48	-	48	2.880	0,10%	0,10%	0,10%	5,09%	2.831	2.831	2.880		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	3.240	3.375	3.240	5.995	1,31%	1,31%	1,31%	2,48%	2.756	2.756	2.621		
	CF 1	572	753	572	617	6,61%	6,61%	6,61%	7,27%	45	45	(136)		
	Total Griya	572	753	572	617	8,51%	8,51%	8,51%	9,31%	45	45	(136)		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	CF 2	2.668	2.621	2.668	5.379	1,12%	1,12%	1,12%	2,30%	2.710	2.710	2.757		
	Mitraguna & Others	2.668	2.621	2.668	4.822	1,25%	1,25%	1,25%	2,32%	2.153	2.153	2.200		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	557	557	557		
	<b>Total Pembiayaan</b>	<b>3.345</b>	<b>3.520</b>	<b>3.345</b>	<b>9.729</b>	<b>1,10%</b>	<b>1,10%</b>	<b>1,10%</b>	<b>3,19%</b>	<b>6.383</b>	<b>6.383</b>	<b>6.209</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-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	-	-	-	-	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	3.292	3.293	3.292	1.830	1,33%	1,33%	1,33%						



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	485	485	(314)	0	174	55,83%	174	55,83%	658	73,80%	(172)
2	Tabungan	51.204	51.204	46.123	46.325	(373)	203	(4.879)	-9,53%	(4.879)	-9,53%	51.204	90,47%	(4.879)
3	Deposito	41.957	41.957	44.070	44.010	(28.461)	(60)	2.053	4,89%	2.053	4,89%	42.293	104,06%	1.717
	<b>Total</b>	<b>93.472</b>	<b>93.472</b>	<b>90.677</b>	<b>90.820</b>	<b>(29.148)</b>	<b>143</b>	<b>(2.652)</b>	<b>-2,84%</b>	<b>(2.652)</b>	<b>-2,84%</b>	<b>94.155</b>	<b>96,46%</b>	<b>(3.334)</b>
	<b>CASA</b>	<b>51.516</b>	<b>51.516</b>	<b>46.608</b>	<b>46.811</b>	<b>(687)</b>	<b>203</b>	<b>(4.705)</b>	<b>-9,13%</b>	<b>(4.705)</b>	<b>-9,13%</b>	<b>51.862</b>	<b>90,26%</b>	<b>(5.051)</b>
	<b>(%) CASA</b>	<b>55,11%</b>	<b>55,11%</b>	<b>51,40%</b>	<b>51,54%</b>									
	<b>FDR</b>	<b>104,53%</b>	<b>104,53%</b>	<b>108,34%</b>	<b>108,17%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	971	974	3	27	2,89%	27	2,89%			
2	Giro ISE	1	1	1	1	0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	970	973	3	27	2,89%	27	2,89%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	16.820	16.820	17.119	945	779	-166	600	299	299	480	17.104	100,09%	15
	KUR	16.338	16.338	16.650	945	779	-166	622	312	312	467	16.412	101,45%	
	Non KUR	481	481	468	-	-	0	-21	-13	-13	13	692	67,67%	(224)
3	PWG	7.075	7.075	7.835	551	1.178	627	184	760	760	418	7.525	104,12%	310
	Cilem	7.075	7.075	7.835	551	1.178	627	184	760	760	418	7.525	104,12%	310
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	73.812	73.812	73.286	713	1.805	1.092	-2.060	-527	-527	2.332	74.343	98,58%	(1.057)
	CF 1	12.914	12.914	13.019	493	185	-308	461	104	104	81	13.057	99,71%	(38)
1	• Total Non Program	5.334	5.334	5.483	60	185	125	193	149	149	36	11.385	100,39%	44
	• Program	5.961	5.961	5.946	326	-	-326	324	-15	-15	15			
	Oto	1.620	1.620	1.590	107	-	-107	461	-30	-30	30	1.672	95,10%	(82)
	CF 2	60.898	60.898	60.267	220	1.620	1.400	-2.521	-631	-631	2.251	61.286	98,34%	(1.019)
	Mitraguna & Others	58.278	58.278	57.672	220	1.620	1.400	-2.344	-606	-606	2.226	58.594	98,43%	(922)
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25	2.692	96,40%	(97)
	<b>Total Pembiayaan</b>	<b>97.707</b>	<b>97.707</b>	<b>98.239</b>	<b>2.208</b>	<b>3.762</b>	<b>1.554</b>	<b>-1.276</b>	<b>532</b>	<b>532</b>	<b>3.230</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	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	283	278	1.827	1,65%	1,65%	10,67%	1.549	1.549	1.544			
	KUR	278	240	278	1.736	1,70%	1,70%	10,43%	1.458	1.458	1.497			
	Non KUR	-	43	-	90	0,00%	0,00%	19,30%	90	90	47			
3	PWG	-	-	-	697	0,00%	0,00%	8,89%	697	697	697			
	Cilem	-	-	-	697	0,00%	0,00%	8,89%	697	697	697			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.309	1.956	1.309	6.361	1,77%	1,77%	10,68%	5.053	5.053	4.405			
	CF 1	-	177	-	176	0,00%	0,00%	1,35%	176	176	(0)			
	Total Griya	-	177	-	176	0,00%	0,00%	1,54%	176	176	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.309	1.779	1.309	6.185	2,15%	2,15%	10,26%	4.876	4.876	4.405			
	Mitraguna & Others	1.309	1.779	1.309	6.185	2,25%	2,25%	10,72%	4.876	4.876	4.405			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.324</b>	<b>4.333</b>	<b>2.324</b>	<b>2.322</b>	<b>2,38%</b>	<b>2,38%</b>	<b>2,36%</b>	<b>(2)</b>	<b>(2)</b>	<b>(2.011)</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	90.194	90.194	100.642	10.448		2,86	2,82	2,83	0,01 (0,03)
2	Contribution Margin	2.111	2.111	2.737	626	-29,7%	594	810	999	189 405



