

## 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	129.315	129.315	125.096	128.640	29.789	3.544	(675)	-0,52%	(675)	-0,52%			
2	Tabungan	2.141.195	2.141.195	2.050.500	2.038.676	(1.352)	(11.824)	(102.519)	-4,79%	(102.519)	-4,79%			
3	Deposito	745.402	745.402	806.883	806.330	(21.511)	(553)	60.928	8,17%	60.928	8,17%			
	<b>Total</b>	<b>3.015.912</b>	<b>3.015.912</b>	<b>2.982.479</b>	<b>2.973.646</b>	<b>6.926</b>	<b>(8.833)</b>	<b>(42.266)</b>	<b>-1,40%</b>	<b>(42.266)</b>	<b>-1,40%</b>			
	CASA	2.270.510	2.270.510	2.175.596	2.167.316	28.437	(8.280)	(103.194)	-4,54%	(103.194)	-4,54%			
	(%) CASA	75,28%	75,28%	72,95%	72,88%									
	FDR	101,77%	101,77%	103,94%	104,25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 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	86.071	86.071	92.179	92.689		510	6.618	7,69%	6.618	7,69%			
2	Giro ISE	18.582	18.582	23.105	22.596		(509)	4.014	21,60%	4.014	21,60%			
3	Tabungan ISE	57.822	57.822	57.906	58.925		1.019	1.104	1,91%	1.104	1,91%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.859	2.859		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	104.427	104.427	105.936	907	2.000	1.093	4.516	1.509	1.509	491			
	Linkage	27.073	27.073	27.073	-	-	-	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	78.863	907	2.000	1.093	1.852	1.509	1.509	491			
	• Local Champion	72.132	72.132	73.681	907	2.000	1.093	(298)	1.549	1.549	451			
	• Value Chain	5.222	5.222	5.182	-	-	-	2.150	-40	-40	40			
2	MBG	393.041	393.041	391.177	8.445	5.490	(2.955)	4.198	-1.865	-1.865	7.355			
	KUR	366.506	366.506	365.296	8.085	5.490	(2.595)	4.207	-1.210	-1.210	6.700			
	Non KUR	26.535	26.535	25.881	360	-	(360)	-9	-654	-654	654			
3	PWG	382.996	382.996	408.199	45.882	83.457	37.574	26.064	25.203	25.203	58.253	402.049	101.53%	6.150
	Cilem	213.404	213.404	230.882	18.280	25.962	7.683	18.137	17.478	17.478	8.485	226.000	102.16%	4.881
	Gadai	169.592	169.592	177.318	27.603	57.494	29.892	7.926	7.726	7.726	49.769	176.049	100.72%	1.269
4	CFG	2.188.914	2.188.914	2.194.567	39.041	30.755	(8.286)	31.375	5.653	5.653	25.102	2.211.847	99.22%	(17.281)
	CF 1	286.396	286.396	286.939	2.734	2.142	(593)	2.168	543	543	1.598	290.666	98.72%	(3.727)
	Total Griya	233.746	233.746	232.851	2.108	-	(2.108)	0	(895)	(895)	895	235.289	98.96%	(2.437)
	• Total Non Program	157.294	157.294	156.748	1.950	-	(1.950)	1.697	(545)	(545)	545			
	• Program	76.452	76.452	76.103	158	-	(158)	(527)	(349)	(349)	349			
	Oto	52.650	52.650	54.088	627	2.142	1.515	2.168	1.438	1.438	704	55.377	97.67%	(1.290)
	CF 2	1.902.518	1.902.518	1.907.628	36.307	28.614	(7.694)	29.207	5.109	5.109	23.504	1.921.182	99.29%	(13.554)
	Mitraguna & Others	1.631.111	1.631.111	1.637.891	33.749	28.021	(5.729)	25.473	6.780	6.780	21.240	1.645.014	99.57%	(7.123)
	Pensiun	271.408	271.408	269.737	2.558	593	(1.965)	3.734	(1.671)	(1.671)	2.264	276.167	97.67%	(6.431)
	<b>Total Pembiayaan</b>	<b>3.069.378</b>	<b>3.069.378</b>	<b>3.099.879</b>	<b>94.276</b>	<b>121.702</b>	<b>27.426</b>	<b>66.153</b>	<b>30.500</b>	<b>30.500</b>	<b>91.201</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-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	-	-	-	4.002	0	0,00%	0	0,00%	4.002	4.002	4.002	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	
	Local Champion	-	-	-	1.532	0	0,00%	0	0,00%	1.532	1.532	1.532	
	Value Chain	1.800	1.819	1.800	2.470	0	2,50%	0	2,50%	670	670	651	
2	MBG	4.478	4.478	4.478	37.400	0	1,14%	0	1,14%	32.922	32.922	32.922	
	KUR	3.828	3.828	3.828	32.741	0	1,04%	0	1,04%	28.914	28.914	28.914	
	Non KUR	650	650	650	4.658	0	2,45%	0	2,45%	10,008	10,008	10,008	
3	PWG	593	593	593	19.756	0	0,15%	0	0,15%	19.163	19.163	19.163	
	Cilem	474	474	474	16.923	0	0,22%	0	0,22%	16.450	16.450	16.450	
	Gadai	120	120	120	2.833	0	0,07%	0	0,07%	2.713	2.713	2.713	
4	CFG	18.991	30.393	18.991	61.244	0	0,87%	0	0,87%	42.253	42.253	30.850	
	CF 1	12.478	16.284	12.478	26.001	0	4,36%	0	4,36%	13.523	13.523	9.717	
	Total Griya	11.752	15.217	11.752	23.673	0	5,03%	0	10,17%	11.921	11.921	8.455	
	Oto	726	1.066	726	2.328	0	1,38%	0	1,38%	1.603	1.603	1.262	
	CF 2	6.513	14.110	6.513	35.243	0	0,34%	0	0,34%	28.730	28.730	21.133	
	Mitraguna & Others	5.511	12.494	5.511	31.712	0	0,34%	0	0,34%	26.201	26.201	19.217	
	Pensiun	1.002	1.615	1.002	3.531	0	0,37%	0	0,37%	2.529	2.529	1.916	
	<b>Total Pembiayaan</b>	<b>50.271</b>	<b>49.786</b>	<b>50.271</b>	<b>58.335</b>	<b>0</b>	<b>1,64%</b>	<b>0</b>	<b>1,88%</b>	<b>8.064</b>	<b>8.064</b>	<b>8.549</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.588.183	2.588.183	3.155.969	567.786	
2	Contribution Margin	103.725	103.725	141.288	37.563	-36,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2.98	3.18	3.18	0,00	0,20
CIF Payroll	21.797	22.639	24.689	2.050	2.892



## 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	23.311	23.311	30.681	31.820	223	1.139	8.509	36,50%	8.509	36,50%			
2	Tabungan	226.222	226.222	215.013	212.028	10.130	(2.986)	(14.194)	-6,27%	(14.194)	-6,27%			
3	Deposito	57.749	57.749	59.248	59.248	(20.628)	0	1.499	2,60%	1.499	2,60%			
	<b>Total</b>	<b>307.283</b>	<b>307.283</b>	<b>304.943</b>	<b>303.097</b>	<b>(10.275)</b>	<b>(1.847)</b>	<b>(4.186)</b>	<b>-1,36%</b>	<b>(4.186)</b>	<b>-1,36%</b>			
	CASA	249.533	249.533	245.695	243.848	10.353	(1.847)	(5.685)	-2,28%	(5.685)	-2,28%			
(%)	CASA	81,21%	81,21%	80,57%	80,45%									
	FDR	140,23%	140,23%	143,32%	144,19%									