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.868	3.824	(856)	(44)	(1.388)	-26,63%	(1.388)	-26,63%	5.596	68,33%	(1.773)
2	Tabungan	100.387	100.387	85.832	85.615	(1.255)	(217)	(14.772)	-14,71%	(14.772)	-14,71%	100.387	85,29%	(14.772)
3	Deposito	13.976	13.976	13.776	13.776	674	0	(199)	-1,43%	(199)	-1,43%	14.252	96,66%	(475)
	<b>Total</b>	<b>119.574</b>	<b>119.574</b>	<b>103.475</b>	<b>103.215</b>	<b>(1.437)</b>	<b>(260)</b>	<b>(16.359)</b>	<b>-13,68%</b>	<b>(16.359)</b>	<b>-13,68%</b>	<b>120.235</b>	<b>85,84%</b>	<b>(17.020)</b>
	<b>CASA</b>	<b>105.598</b>	<b>105.598</b>	<b>89.699</b>	<b>89.439</b>	<b>(2.111)</b>	<b>(261)</b>	<b>(16.160)</b>	<b>-15,30%</b>	<b>(16.160)</b>	<b>-15,30%</b>	<b>105.983</b>	<b>84,39%</b>	<b>(16.544)</b>
	<b>(%) CASA</b>	<b>88,31%</b>	<b>88,31%</b>	<b>86,69%</b>	<b>86,65%</b>									
	<b>FDR</b>	<b>55,17%</b>	<b>55,17%</b>	<b>64,98%</b>	<b>65,14%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.481	7.456	(25)	(41)	(0,55%)	(41)	(0,55%)				
2	Giro ISE	754	754	608	613	4	(142)	(-18,77%)	(142)	(-18,77%)				
3	Tabungan ISE	6.743	6.743	6.872	6.843	(29)	100	1,48%	100	1,48%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	156	156	156	156	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	• Local Champion	595	595	570	-	-	0	-24	-25	-25	25	595	95,87%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	15.646	15.646	15.707	1.500	625	-875	1.477	61	61	564	15.110	103,95%	597
	KUR	14.577	14.577	14.658	1.500	625	-875	1.505	81	81	544	14.719	99,59%	(61)
	Non KUR	1.069	1.069	1.049	-	-	0	-28	-20	-20	20	391	268,31%	
3	PWG	11.732	11.732	12.587	914	1.582	668	340	855	855	727	12.211	103,08%	376
	Cilem	11.732	11.732	12.587	914	1.582	668	340	855	855	727	12.211	103,08%	376
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	37.993	37.993	38.374	1.857	1.075	-782	577	381	381	694	40.160	95,55%	(1.787)
	CF 1	17.776	17.776	17.624	986	290	-696	39	-153	-153	443	18.180	96,94%	(556)
	Total Griya	8.967	8.967	9.180	597	290	-307	0	212	212	78	9.124	100,62%	56
1	• Total Non Program	7.001	7.001	7.216	430	290	-140	176	215	215	75			
	• Program	1.966	1.966	1.964	167	-	-167	173	-3	-3	3			
	Oto	8.809	8.809	8.444	389	-	-389	39	-365	-365	365	9.056	93,24%	(613)
	CF 2	20.216	20.216	20.750	871	785	-86	538	534	534	251	21.981	94,40%	(1.230)
	Mitraguna & Others	19.433	19.433	19.970	745	785	40	488	537	537	248	21.066	94,80%	(1.095)
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3	915	85,27%	(135)
	<b>Total Pembiayaan</b>	<b>65.965</b>	<b>65.965</b>	<b>67.238</b>	<b>4.271</b>	<b>3.282</b>	<b>-989</b>	<b>2.370</b>	<b>1.273</b>	<b>1.273</b>	<b>2.009</b>			