## 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	16.531	16.531	20.994	21.430	436	4.899	29,63%	4.899	29,63%				
2	Giro ISE	9.728	9.728	12.500	12.590	90	2.862	29,42%	2.862	29,42%				
3	Tabungan ISE	6.803	6.803	8.494	8.839	345	2.037	29,94%	2.037	29,94%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	451	451	451	451	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	19.891	-	2.000	2.000	-515	1.923	1.923	77			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	19.891	-	2.000	2.000	-515	1.923	1.923	77			
• Local Champion	17.278	17.278	19.201	-	2.000	2.000	-508	1.923	1.923	77				
• Value Chain	690	690	690	-	-	-	-7	-0	-0	0				
2	MBG	40.289	40.289	39.706	570	710	140	-283	-583	-583	1.293			
	KUR	37.544	37.544	37.405	570	710	140	-233	-139	-139	849			
	Non KUR	2.745	2.745	2.301	-	-	0	-49	-444	-444	444			
3	PWG	29.909	29.909	32.023	3.642	6.929	3.286	2.262	2.114	2.114	4.815	31.399	101,99%	624
	Cilem	14.540	14.540	15.602	1.586	1.459	-127	987	1.062	1.062	397	15.535	100,44%	68
	Gadai	15.369	15.369	16.420	2.057	5.469	3.413	1.275	1.051	1.051	4.418	15.864	103,51%	556
4	CFG	342.743	342.743	345.421	13.102	6.815	-6.287	9.613	2.678	2.678	4.137	344.956	100,13%	464
	CF 1	14.313	14.313	14.236	500	-	-500	229	-77	-77	77	14.683	96,95%	(448)
	Total Griya	10.223	10.223	10.181	500	-	-500	0	-43	-43	43	10.360	98,27%	(179)
• Total Non Program	10.223	10.223	10.181	-	-	0	0	0	0	0	-			
• Program	-	-	-	-	-	-	-	-	-	-	-	4.324	93,79%	(269)
Oto	4.089	4.089	4.055	-	-	0	229	-34	-34	34		330.273	100,28%	912
CF 2	328.430	328.430	331.185	12.602	6.815	-5.787	9.383	2.755	2.755	4.060		286.379	100,55%	1.570
Mitraguna & Others	284.906	284.906	287.948	11.307	6.815	-4.492	5.130	3.043	3.043	3.772		43.894	98,50%	(658)
Pensiun	43.525	43.525	43.236	1.295	-	-1.295	4.254	-288	-288	288				
<b>Total Pembiayaan</b>	<b>430.909</b>	<b>430.909</b>	<b>437.040</b>	<b>17.314</b>	<b>16.454</b>	<b>-861</b>	<b>11.078</b>	<b>6.132</b>	<b>6.132</b>	<b>10.322</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	21-Jan-26		31-Dec-25	31-Dec-25	21-Jan-26				%	Penc.	Gap
1	SME	-	-	-	905	905	0,00%	0,00%	4,55%	905	905	905			
	Linkage	-	-	-	-	905	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	215	215	0,00%	0,00%	1,08%	215	215	215			
	Value Chain	-	-	-	690	690	0,00%	0,00%	3,59%	690	690	690			
2	MBG	717	2.043	717	3.485	3.485	1,78%	1,78%	8,78%	2.767	2.767	1.442			
	KUR	619	1.944	619	3.386	3.386	1,65%	1,65%	9,05%	2.767	2.767	1.443			
	Non KUR	98	99	98	98	98	3,58%	3,58%	4,27%	-	-	(1)			
3	PWG	2	-	2	412	412	0,01%	0,01%	1,29%	411	411	412			
	Cilem	2	-	2	250	250	0,01%	0,01%	1,60%	248	248	250			
	Gadai	-	-	-	162	162	0,00%	0,00%	0,99%	162	162	162			
4	CFG	650	1.589	650	6.579	6.579	0,19%	0,19%	1,90%	5.929	5.929	4.990			
	CF 1	-	144	-	664	664	0,00%	0,00%	4,67%	664	664	521			
	Total Griya	-	-	-	659	659	0,00%	0,00%	6,48%	659	659	659			
Oto	290	290	290	5	5	5	0,00%	0,00%	0,12%	5	5	(139)			
CF 2	2.391	1.885	2.391	2.389	2.389	2.389	0,73%	0,73%	0,72%	(3)	(3)	503			
Mitraguna & Others	2.391	1.885	2.391	2.389	2.389	2.389	0,84%	0,84%	0,83%	(3)	(3)	503			
Pensiun	-	-	-	-	-	-	0,00%	0,00%	-	-	-	-			
<b>Total Pembiayaan</b>	<b>6.970</b>	<b>6.182</b>	<b>6.970</b>	<b>6.997</b>	<b>1.622</b>	<b>1.622</b>	<b>1,62%</b>	<b>1,62%</b>	<b>1,60%</b>	<b>27</b>	<b>27</b>	<b>815</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	387.886	387.886	437.639	49.753		3,35	3,51	3,46
2	Contribution Margin	22.233	22.233	18.363	(3.870)	17,4%	3.524	3.474	3.853



## 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	1.731	1.731	11.556	11.726	(7.528)	170	9.995	577,26%	9.995	577,26%			
2	Tabungan	189.435	189.435	169.893	169.227	4.246	(66)	(20.207)	-10,67%	(20.207)	-10,67%			
3	Deposito	39.189	39.189	59.307	59.307	(608)	0	20.118	51,33%	20.118	51,33%			
	<b>Total</b>	<b>230.355</b>	<b>230.355</b>	<b>240.756</b>	<b>240.261</b>	<b>(3.891)</b>	<b>(495)</b>	<b>9.905</b>	<b>4,30%</b>	<b>9.905</b>	<b>4,30%</b>			
	CASA	191.166	191.166	181.449	180.954	(3.283)	(495)	(10.212)	-5,34%	(10.212)	-5,34%			
	(%) CASA	82,99%	82,99%	75,37%	75,32%									
	FDR	139,78%	139,78%	134,93%	135,21%									

## 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	2.451	2.451	2.764	2.752	(12)	302	12,31%	302	12,31%				
2	Giro ISE	3	3	182	182	0	178	5273,70%	178	5273,70%				
3	Tabungan ISE	2.447	2.447	2.583	2.570	(12)	123	5,03%	123	5,03%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	169	169	169	169	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	6.638	6.638	6.626	907	-	-907	2.464	-12	-12	12			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	6.638	6.638	6.626	907	-	-907	2.464	-12	-12	12			
	• Local Champion	4.438	4.438	4.426	907	-	-907	264	-12	-12	12			
	• Value Chain	2.200	2.200	2.200	-	-	-	2.200	0	0	-			
2	MBG	19.714	19.714	19.720	100	230	130	-127	6	6	224			
	KUR	16.432	16.432	16.464	-	230	230	-161	32	32	198			
	Non KUR	3.281	3.281	3.255	100	-	-100	34	-26	-26	26			
3	PWG	28.717	28.717	30.695	2.727	5.415	2.688	1.194	1.978	1.978	3.437	30.315	101,25%	380
	Cilem	17.645	17.645	18.997	1.031	1.778	746	1.317	1.352	1.352	425	18.639	101,92%	358
	Gadai	11.072	11.072	11.698	1.696	3.638	1.942	-123	626	626	3.012	11.676	100,19%	22
4	CFG	266.916	266.916	267.805	5.367	4.522	-845	4.117	890	890	3.632	269.020	99,55%	(1.215)
	CF 1	10.373	10.373	10.710	-	388	388	283	337	337	51	10.662	100,44%	47
	Total Griya	7.428	7.428	7.423	-	-	0	0	-5	-5	5	7.530	98,58%	(107)
1	• Total Non Program	7.428	7.428	7.423	-	-	0	0	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.945	2.945	3.286	-	388	388	283	342	342	46	3.132	104,94%	155
	CF 2	256.543	256.543	257.096	5.367	4.134	-1.233	3.834	553	553	3.581	258.357	99,51%	(1.262)
	Mitraguna & Others	227.152	227.152	227.996	5.367	4.134	-1.233	4.463	844	844	3.290	228.575	99,75%	(579)
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	29.782	97,71%	(682)
	<b>Total Pembiayaan</b>	<b>321.984</b>	<b>321.984</b>	<b>324.846</b>	<b>9.101</b>	<b>10.167</b>	<b>1.066</b>	<b>7.648</b>	<b>2.862</b>	<b>2.862</b>	<b>7.305</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	%
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	-	80	-	1.571	1.571	0,00%	0,00%	7,97%	1.571	1.571	1.492		
	KUR	-	80	-	1.061	1.061	0,00%	0,00%	6,45%	1.061	1.061	982		
	Non KUR	-	-	-	510	510	0,00%	0,00%	15,67%	510	510	510		
3	PWG	-	-	-	1.273	1.273	0,00%	0,00%	4,15%	1.273	1.273	1.273		
	Cilem	-	-	-	890	890	0,00%	0,00%	4,68%	890	890	890		
	Gadai	-	-	-	384	384	0,00%	0,00%	3,28%	384	384	384		
4	CFG	684	670	684	3.358	3.358	0,26%	0,26%	1,25%	2.673	2.673	2.688		
	CF 1	389	462	389	391	391	3,75%	3,75%	3,65%	2	2	(72)		
	Total Griya	250	254	250	250	250	3,36%	3,36%	3,37%	-	-	(5)		
	Oto	139	208	139	141	141	4,72%	4,72%	4,29%	2	2	(67)		
	CF 2	296	208	296	2.967	2.967	0,12%	0,12%	1,15%	2.671	2.671	2.759		
	Mitraguna & Others	296	208	296	2.587	2.587	0,13%	0,13%	1,13%	2.291	2.291	2.379		
	Pensiun	-	-	-	380	380	0,00%	0,00%	1,31%	380	380	380		
	<b>Total Pembiayaan</b>	<b>1.765</b>	<b>1.761</b>	<b>1.765</b>	<b>3.965</b>	<b>3.965</b>	<b>0,55%</b>	<b>0,55%</b>	<b>1,22%</b>	<b>2.200</b>	<b>2.200</b>	<b>2.204</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Dec-24	Nov-25	Dec-25		
1	Asset (Retail) T	283.958	283.958	327.126	43.168					2.76	3.05	3.07	0,02	0,31
2	Contribution Margin	16.708	16.708	18.583	1.875	-11,2%				3.816	3.895	4.138	243	322

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,76	3,05	3,07	0,02	0,31
CIF Payroll	3.816	3.895	4.138	243	322



## 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	29.337	29.337	30.436	30.059	737	(376)	722	2,46%	722	2,46%			
2	Tabungan	66.311	66.311	66.647	65.258	(1.689)	(1.390)	(1.054)	-1,59%	(1.054)	-1,59%			
3	Deposito	7.125	7.125	6.945	6.945	0	0	(180)	-2,53%	(180)	-2,53%			
	<b>Total</b>	<b>102.773</b>	<b>102.773</b>	<b>104.027</b>	<b>102.261</b>	<b>(952)</b>	<b>(1.766)</b>	<b>(512)</b>	<b>-0,50%</b>	<b>(512)</b>	<b>-0,50%</b>			
	CASA	95.649	95.649	97.083	95.317	(952)	(1.766)	(332)	-0,35%	(332)	-0,35%			
	(%) CASA	93,07%	93,07%	93,32%	93,21%									
	FDR	99,20%	99,20%	98,32%	100,02%									

## 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	1.229	1.229	798	816	18	(413)	-33,62%	(413)	-33,62%				
2	Giro ISE	384	384	24	25	1	(359)	-93,47%	(359)	-93,47%				
3	Tabungan ISE	845	845	774	791	17	(54)	-6,41%	(54)	-6,41%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	54	54	54	54	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Local Champion	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.756	620	400	-220	123	-102	-102	502			
	KUR	17.199	17.199	17.105	620	400	-220	139	-94	-94	494			
	Non KUR	659	659	651	-	-	0	-17	-9	-9	9			
3	PWG	8.947	8.947	9.187	776	360	-416	1.131	240	240	121	9.534	96,36%	(347)
	Cilem	8.947	8.947	9.187	776	360	-416	1.131	240	240	121	9.534	96,36%	(347)
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0	0
4	CFG	73.075	73.075	73.264	2.048	900	-1.148	2.607	190	190	710	74.454	98,40%	(1.190)
	CF 1	15.990	15.990	16.049	450	155	-295	-75	59	59	96	16.274	98,62%	(225)
	Total Griya	13.666	13.666	13.603	450	-	-450	0	-63	-63	63	13.763	98,84%	(160)
	• Total Non Program	9.587	9.587	9.541	450	-	-450	338	-46	-46	46			
	• Program	4.079	4.079	4.063	-	-	0	-41	-17	-17	17			
	Oto	2.324	2.324	2.446	-	155	155	-75	122	122	33	2.511	97,40%	(65)
	CF 2	57.085	57.085	57.215	1.598	745	-853	2.682	131	131	614	58.180	98,34%	(965)
	Mitraguna & Others	52.111	52.111	52.179	1.520	515	-1.005	2.642	68	68	447	52.902	98,63%	(722)
	Pensiun	4.974	4.974	5.036	78	230	-152	41	62	62	168	5.278	95,41%	(242)
	<b>Total Pembiayaan</b>	<b>101.955</b>	<b>101.955</b>	<b>102.282</b>	<b>3.444</b>	<b>1.660</b>	<b>-1.784</b>	<b>3.804</b>	<b>327</b>	<b>327</b>	<b>1.333</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	%
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	594	1.738	594	2.228	3,33%	3,33%	3,33%	12,55%	1.634	1.634	490		
	KUR	594	1.660	594	1.830	3,45%	3,45%	3,45%	10,70%	1.237	1.237	171		
	Non KUR	-	79	-	398	0,00%	0,00%	0,00%	61,17%	398	398	319		
3	PWG	-	-	-	173	0,00%	0,00%	0,00%	1,88%	173	173	173		
	Cilem	-	-	-	173	0,00%	0,00%	0,00%	1,88%	173	173	173		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	271	700	271	1.608	0,37%	0,37%	0,37%	2,19%	1.337	1.337	907		
	CF 1	271	700	271	997	1,69%	1,69%	1,69%	6,21%	727	727	297		
	Total Griya	271	700	271	806	1,98%	1,98%	1,98%	5,93%	536	536	106		
	Oto	-	-	-	191	0,00%	0,00%	0,00%	7,80%	191	191	191		
	CF 2	-	-	-	610	0,00%	0,00%	0,00%	1,07%	610	610	610		
	Mitraguna & Others	-	-	-	311	0,00%	0,00%	0,00%	0,60%	311	311	311		
	Pensiun	-	-	-	299	0,00%	0,00%	0,00%	5,94%	299	299	299		
	<b>Total Pembiayaan</b>	<b>808</b>	<b>581</b>	<b>808</b>	<b>808</b>	<b>0,79%</b>	<b>0,79%</b>	<b>0,79%</b>	<b>3,92%</b>	<b>3.145</b>	<b>3.145</b>	<b>227</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	%
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	451	225	451	451	2,53%	2,53%	2,54%	2,54%	-	-	227		
	KUR	334	106	334	334	1,94%	1,94%	1,94%	1,95%	-	-	228		
	Non KUR	117	119	117	117	17,81%	17,81%	17,81%	18,05%	-	-	(1)		
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	356	356	356	356	0,49%	0,49%	0,49%	0,49%	-	-	-		
	CF 1	90	90	90	90	0,56%	0,56%	0,56%	0,56%	-	-	-		
	Total Griya	90	90	90	90	0,66%	0,66%	0,66%	0,66%	-	-	-		
	Oto	-	-	-	-	0,00%	0,00%	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	13.852	13.852	11.966	11.715	44.290	(251)	(2.137)	-15,43%	(2.137)	-15,43%			
2	Tabungan	143.215	143.215	144.429	145.301	(129)	872	2.085	1,46%	2.085	1,46%			
3	Deposito	50.948	50.948	50.742	50.742	537	(1)	(206)	-0,40%	(206)	-0,40%			
	<b>Total</b>	<b>208.016</b>	<b>208.016</b>	<b>207.137</b>	<b>207.758</b>	<b>44.698</b>	<b>621</b>	<b>(258)</b>	<b>-0,12%</b>	<b>(258)</b>	<b>-0,12%</b>			
	CASA	157.068	157.068	156.395	157.016	44.160	621	(52)	-0,03%	(52)	-0,03%			
	(%) CASA	75,51%	75,51%	75,50%	75,58%									
	FDR	89,25%	89,25%	91,29%	91,02%									

## 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	13.521	13.521	14.363	14.917	554	1.397	10,33%	1.397	10,33%				
2	Giro ISE	1.947	1.947	1.208	1.242	34	(705)	-36,22%	(705)	-36,22%				
3	Tabungan ISE	11.573	11.573	13.155	13.675	520	2.102	18,16%	2.102	18,16%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	126	126	126	126	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	40.725	40.725	41.212	600	1.050	450	169	487	487	563			
	KUR	38.167	38.167	38.672	600	1.050	450	43	505	505	545			
	Non KUR	2.558	2.558	2.540	-	-	0	126	-19	-19	19			
3	PWG	39.655	39.655	42.215	4.984	8.893	3.909	2.561	2.560	2.560	6.333	41.310	102,19%	905
	Cilem	19.321	19.321	20.705	1.559	1.877	317	1.327	1.384	1.384	493	20.315	101,92%	390
	Gadai	20.334	20.334	21.510	3.425	7.016	3.592	1.233	1.176	1.176	5.841	20.994	102,46%	516
4	CFG	102.431	102.431	102.850	1.030	1.540	510	1.190	419	419	1.120	103.885	99,00%	(1.035)
	CF 1	20.528	20.528	20.546	350	140	-210	605	18	18	122	20.851	98,54%	(305)
	Total Griya	15.116	15.116	15.069	-	-	0	0	-47	-47	47	15.252	98,80%	(296)
4	• Total Non Program	15.116	15.116	15.069	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	5.412	5.412	5.477	350	140	-210	605	66	66	74	5.599	97,83%	(121)
	CF 2	81.903	81.903	82.304	680	1.400	720	585	401	401	999	83.034	99,12%	(730)
	Mitraguna & Others	78.362	78.362	78.798	680	1.400	720	630	436	436	964	79.232	99,45%	(434)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	<b>Total Pembiayaan</b>	<b>185.647</b>	<b>185.647</b>	<b>189.097</b>	<b>6.614</b>	<b>11.483</b>	<b>4.869</b>	<b>3.904</b>	<b>3.450</b>	<b>3.450</b>	<b>8.033</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	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	101	189	101	5.281	0,25%	0,25%	0,25%	12,81%	5.181	5.181	5.092			
	KUR	101	189	101	4.552	0,26%	0,26%	0,26%	11,77%	4.452	4.452	4.364			
	Non KUR	-	-	-	729	0,00%	0,00%	0,00%	28,70%	729	729	729			
3	PWG	-	-	-	1.765	0,00%	0,00%	0,00%	4,18%	1.765	1.765	1.765			
	Cilem	-	-	-	1.750	0,00%	0,00%	0,00%	8,45%	1.750	1.750	1.750			
	Gadai	-	-	-	16	0,00%	0,00%	0,00%	0,07%	16	16	16			
4	CFG	316	1.745	316	1.693	0,31%	0,31%	0,31%	1,65%	1.376	1.376	(53)			
	CF 1	287	659	287	854	1,40%	1,40%	1,40%	4,16%	567	567	195			
	Total Griya	163	535	163	712	1,08%	1,08%	1,08%	4,73%	550	550	177			
	Oto	124	123	124	142	2,30%	2,30%	2,30%	2,59%	17	17	18			
	CF 2	29	1.086	29	839	0,04%	0,04%	0,04%	1,02%	810	810	(248)			
	Mitraguna & Others	29	1.086	29	839	0,04%	0,04%	0,04%	1,06%	810	810	(248)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>915</b>	<b>916</b>	<b>915</b>	<b>1.040</b>	<b>0,49%</b>	<b>0,49%</b>	<b>0,49%</b>	<b>0,55%</b>	<b>125</b>	<b>125</b>	<b>124</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	197.616	197.616	208.016	10.400		PHR	2,84	3,04
2	Contribution Margin	11.720	11.720	12.981	1.261	-10,8%	CIF Payroll	1.514	1.577