## 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	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	41	0,00%	0,00%	0,26%	41	41	41		
	KUR	-	-	-	-	41	0,00%	0,00%	0,28%	41	41	41		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	104	-	104	481	0	0,89%	0,89%	3,82%	377	377	481		
	Cilem	104	-	104	481	0	0,89%	0,89%	3,82%	377	377	481		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	284	726	284	1.522	0	0,75%	0,75%	3,97%	1.238	1.238	796		
	CF 1	284	708	284	782	0	1,60%	1,60%	4,44%	498	498	74		
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Oto	284	708	284	782	0	3,22%	3,22%	9,26%	498	498	74		
	CF 2	-	17	-	739	0	0,00%	0,00%	3,56%	739	739	722		
	Mitraguna & Others	-	17	-	739	0	0,00%	0,00%	3,70%	739	739	722		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	<b>Total Pembiayaan</b>	<b>-</b>	<b>100</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>3,04%</b>	<b>-</b>	<b>-</b>	<b>(100)</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	109.038	109.038	119.574	10.536	-64,2%
2	Contribution Margin	2.877	2.877	4.725	1.848	-

## PHR &amp; Payroll

Kinerja	Posisi			Growth (MtD)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,94	3,26	3,25	(0,01)	0,31
CIF Payroll	757	510	568	58	(189)



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.216	1.216	478	0	180	17,32%	180	17,32%	1.080	112,59%	136
2	Tabungan	34.954	34.954	32.458	32.919	580	461	(2.035)	-5,82%	(2.035)	-5,82%	34.954	94,18%	(2.035)
3	Deposito	2.425	2.425	2.425	2.425	(30)	0	0	0,00%	0	0,00%	2.521	96,17%	(97)
	<b>Total</b>	<b>38.416</b>	<b>38.416</b>	<b>36.099</b>	<b>36.560</b>	<b>1.028</b>	<b>461</b>	<b>(1.856)</b>	<b>-4,83%</b>	<b>(1.856)</b>	<b>-4,83%</b>	<b>38.556</b>	<b>94,82%</b>	<b>(1.996)</b>
	<b>CASA</b>	<b>35.991</b>	<b>35.991</b>	<b>33.674</b>	<b>34.135</b>	<b>1.058</b>	<b>461</b>	<b>(1.856)</b>	<b>-5,16%</b>	<b>(1.856)</b>	<b>-5,16%</b>	<b>36.034</b>	<b>94,73%</b>	<b>(1.899)</b>
	(%) CASA	93,69%	93,69%	93,28%	93,37%									
	FDR	3,05%	3,05%	3,59%	3,55%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	73	73	0	(1)	-1,05%	(1)	-1,05%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	74	74	73	73	0	(1)	-1,05%	(1)	-1,05%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	46	46	46	46	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-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	928	928	1.058	80	214	134	14	130	130	84	1.059	99,89%	(1)
	Cilem	928	928	1.058	80	214	134	14	130	130	84	1.059	99,89%	(1)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0		
	• Program	-	-	-	-	-	0	0	0	0	-	0		
	Oto	-	-	-	-	-	0	0	0	0	-	0		
	CF 2	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	<b>Total Pembiayaan</b>	<b>1.171</b>	<b>1.171</b>	<b>1.297</b>	<b>90</b>	<b>214</b>	<b>124</b>	<b>21</b>	<b>127</b>	<b>127</b>	<b>88</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	28	0,00%	0,00%	2,62%	28	28	28			
	Cilem	-	-	-	-	28	0,00%	0,00%	2,62%	28	28	28			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	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>2,13%</b>	<b>28</b>	<b>28</b>	<b>28</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
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%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	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>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>		</	