## 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	196	196	288	288	14	0	92	47,10%	92	47,10%			
2	Tabungan	57.045	57.045	53.501	54.052	(1.210)	551	(2.993)	-5,25%	(2.993)	-5,25%			
3	Deposito	6.194	6.194	6.535	6.495	198	(40)	300	4,85%	300	4,85%			
	<b>Total</b>	<b>63.435</b>	<b>63.435</b>	<b>60.324</b>	<b>60.835</b>	<b>(998)</b>	<b>511</b>	<b>(2.600)</b>	<b>-4,10%</b>	<b>(2.600)</b>	<b>-4,10%</b>			
	CASA	57.241	57.241	53.789	54.340	(1.196)	551	(2.900)	-5,07%	(2.900)	-5,07%			
	(%) CASA	90,24%	90,24%	89,17%	89,32%									
	FDR	179,01%	179,01%	189,18%	187,59%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.655	3.655	2.817	2.692	(125)	(964)	-26,36%	(964)	-26,36%				
2	Giro ISE	190	190	282	283	0	92	48,44%	92	48,44%				
3	Tabungan ISE	3.465	3.465	2.535	2.409	(126)	(1.056)	-30,47%	(1.056)	-30,47%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	152	152	152	152	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	728	728	728	-	-	0	-5	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	728	728	728	-	-	0	-5	0	0	(0)			
	• Local Champion	728	728	728	-	-	0	-5	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.285	19.285	19.067	500	80	-420	52	-218	-218	298			
	KUR	18.403	18.403	18.192	500	80	-420	72	-211	-211	291			
	Non KUR	882	882	875	-	-	0	-20	-7	-7	7			
3	PWG	10.099	10.099	10.968	2.024	1.393	-632	1.992	870	870	523	11.170	98,20%	(201)
	Cilem	7.461	7.461	7.940	1.523	637	-887	1.655	478	478	159	8.121	97,77%	(181)
	Gadai	2.637	2.637	3.029	501	756	255	337	392	392	364	3.048	99,35%	(20)
4	CFG	83.443	83.443	83.357	775	604	-171	373	-86	-86	690	84.687	98,43%	(1.330)
	CF 1	4.385	4.385	4.343	-	-	0	176	-42	-42	42	4.640	93,59%	(297)
	Total Griya	1.566	1.566	1.553	-	-	0	0	-13	-13	13	1.634	95,04%	(81)
	• Total Non Program	1.566	1.566	1.553	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.790	-	-	0	176	-29	-29	29	3.006	92,81%	(216)
	CF 2	79.059	79.059	79.015	775	604	-171	198	-44	-44	648	80.047	98,71%	(1.032)
	Mitraguna & Others	61.500	61.500	61.697	485	604	119	67	197	197	407	62.227	99,15%	(531)
	Pensiun	17.559	17.559	17.318	290	-	-290	130	-241	-241	241	17.820	97,19%	(502)
	<b>Total Pembiayaan</b>	<b>113.555</b>	<b>113.555</b>	<b>114.121</b>	<b>3.299</b>	<b>2.077</b>	<b>-1.223</b>	<b>2.412</b>	<b>566</b>	<b>566</b>	<b>1.510</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	69	347	69	2.015	0,36%	0,36%	0,57%	1.946	1.946	1.668					
	KUR	44	321	44	1.977	0,24%	0,24%	0,87%	1.933	1.933	1.657					
	Non KUR	24	26	24	38	2,77%	2,77%	4,29%	13	13	11					
3	PWG	52	-	52	911	0,52%	0,52%	0,31%	859	859	911					
	Cilem	52	-	52	911	0,70%	0,70%	11,48%	859	859	911					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.496	1.642	1.496	2.122	1,79%	1,79%	2,55%	626	626	480					
	CF 1	-	-	-	225	0,00%	0,00%	5,17%	225	225	225					
	Total Griya	-	-	-	225	0,00%	0,00%	14,46%	225	225	225					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	1.496	1.642	1.496	1.897	1,89%	1,89%	2,40%	402	402	255					
	Mitraguna & Others	1.321	1.370	1.321	1.723	2,15%	2,15%	2,79%	402	402	353					
	Pensiun	145	145	145	145	0,99%	0,99%	1,01%	-	-	(98)					
	<b>Total Pembiayaan</b>	<b>683</b>	<b>488</b>	<b>683</b>	<b>632</b>	<b>0,60%</b>	<b>0,60%</b>	<b>0,55%</b>	<b>(50)</b>	<b>(50)</b>	<b>145</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	96.931	96.931	115.678	18.747		2.75	2.98	3.01
2	Contribution Margin	4.400	4.400	5.331	931	-21,2%	439	511	577



## 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	15.625	15.625	13.336	13.413	(7.293)	78	(2.212)	-14,16%	(2.212)	-14,16%			
2	Tabungan	200.131	200.131	179.121	180.555	(17.288)	1.434	(19.576)	-9,78%	(19.576)	-9,78%			
3	Deposito	66.863	66.863	69.582	69.522	(371)	(60)	2.659	3,98%	2.659	3,98%			
	<b>Total</b>	<b>282.619</b>	<b>282.619</b>	<b>262.038</b>	<b>263.490</b>	<b>(24.952)</b>	<b>1.452</b>	<b>(19.129)</b>	<b>-6,77%</b>	<b>(19.129)</b>	<b>-6,77%</b>			
	CASA	215.756	215.756	192.456	193.968	(24.581)	1.512	(21.788)	-10,10%	(21.788)	-10,10%			
	(%) CASA	76,34%	76,34%	73,45%	73,61%									
	FDR	73,15%	73,15%	79,79%	79,35%									

## 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	3.581	3.581	3.935	3.894	(41)	313	8,74%	313	8,74%				
2	Giro ISE	206	206	238	224	(13)	18	8,88%	18	8,88%				
3	Tabungan ISE	3.376	3.376	3.698	3.670	(28)	295	8,73%	295	8,73%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	172	172	172	172	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	24.855	24.855	24.805	-	-	0	-130	-50	-50	50			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	24.855	24.855	24.805	-	-	0	-130	-50	-50	50			
	• Local Champion	24.513	24.513	24.462	-	-	0	-126	-51	-51	51			
	• Value Chain	342	342	342	-	-	-	-4	0	0	(0)			
2	MBG	26.147	26.147	26.213	1.750	500	-1.250	1.107	65	65	435			
	KUR	24.830	24.830	24.905	1.750	500	-1.250	1.138	75	75	425			
	Non KUR	1.318	1.318	1.308	-	-	0	-32	-10	-10	10			
3	PWG	41.084	41.084	43.058	6.184	9.995	3.812	2.985	1.974	1.974	8.021			
	Cilem	19.471	19.471	20.842	2.179	2.307	128	2.540	1.371	1.371	937			
	Gadai	21.612	21.612	22.216	4.005	7.688	3.684	444	603	603	7.085			
4	CFG	114.643	114.643	115.007	2.030	1.696	-334	2.976	364	364	1.332			
	CF 1	21.321	21.321	21.594	250	361	111	229	273	273	88			
	Total Griya	14.731	14.731	14.705	250	-	-250	0	-26	-26	26			
4	• Total Non Program	14.731	14.731	14.705	250	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	6.590	6.590	6.889	-	361	361	229	299	299	62			
	CF 2	93.322	93.322	93.413	1.780	1.336	-445	2.747	91	91	1.245			
	Mitraguna & Others	58.953	58.953	59.283	1.750	1.236	-515	2.806	330	330	906			
	Pensiun	34.369	34.369	34.130	30	100	70	-60	-239	-239	339			
	<b>Total Pembiayaan</b>	<b>206.730</b>	<b>206.730</b>	<b>209.082</b>	<b>9.964</b>	<b>12.191</b>	<b>2.228</b>	<b>6.937</b>	<b>2.352</b>	<b>2.352</b>	<b>9.839</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		
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	70	435	70	1.657	0,27%	0,27%	0,27%	6,32%	1.587	1.587	1.222			
	KUR	70	213	70	1.509	0,28%	0,28%	0,28%	6,06%	1.439	1.439	1.297			
	Non KUR	-	222	-	148	0,00%	0,00%	0,00%	11,28%	148	148	(75)			
3	PWG	-	-	-	2.156	0,00%	0,00%	0,00%	5,01%	2.156	2.156	2.156			
	Cilem	-	-	-	2.027	0,00%	0,00%	0,00%	9,72%	2.027	2.027	2.027			
	Gadai	-	-	-	130	0,00%	0,00%	0,00%	0,58%	130	130	130			
4	CFG	9	488	9	1.228	0,01%	0,01%	0,01%	1,07%	1.218	1.218	739			
	CF 1	-	348	-	532	0,00%	0,00%	0,00%	2,46%	532	532	183			
	Total Griya	-	348	-	30	0,00%	0,00%	0,00%	0,20%	30	30	(318)			
	Oto	-	-	-	501	0,00%	0,00%	0,00%	7,28%	501	501	501			
	CF 2	-	9	140	9	696	0,01%	0,01%	0,01%	0,75%	687	687	556		
	Mitraguna & Others	9	13	9	657	0,02%	0,02%	0,02%	1,11%	647	647	643			
	Pensiun	-	127	-	40	0,00%	0,00%	0,00%	0,12%	40	40	(87)			
	<b>Total Pembiayaan</b>	<b>79</b>	<b>923</b>	<b>79</b>	<b>8.123</b>	<b>2,29%</b>	<b>2,29%</b>	<b>2,29%</b>	<b>3,89%</b>	<b>3.387</b>	<b>3.387</b>	<b>3.471</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	
1	SME	2.888	2.988	2.888	6.388	11,62%	11,62%	11,62%	25,75%	3.500	3.500	3.400		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	2.888	2.988	2.888	6.388	11,62%	11,62%	11,62%	25,75%	3.500	3.500	3.400		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
2	MBG	57	-	57	68	0,22%	0,22%	0,22%	0,26%	11	11	68		
	KUR	-	-	-	11	0,00%	0,00%	0,00%	0,04%	11	11	11		
	Non KUR	57	-	57	57	4,33%	4,33%	4,33%	4,36%	-	-	57		
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	1.791	1.665	1.791	1.667	1,56%	1,56%	1,56%	1,45%	(124)	(124)	3		
	CF 1	402	402	402	402	1,89%	1,89%	1,89%	1,86%	-	-	-		
	Total Griya	386	386	386	386	2,62%	2,62%	2,62%</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	2.204	2.204	802	802	337	(0)	(1.402)	-63,61%	(1.402)	-63,61%			
2	Tabungan	58.573	58.573	53.274	53.243	1.211	(30)	(5.330)	-9,10%	(5.330)	-9,10%			
3	Deposito	8.232	8.232	8.802	8.802	83	0	570	6,92%	570	6,92%			
	<b>Total</b>	<b>69.009</b>	<b>69.009</b>	<b>62.878</b>	<b>62.847</b>	<b>1.630</b>	<b>(30)</b>	<b>(6.162)</b>	<b>-8,93%</b>	<b>(6.162)</b>	<b>-8,93%</b>			
	CASA	60.777	60.777	54.076	54.045	1.548	(30)	(6.732)	-11,08%	(6.732)	-11,08%			
	(%) CASA	88,07%	88,07%	86,00%	85,99%									
	FDR	233,01%	233,01%	257,27%	257,39%									

## 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	1.452	1.452	1.483	1.491	8	39	2,72%	39	2,72%				
2	Giro ISE	154	154	131	131	0	(24)	-15,42%	(24)	-15,42%				
3	Tabungan ISE	1.297	1.297	1.353	1.361	8	63	4,88%	63	4,88%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	139	139	139	139	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	41.308	41.308	40.864	530	310	-220	642	-444	-444	754			
	KUR	38.638	38.638	38.212	530	310	-220	698	-425	-425	735			
	Non KUR	2.670	2.670	2.652	-	-	0	-56	-19	-19	19			
3	PWG	27.097	27.097	27.952	3.489	5.552	2.063	197	855	855	4.696	28.473	98,17%	(520)
	Cilem	9.503	9.503	10.307	448	1.353	906	299	804	804	550	10.274	100,32%	33
	Gadai	17.594	17.594	17.645	3.041	4.198	1.157	-102	52	52	4.147	18.199	96,96%	(553)
4	CFG	92.393	92.393	92.947	817	1.540	723	3	554	554	986	93.592	99,31%	(646)
	CF 1	7.299	7.299	7.264	158	-	-158	-8	-35	-35	35	7.526	96,52%	(262)
	Total Griya	6.440	6.440	6.408	158	-	-158	0	-32	-32	32	6.542	97,94%	(135)
1	• Total Non Program	5.628	5.628	5.598	-	-	0	-46	-30	-30	30			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	856	-	-	0	-8	-3	-3	3	983	87,06%	(127)
	CF 2	85.094	85.094	85.683	659	1.540	881	11	589	589	951	86.067	99,55%	(384)
	Mitraguna & Others	66.461	66.461	67.169	659	1.540	881	136	708	708	832	67.172	99,99%	(4)
	Pensiun	18.633	18.633	18.514	-	-	0	-125	-119	-119	119	18.894	97,99%	(380)
	<b>Total Pembiayaan</b>	<b>160.798</b>	<b>160.798</b>	<b>161.763</b>	<b>4.835</b>	<b>7.402</b>	<b>2.566</b>	<b>842</b>	<b>965</b>	<b>965</b>	<b>6.436</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	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	975	661	975	5.445	2.36%	2.36%	13,32%	4.470	4.470	4.784						
	KUR	848	528	848	4.517	2.19%	2.19%	11,82%	3.669	3.669	3.988						
	Non KUR	127	133	127	928	4,76%	4,76%	35,01%	801	801	795						
3	PWG	41	-	41	882	0,15%	0,15%	3,15%	841	841	882						
	Cilem	41	-	41	453	0,43%	0,43%	4,40%	412	412	453						
	Gadai	-	-	-	428	0,00%	0,00%	2,43%	428	428	428						
4	CFG	814	814	814	2.790	0,88%	0,88%	3,00%	1.976	1.976	1.976						
	CF 1	374	371	374	813	5,13%	5,13%	11,20%	439	439	442						
	Total Griya	-	-	-	439	0,00%	0,00%	6,85%	439	439	439						
	Oto	374	371	374	374	43,61%	43,61%	43,74%	-	-	3						
	CF 2	440	443	440	1.977	0,52%	0,52%	2,31%	1.538	1.538	1.535						
	Mitraguna & Others	440	443	440	1.977	0,66%	0,66%	2,94%	1.538	1.538	1.535						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	<b>Total Pembiayaan</b>	<b>512</b>	<b>514</b>	<b>512</b>	<b>685</b>	<b>0,32%</b>	<b>0,32%</b>	<b>0,42%</b>	<b>173</b>	<b>173</b>	<b>171</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	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	231	232	231	404	0,56%	0,56%	0,99%	173	173	172						
	KUR	158	159	158	331	0,41%	0,41%	0,87%	173	173	172						
	Non KUR	73	73	73	73	2,73%	2,73%	2,75%	-	-	-						
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	5.241	5.088	819	(153)	1.068	26,57%	1.068	26,57%			
2	Tabungan	136.487	136.487	136.134	132.648	(5.819)	(3.486)	(3.838)	-2,81%	(3.838)	-2,81%			
3	Deposito	21.428	21.428	21.224	21.174	341	(50)	(254)	-1,19%	(254)	-1,19%			
	<b>Total</b>	<b>161.935</b>	<b>161.935</b>	<b>162.599</b>	<b>158.910</b>	<b>(4.659)</b>	<b>(3.689)</b>	<b>(3.025)</b>	<b>-1,87%</b>	<b>(3.025)</b>	<b>-1,87%</b>			
	CASA	140.507	140.507	141.375	137.736	(4.999)	(3.639)	(2.770)	-1,97%	(2.770)	-1,97%			
	(%) CASA	86,77%	86,77%	86,95%	86,68%									
	FDR	79,98%	79,98%	79,35%	81,19%									

## 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	2.803	2.803	4.548	4.343	(205)	1.540	54,93%	1.540	54,93%				
2	Giro ISE	1.049	1.049	2.459	2.423	(36)	1.374	130,94%	1.374	130,94%				
3	Tabungan ISE	1.754	1.754	2.090	1.920	(169)	166	9,47%	166	9,47%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	173	173	173	173	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	14.556	-	-	0	-21	-24	-24	24			
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0			
	Non-Linkage	3.877	3.877	3.853	-	-	0	-21	-24	-24	24			
	• Local Champion	2.077	2.077	2.073	-	-	0	-3	-4	-4	4			
	• Value Chain	1.800	1.800	1.780	-	-	-19	-20	-20	-20	20			
2	MBG	29.528	29.528	29.191	100	-	-100	340	-337	-337	337			
	KUR	26.884	26.884	26.557	100	-	-100	398	-327	-327	327			
	Non KUR	2.644	2.644	2.634	-	-	0	-58	-10	-10	10			
3	PWG	5.323	5.323	5.680	373	518	146	25	357	357	161	6.056	93,80%	(376)
	Cilem	5.323	5.323	5.680	373	518	146	25	357	357	161	6.056	93,80%	(376)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.080	80.080	79.599	1.334	835	-499	905	-481	-481	1.316	81.444	97,73%	(1.845)
	CF 1	23.950	23.950	23.834	-	-	0	-84	-116	-116	116	24.218	98,41%	(385)
	Total Griya	20.978	20.978	20.935	-	-	0	0	-43	-43	43	21.060	99,41%	(125)
4	• Total Non Program	18.147	18.147	18.119	-	-	0	-382	-27	-27	27			
	• Program	2.831	2.831	2.815	-	-	0	-42	-16	-16	16			
	Oto	2.972	2.972	2.899	-	-	0	-84	-73	-73	73	3.159	91,77%	(260)
	CF 2	56.130	56.130	55.765	1.334	835	-499	990	-365	-365	1.200	57.225	97,45%	(1.460)
	Mitraguna & Others	47.582	47.582	47.271	1.274	835	-439	985	-311	-311	1.146	48.373	97,72%	(1.101)
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54	8.853	95,95%	(359)
	<b>Total Pembiayaan</b>	<b>129.511</b>	<b>129.511</b>	<b>129.026</b>	<b>1.807</b>	<b>1.353</b>	<b>-453</b>	<b>1.249</b>	<b>-485</b>	<b>-485</b>	<b>1.838</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	-	-	-	1.780	0	0,00%	0	0,00%	12,23%	1.780	1.780	1.780	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	
	Value Chain	1.800	1.819	1.800	1.780	86,66%	86,66%	86,66%	85,89%	(20)	(20)	(38)		
2	MBG	762	1.083	762	2.958	2.58%	2.58%	10,13%	2.196	2.196	1.875			
	KUR	658	731	658	2.536	2,45%	2,45%	9,55%	1.878	1.878	1.805			
	Non KUR	104	352	104	422	3,93%	3,93%	16,01%	318	318	70			
3	PWG	161	-	161	50	3,03%	3,03%	3,03%	0,88%	(111)	(111)	50		
	Cilem	161	-	161	50	3,03%	3,03%	3,03%	0,88%	(111)	(111)	50		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
4	CFG	3.524	3.335	3.524	3.034	4,40%	4,40%	3,81%	(490)	(490)	(301)			
	CF 1	2.203	2.687	2.203	2.314	9,20%	9,20%	9,71%	111	111	(373)			
	Total Griya	2.203	2.687	2.203	2.314	10,50%	10,50%	11,05%	111	111	(373)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-		
	CF 2	1.320	648	1.320	720	2,35%	2,35%	1,29%	(600)	(600)	72			
	Mitraguna & Others	1.135	648	1.135	720	2,38%	2,38%	1,52%	(415)	(415)	72			
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-			
	<b>Total Pembiayaan</b>	<b>4.447</b>	<b>4.418</b>	<b>4.447</b>	<b>7.822</b>	<b>3,43%</b>	<b>3,43%</b>	<b>6,06%</b>	<b>3.375</b>	<b>3.375</b>	<b>3.404</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	12.559	12.559	12.559	12.558	86,14%	86,14%	86,27%	(1)	(1)	(1)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	(0)	(0)	(0)			
	Non-Linkage	1.856	1.856	1.856	1.855	47,87%	47,87%	48,14%	(1)	(1)	(1)			
2	MBG	1.117	1.094	1.117	1.317	3,78%	3,78%	4,51%	200	200	223			
	KUR	192	256	192	395	0,71%	0,71%	1,49%	203	203	139			
	Non KUR	925	839	925	922	34,97%	34,97%	35,02%	(2)	(2)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.858	1.577	1.858	1.857	2,32%	2,32%	2,33%	(2)	(2)	280			
	CF 1	981	699	981	979	4,09%	4,09%	4,11%	(2)	(2)	280			
	Total Griya	981	699	981	979	4,								



## 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	21.474	21.474	4.102	4.124	125	22	(17.350)	-80,80%	(17.350)	-80,80%			
2	Tabungan	65.587	65.587	53.502	53.262	1.772	(239)	(12.325)	-18,79%	(12.325)	-18,79%			
3	Deposito	52.952	52.952	82.102	82.102	2.954	0	29.150	55,05%	29.150	55,05%			
	<b>Total</b>	<b>140.014</b>	<b>140.014</b>	<b>139.706</b>	<b>139.489</b>	<b>4.851</b>	<b>(218)</b>	<b>(525)</b>	<b>-0,37%</b>	<b>(525)</b>	<b>-0,37%</b>			
	CASA	87.061	87.061	57.604	57.386	1.897	(218)	(29.675)	-34,09%	(29.675)	-34,09%			
	(%) CASA	62,18%	62,18%	41,23%	41,14%									
	FDR	100,99%	100,99%	100,36%	100,52%									

## 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	1.342	1.342	1.229	1.229	0	0	(113)	-8,43%	(113)	-8,43%			
2	Giro ISE	1	1	1	1	0	0	0,00%	0,00%	0	0,00%			
3	Tabungan ISE	1.191	1.191	1.078	1.078	0	(113)	-9,49%	(113)	-9,49%				
4	Deposito ISE	150	150	150	150	0	0	0,00%	0,00%	0	0,00%			
5	CIF ISE	31	31	31	31	0	0	0,00%	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	5.160	5.160	5.155	295	298	3	249	-5	-5	303	5.747	89,71%	(591)
	Cilem	5.160	5.160	5.155	295	298	3	249	-5	-5	303	5.747	89,71%	(591)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	136.237	136.237	135.060	1.897	1.100	-797	3.631	-1.176	-1.176	2.276	137.548	98,19%	(2.487)
	CF 1	6.435	6.435	6.401	-	-	0	348	-34	-34	34	6.672	95,93%	(271)
	Total Griya	4.866	4.866	4.855	-	-	0	0	-11	-11	11	4.948	98,12%	(93)
	• Total Non Program	4.866	4.866	4.855	-	-	0	0	-11	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.546	-	-	0	348	-22	-22	22	1.724	89,67%	(178)
	CF 2	129.802	129.802	128.659	1.897	1.100	-797	3.283	-1.143	-1.143	2.243	130.875	98,31%	(2.216)
	Mitraguna & Others	122.258	122.258	121.186	1.897	1.100	-797	3.354	-1.072	-1.072	2.172	123.049	98,49%	(1.863)
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	<b>Total Pembiayaan</b>	<b>141.397</b>	<b>141.397</b>	<b>140.216</b>	<b>2.192</b>	<b>1.398</b>	<b>-794</b>	<b>3.880</b>	<b>-1.181</b>	<b>-1.181</b>	<b>2.579</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	-	-	-	-	153	0,00%	0,00%	2,97%	153	153	153	153				
	Cilem	-	-	-	-	153	0,00%	0,00%	2,97%	153	153	153	153				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	470	3.445	470	2.711	0,34%	0,34%	0,201%	2.242	2.242	(733)						
	CF 1	-	130	-	37	0,00%	0,00%	0,59%	37	37	(92)						
	Total Griya	-	-	-	37	0,00%	0,00%	0,77%	37	37	37						
	Oto	-	130	-	-	0,00%	0,00%	0,00%	-	-	-	(130)					
	CF 2	470	3.315	470	2.674	0,36%	0,36%	2,08%	2.204	2.204	(641)						
	Mitraguna & Others	470	3.315	470	2.674	0,38%	0,38%	2,21%	2.204	2.204	(641)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>470</b>	<b>3.445</b>	<b>470</b>	<b>2.865</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>2.395</b>	<b>2.395</b>	<b>(580)</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	68	68	68	68	0,05%	0,05%	0,05%	-	-	(0)						
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	(0)						
	Total Griya	54	54	54	54	1,10%	1,10%	1,11%	-	-	(0)						



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	1.290	2.159	(455)	869	(671)	-23,72%	(671)	-23,72%			
2	Tabungan	139.951	139.951	126.680	127.200	7.553	520	(12.751)	-9,11%	(12.751)	-9,11%			
3	Deposito	41.810	41.810	44.214	44.214	(2.537)	0	2.404	5,75%	2.404	5,75%			
	<b>Total</b>	<b>184.592</b>	<b>184.592</b>	<b>172.184</b>	<b>173.573</b>	<b>4.561</b>	<b>1.389</b>	<b>(11.019)</b>	<b>-5,97%</b>	<b>(11.019)</b>	<b>-5,97%</b>			
	CASA	142.782	142.782	127.970	129.360	7.098	1.389	(13.423)	-9,40%	(13.423)	-9,40%			
	(%) CASA	77,35%	77,35%	74,32%	74,53%									
	FDR	84,22%	84,22%	91,46%	90,73%									

## 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	6.612	6.612	5.645	5.232	(413)	(1.380)	-20,87%	(1.380)	-20,87%				
2	Giro ISE	1.330	1.330	1.294	792	(502)	(537)	-40,41%	(537)	-40,41%				
3	Tabungan ISE	5.282	5.282	4.351	4.440	89	(843)	-15,95%	(843)	-15,95%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	122	122	122	122	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	26.881	26.881	26.824	630	420	-210	265	-57	-57	477			
	KUR	26.138	26.138	26.083	430	420	-10	79	-55	-55	475			
	Non KUR	743	743	741	200	-	-200	186	-2	-2	2			
3	PWG	34.437	34.437	36.497	4.066	6.754	2.689	2.707	2.060	2.060	4.694	36.036	101,28%	461
	Cilem	23.083	23.083	24.380	1.819	2.601	783	1.780	1.297	1.297	1.304	24.078	101,26%	302
	Gadai	11.354	11.354	12.117	2.247	4.153	1.906	927	763	763	3.390	11.958	101,33%	159
4	CFG	94.137	94.137	94.159	706	1.374	668	-1.865	22	22	1.352	95.419	98,68%	(1.260)
	CF 1	15.780	15.780	15.693	277	-	-277	635	88	-88	88	16.025	97,93%	(332)
	Total Griya	12.624	12.624	12.576	-	-	0	0	-48	-48	48	12.713	98,93%	(137)
4	• Total Non Program	12.624	12.624	12.576	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-	3.312	94,10%	(195)
	Oto	3.156	3.156	3.116	277	-	-277	635	-40	-40	40	79.394	98,83%	(928)
	CF 2	78.356	78.356	78.466	429	1.374	945	-2.500	110	110	1.264	71.109	99,24%	(537)
	Mitraguna & Others	70.397	70.397	70.571	429	1.374	945	-2.429	175	175	1.199	8.286	95,28%	(391)
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65			
	<b>Total Pembiayaan</b>	<b>155.456</b>	<b>155.456</b>	<b>157.480</b>	<b>5.402</b>	<b>8.548</b>	<b>3.147</b>	<b>1.107</b>	<b>2.025</b>	<b>2.025</b>	<b>6.524</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	%	
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	-	679	-	1.040	0	0,00%	0,00%	3,88%	1.040	1.040	361			
	KUR	-	679	-	830	0	0,00%	0,00%	3,18%	830	830	150			
	Non KUR	-	-	-	210	0	0,00%	0,00%	28,38%	210	210	210			
3	PWG	-	-	-	2.225	0	0,00%	0,00%	6,10%	2.225	2.225	2.225			
	Cilem	-	-	-	2.077	0	0,00%	0,00%	8,52%	2.077	2.077	2.077			
	Gadai	-	-	-	148	0	0,00%	0,00%	1,22%	148	148	148			
4	CFG	432	883	432	5.855	0	0,46%	0,46%	6,22%	5.423	5.423	4.972			
	CF 1	76	227	76	710	0	0,48%	0,48%	4,52%	633	633	483			
	Total Griya	66	216	66	700	0	0,53%	0,53%	5,56%	633	633	484			
	Oto	10	11	10	10	0	0,31%	0,31%	0,31%	-	-	(1)			
	CF 2	356	657	356	5.145	0	0,45%	0,45%	6,56%	4.789	4.789	4.489			
	Mitraguna & Others	356	657	356	5.145	0	0,51%	0,51%	7,29%	4.789	4.789	4.489			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>432</b>	<b>1.563</b>	<b>432</b>	<b>9.121</b>	<b>0</b>	<b>0,28%</b>	<b>0,28%</b>	<b>5,79%</b>	<b>8.688</b>	<b>8.688</b>	<b>7.558</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	%
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	177	177	177	177	0	0,19%	0,19%	0,19%	-	-	0		
	CF 1	151	151	151	151	0	0,96%	0,96%	0,96%	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	151	151											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	1.940	3.478	(1.490)	1.538	992	39,89%	992	39,89%			
2	Tabungan	130.312	130.312	129.932	130.539	(4.684)	607	228	0,17%	228	0,17%			
3	Deposito	40.698	40.698	37.675	37.675	2.423	(0)	(3.022)	-7,43%	(3.022)	-7,43%			
	<b>Total</b>	<b>173.495</b>	<b>173.495</b>	<b>169.548</b>	<b>171.692</b>	<b>(3.751)</b>	<b>2.145</b>	<b>(1.803)</b>	<b>-1,04%</b>	<b>(1.803)</b>	<b>-1,04%</b>			
	CASA	132.798	132.798	131.872	134.017	(6.174)	2.145	1.220	0,92%	1.220	0,92%			
	(%) CASA	76,54%	76,54%	77,78%	78,06%									
	FDR	89,59%	89,59%	94,92%	93,73%									

## 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	2.673	2.673	2.458	2.591		133	(82)	-3,05%	(82)	-3,05%			
2	Giro ISE	4	4	5	208		203	204	5269,24%	204	5269,24%			
3	Tabungan ISE	2.669	2.669	2.453	2.383		(70)	(285)	-10,70%	(285)	-10,70%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	474	474	474	474		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	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Local Champion	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.744	-	-	0	-452	-114	-114	114			
	KUR	8.688	8.688	8.578	-	-	0	-447	-109	-109	109			
	Non KUR	170	170	166	-	-	0	-5	-4	-4	4			
3	PWG	35.127	35.127	36.469	3.418	7.346	3.928	1.604	1.342	1.342	6.004	36.445	100,07%	24
	Cilem	18.115	18.115	19.377	1.459	1.974	515	1.134	1.263	1.263	711	18.884	102,61%	493
	Gadai	17.012	17.012	17.092	1.960	5.372	3.413	470	79	79	5.293	17.561	97,33%	(469)
4	CFG	110.016	110.016	114.293	1.137	5.046	3.909	3.307	4.276	4.276	770	111.571	102,44%	2.721
	CF 1	36.865	36.865	37.617	-	918	918	-103	752	752	166	37.188	101,15%	429
	Total Griya	33.201	33.201	33.091	-	-	0	-215	-110	-110	110	33.338	99,26%	(247)
4	• Total Non Program	30.879	30.879	30.775	-	-	0	-12	-7	-7	7			
	• Program	2.322	2.322	2.316	-	-	0	-12	-7	-7	7			
	Oto	3.664	3.664	4.526	-	918	918	-103	863	863	56	3.851	117,54%	676
	CF 2	73.151	73.151	76.675	1.137	4.128	2.991	3.410	3.524	3.524	604	74.383	103,08%	2.293
	Mitraguna & Others	59.495	59.495	63.101	1.137	4.128	2.991	3.297	3.606	3.606	522	60.444	104,40%	2.657
	Pensiun	13.656	13.656	13.574	-	-	0	113	-82	-82	82	13.938	97,39%	(364)
	<b>Total Pembiayaan</b>	<b>155.434</b>	<b>155.434</b>	<b>160.930</b>	<b>4.555</b>	<b>12.392</b>	<b>7.837</b>	<b>4.436</b>	<b>5.497</b>	<b>5.497</b>	<b>6.895</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	0,0%	0,0%	0,0%	-	-	-	-		
	Linkage	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-	-		
	Local Champion	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-	-		
	Value Chain	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-	-		
2	MBG	78	244	78	1.275	0,88%	0,88%	14,59%	1,197	1,197	1,031				
	KUR	78	244	78	1.275	0,90%	0,90%	14,87%	1,197	1,197	1,031				
	Non KUR	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-	-		
3	PWG	-	-	-	-	1.955	0,0%	0,0%	5,36%	1.955	1.955	1.955			
	Cilem	-	-	-	-	1.342	0,0%	0,0%	6,93%	1.342	1.342	1.342			
	Gadai	-	-	-	-	613	0,0%	0,0%	3,59%	613	613	613			
4	CFG	402	288	402	5.136	0,37%	0,37%	4,49%	4,734	4,734	4,848				
	CF 1	51	95	51	2.278	0,14%	0,14%	6,06%	2,227	2,227	2,183				
	Total Griya	51	95	51	2.278	0,15%	0,15%	6,88%	2,227	2,227	2,183				
	Oto	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-			
	CF 2	351	194	351	2.858	0,48%	0,48%	3,73%	2,507	2,507	2,664				
	Mitraguna & Others	351	194	351	2.858	0,59%	0,59%	4,53%	2,507	2,507	2,664				
	Pensiun	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.066</b>	<b>1.318</b>	<b>1.066</b>	<b>1.066</b>	<b>0,69%</b>	<b>0,69%</b>	<b>0,66%</b>	<b>0</b>	<b>0</b>	<b>(252)</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	160.829	160.829	173.495	12.666	
2	Contribution Margin	6.838	6.838	10.566	3.728	-54,5%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,17	3,39	3,40	0,02	0,23
CIF Payroll	956	1.115	1.171	56	215



## 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	4.732	4.732	6.244	6.743	1.501	499	2.012	42,51%	2.012	42,51%			
2	Tabungan	250.342	250.342	252.195	252.217	(1.685)	22	1.875	0,75%	1.875	0,75%			
3	Deposito	173.973	173.973	180.343	180.031	(2.296)	(312)	6.059	3,48%	6.059	3,48%			
	<b>Total</b>	<b>429.047</b>	<b>429.047</b>	<b>438.783</b>	<b>438.992</b>	<b>(2.480)</b>	<b>209</b>	<b>9.945</b>	<b>2,32%</b>	<b>9.945</b>	<b>2,32%</b>			
	CASA	255.074	255.074	258.439	258.961	(184)	521	3.887	1,52%	3.887	1,52%			
	(%) CASA	59,45%	59,45%	58,90%	58,99%									
	FDR	65,61%	65,61%	64,98%	64,95%									

## 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	24.432	24.432	25.384	25.202		(181)	771	3,15%	771	3,15%			
2	Giro ISE	2.665	2.665	3.772	3.388		(383)	723	27,13%	723	27,13%			
3	Tabungan ISE	12.249	12.249	10.595	10.797		202	(1.453)	-11,86%	(1.453)	-11,86%			
4	Deposito ISE	9.517	9.517	11.017	11.017		0	1.500	15,76%	1.500	15,76%			
5	CIF ISE	180	180	180	180		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	15.402	15.402	15.340	-	-	0	3.238	-62	-62	62			
	Linkage	12.232	12.232	12.232	-	-	-	2.664	0	0	(0)			
	Non-Linkage	3.170	3.170	3.108	-	-	0	574	-62	-62	62			
	• Local Champion	2.980	2.980	2.939	-	-	0	594	-41	-41	41			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.419	-	-	0	677	-203	-203	203			
	KUR	13.226	13.226	13.022	-	-	0	682	-203	-203	203			
	Non KUR	397	397	397	-	-	0	-5	0	0	-			
3	PWG	39.582	39.582	43.534	4.995	9.924	4.928	3.126	3.952	3.952	5.971	41.268	105,49%	2.266
	Cilem	20.374	20.374	23.278	2.133	3.711	1.578	1.657	2.904	2.904	806	21.400	108,78%	1.878
	Gadai	19.208	19.208	20.256	2.862	6.213	3.350	1.469	1.048	1.048	5.165	19.868	101,95%	388
4	CFG	212.887	212.887	212.833	4.496	1.723	-2.773	2.159	-54	-54	1.777	215.022	98,99%	(2.189)
	CF 1	14.387	14.387	14.442	750	181	-569	422	56	56	125	14.772	97,77%	(330)
	Total Griya	9.071	9.071	9.013	750	-	-750	0	-58	-58	58	9.208	97,89%	(194)
1	• Total Non Program	9.071	9.071	9.013	750	-	-	562	-58	-58	58			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	5.315	5.315	5.429	-	181	181	422	114	114	67	5.565	97,56%	(136)
	CF 2	198.500	198.500	198.391	3.746	1.542	-2.204	1.737	-109	-109	1.651	200.250	99,07%	(1.859)
	Mitraguna & Others	192.605	192.605	192.532	3.470	1.542	-1.928	1.504	-74	-74	1.616	194.029	99,23%	(1.497)
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36	6.221	94,18%	(362)
	<b>Total Pembiayaan</b>	<b>281.493</b>	<b>281.493</b>	<b>285.127</b>	<b>9.491</b>	<b>11.646</b>	<b>2.155</b>	<b>9.201</b>	<b>3.634</b>	<b>3.634</b>	<b>8.013</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	-	-	-	-	494	0,00%	0,00%	3,22%	494	494	494				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	494	0,00%	0,00%	0,00%	15,91%	494	494	494			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	67	66	67	1.066	0,49%	0,49%	0,49%	7,94%	999	999	1.000				
	KUR	-	-	-	-	927	0,00%	0,00%	0,00%	7,12%	927	927	927			
	Non KUR	67	66	67	140	16,95%	16,95%	16,95%	35,18%	72	72	73				
3	PWG	-	-	-	-	2.222	0,00%	0,00%	0,00%	5,10%	2.222	2.222	2.222			
	Cilem	-	-	-	-	2.125	0,00%	0,00%	0,00%	9,13%	2.125	2.125	2.125			
	Gadai	-	-	-	-	97	0,00%	0,00%	0,00%	0,48%	97	97	97			
4	CFG	78	-	78	1.554	0,04%	0,04%	0,04%	0,73%	1.476	1.476	1.554				
	CF 1	78	-	78	1.115	0,54%	0,54%	0,54%	7,72%	1.037	1.037	1.115				
	Total Griya	-	-	-	-	628	0,00%	0,00%	0,00%	6,97%	628	628	628			
	Oto	78	-	78	486	1,47%	1,47%	1,47%	8,95%	408	408	486				
	CF 2	-	-	-	-	439	0,00%	0,00%	0,00%	0,22%	439	439	439			
	Mitraguna & Others	-	-	-	-	356	0,00%	0,00%	0,00%	0,19%	356	356	356			
	Pensiun	-	-	-	-	83	0,00%	0,00%	0,00%	1,42%	83	83	83			
	<b>Total Pembiayaan</b>	<b>146</b>	<b>146</b>	<b>146</b>	<b>146</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0</b>	<b>0</b>	<b>0</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	-	-	-	-	-	0,00%	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%							



## 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	5.323	5.323	4.882	4.879	(363)	(3)	(444)	-8,35%	(444)	-8,35%			
2	Tabungan	172.282	172.282	173.324	167.239	1.968	(6.085)	(5.043)	-2,93%	(5.043)	-2,93%			
3	Deposito	122.585	122.585	124.169	124.079	(448)	(90)	1.493	1,22%	1.493	1,22%			
	<b>Total</b>	<b>300.190</b>	<b>300.190</b>	<b>302.374</b>	<b>296.196</b>	<b>1.157</b>	<b>(6.178)</b>	<b>(3.994)</b>	<b>-1,33%</b>	<b>(3.994)</b>	<b>-1,33%</b>			
	CASA	177.605	177.605	178.205	172.117	1.605	(6.088)	(5.487)	-3,09%	(5.487)	-3,09%			
	(%) CASA	59,16%	59,16%	58,94%	58,11%									
	FDR	47,32%	47,32%	47,23%	48,22%									

## 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	1.661	1.661	1.659	1.659	0	(2)	-0,11%	(2)	-0,11%				
2	Giro ISE	61	61	65	65	0	5	7,51%	5	7,51%				
3	Tabungan ISE	1.600	1.600	1.594	1.594	0	(6)	-0,40%	(6)	-0,40%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	84	84	84	84	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	35.541	35.541	35.365	1.000	630	-370	62	-176	-176	806			
	KUR	33.739	33.739	33.600	1.000	630	-370	139	-140	-140	770			
	Non KUR	1.802	1.802	1.766	-	-	0	-77	-36	-36	36			
3	PWG	11.324	11.324	12.057	389	1.329	941	1.250	733	733	597	11.984	100,61%	73
	Cilem	11.324	11.324	12.057	389	1.329	941	1.250	733	733	597	11.984	100,61%	73
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	95.173	95.173	95.398	2.809	1.045	-1.764	2.141	225	225	820	96.478	98,88%	(1.080)
	CF 1	8.738	8.738	8.687	-	-	0	71	-52	-52	52	9.027	96,22%	(341)
	Total Griya	3.732	3.732	3.725	-	-	0	0	-8	-8	8	3.835	97,14%	(110)
4	• Total Non Program	3.732	3.732	3.725	-	-	0	0	-8	-8	8			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	4.962	-	-	0	71	-44	-44	44	5.193	95,55%	(231)
	CF 2	86.435	86.435	86.711	2.809	1.045	-1.764	2.070	277	277	768	87.451	99,15%	(739)
	Mitraguna & Others	67.546	67.546	67.804	2.609	995	-1.614	2.037	258	258	737	68.258	99,34%	(454)
	Pensiun	18.888	18.888	18.907	200	50	-150	34	19	19	31	19.193	98,51%	(286)
	<b>Total Pembiayaan</b>	<b>142.038</b>	<b>142.038</b>	<b>142.820</b>	<b>4.198</b>	<b>3.004</b>	<b>-1.193</b>	<b>3.453</b>	<b>782</b>	<b>782</b>	<b>2.222</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	411	1.169	411	3.785	1.16%	1.16%	1.16%	10,70%	3.374	3.374	2.616				
	KUR	349	935	349	3.539	1.03%	1.03%	1.03%	10,53%	3.191	3.191	2.604				
	Non KUR	62	234	62	245	3,44%	3,44%	3,44%	13,89%	183	183	11				
3	PWG	86	-	86	874	0,76%	0,76%	0,76%	7,25%	789	789	874				
	Cilem	86	-	86	874	0,76%	0,76%	0,76%	7,25%	789	789	874				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	519	1.692	519	1.644	0,55%	0,55%	0,55%	1,72%	1.124	1.124	(49)				
	CF 1	-	-	-	705	0,00%	0,00%	0,00%	8,12%	705	705	705				
	Total Griya	-	-	-	393	0,00%	0,00%	0,00%	10,54%	393	393	393				
	Oto	-	-	-	312	0,00%	0,00%	0,00%	6,30%	312	312	312				
	CF 2	519	1.692	519	939	0,60%	0,60%	0,60%	1,08%	419	419	(754)				
	Mitraguna & Others	409	1.527	409	939	0,61%	0,61%	0,61%	1,38%	530	530	(589)				
	Pensiun	111	165	111	-	0,59%	0,59%	0,59%	0,00%	(111)	(111)	(165)				
	<b>Total Pembiayaan</b>	<b>3.003</b>	<b>3.005</b>	<b>3.003</b>	<b>3.123</b>	<b>2,11%</b>	<b>2,11%</b>	<b>2,11%</b>	<b>2,19%</b>	<b>120</b>	<b>120</b>	<b>118</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	122.107	122.107	300.190	178.083			2,91	3,13	3,08	(0,05)
2	Contribution Margin	6.210	6.210	5.102	(1.108)	17,8%		1.032	780	982	(50)



## 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	1.706	1.706	1.493	1.511	(914)	18	(195)	-11,45%	(195)	-11,45%			
2	Tabungan	163.328	163.328	156.906	157.108	4.996	202	(6.220)	-3,81%	(6.220)	-3,81%			
3	Deposito	13.205	13.205	13.333	13.333	(251)	0	128	0,97%	128	0,97%			
	<b>Total</b>	<b>178.239</b>	<b>178.239</b>	<b>171.732</b>	<b>171.952</b>	<b>3.832</b>	<b>220</b>	<b>(6.287)</b>	<b>-3,53%</b>	<b>(6.287)</b>	<b>-3,53%</b>			
	CASA	165.034	165.034	158.399	158.619	4.082	220	(6.415)	-3,89%	(6.415)	-3,89%			
	(%) CASA	92,59%	92,59%	92,24%	92,25%									
	FDR	121,86%	121,86%	127,44%	127,28%									

## 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	2.657	2.657	1.918	2.178		259	(479)	-18,04%	(479)	-18,04%			
2	Giro ISE	708	708	682	708		25	0	0,00%	0	0,00%			
3	Tabungan ISE	1.950	1.950	1.236	1.470		234	(479)	-24,59%	(479)	-24,59%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	299	299	299	299		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	4.207	4.207	4.207	-	-	0	-16	-0	-0	0			
	Linkage	4.138	4.138	4.138	-	-	-	-	-0	0	0	(0)		
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0			
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	38.276	38.276	37.901	1.060	260	-800	362	-375	-375	635			
	KUR	34.882	34.882	34.535	1.000	260	-740	318	-348	-348	608			
	Non KUR	3.393	3.393	3.366	60	-	-60	44	-27	-27	27			
3	PWG	28.186	28.186	30.675	4.347	7.445	3.098	2.026	2.489	2.489	4.956			
	Cilem	15.195	15.195	17.028	1.218	2.611	1.394	940	1.833	1.833	779			
	Gadai	12.991	12.991	13.647	3.130	4.834	1.704	1.086	656	656	4.177			
4	CFG	146.534	146.534	146.077	280	1.628	1.348	-170	-457	-457	2.085			
	CF 1	25.788	25.788	25.619	-	-	0	-144	-170	-170	170			
	Total Griya	23.213	23.213	23.135	-	-	0	0	-78	-78	78			
4	• Total Non Program	2.356	2.356	2.341	-	-	0	-43	-15	-15	15			
	• Program	20.857	20.857	20.794	-	-	0	-210	-63	-63	63			
	Oto	2.576	2.576	2.484	-	-	0	-144	-92	-92	92			
	CF 2	120.746	120.746	120.458	280	1.628	1.348	-26	-287	-287	1.915			
	Mitraguna & Others	97.104	97.104	96.795	280	1.428	1.148	-329	-309	-309	1.737			
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178			
	<b>Total Pembiayaan</b>	<b>217.203</b>	<b>217.203</b>	<b>218.860</b>	<b>5.687</b>	<b>9.333</b>	<b>3.646</b>	<b>2.201</b>	<b>1.657</b>	<b>1.657</b>	<b>7.676</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	0,0%	0,0%	0,0%	-	-	-	-			
	Linkage	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,0%	0,0%	0,0%	-	-	-	-			
2	MBG	92	422	92	1.997	0,24%	0,24%	0,24%	5,27%	1.906	1.906	1.575				
	KUR	92	417	92	1.829	0,26%	0,26%	0,26%	5,30%	1.738	1.738	1.412				
	Non KUR	-	5	-	168	0,0%	0,0%	0,0%	4,99%	168	168	163				
3	PWG	-	-	-	2.366	0,0%	0,0%	0,0%	7,71%	2.366	2.366	2.366				
	Cilem	-	-	-	2.109	0,0%	0,0%	0,0%	12,39%	2.109	2.109	2.109				
	Gadai	-	-	-	257	0,0%	0,0%	0,0%	1,88%	257	257	257				
4	CFG	3.422	3.411	3.422	4.977	2,34%	2,34%	2,34%	3,41%	1.555	1.555	1.566				
	CF 1	3.369	3.216	3.369	4.127	10,03%	10,03%	10,53%	16,11%	758	758	910				
	Total Griya	3.369	3.216	3.369	4.127	14,51%	14,51%	17,84%	17,84%	758	758	910				
	Oto	-	-	-	-	0,0%	0,0%	0,0%	0,0%	-	-	-				
	CF 2	53	194	53	850	0,04%	0,04%	0,04%	0,71%	797	797	656				
	Mitraguna & Others	53	194	53	850	0,05%	0,05%	0,05%	0,88%	797	797	656				
	Pensiun	-	-	-	-	0,0%	0,0%	0,0%	0,0%	-	-	-				
	<b>Total Pembiayaan</b>	<b>7.205</b>	<b>7.833</b>	<b>7.205</b>	<b>7.405</b>	<b>3,32%</b>	<b>3,32%</b>	<b>3,32%</b>	<b>3,38%</b>	<b>200</b>	<b>200</b>	<b>(429)</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	206.366	206.366	222.155	222.155	15.789		PHR	2,96	3,09	3,10
2	Contribution Margin	11.176	11.176	13.703	13.703	2.527	-22,6%	CIF Payroll	1.889	2.311	2.436



## 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	486	486	839	833	(213)	(6)	347	71,47%	347	71,47%			
2	Tabungan	141.974	141.974	139.950	138.798	(723)	(1.152)	(3.176)	-2,24%	(3.176)	-2,24%			
3	Deposito	42.450	42.450	42.661	42.661	(910)	0	211	0,50%	211	0,50%			
	<b>Total</b>	<b>184.909</b>	<b>184.909</b>	<b>183.450</b>	<b>182.292</b>	<b>(1.846)</b>	<b>(1.158)</b>	<b>(2.618)</b>	<b>-1,42%</b>	<b>(2.618)</b>	<b>-1,42%</b>			
	CASA	142.460	142.460	140.789	139.631	(936)	(1.158)	(2.829)	-1,99%	(2.829)	-1,99%			
	(%) CASA	77,04%	77,04%	76,75%	76,60%									
	FDR	175,91%	175,91%	178,35%	179,49%									

## 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	1.324	1.324	2.127	2.206		79	881	66,55%	881	66,55%			
2	Giro ISE	150	150	263	334		70	183	121,99%	183	121,99%			
3	Tabungan ISE	1.174	1.174	1.864	1.872		9	698	59,46%	698	59,46%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225		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	13.705	13.705	13.463	-	-	0	-403	-242	-242	242			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	13.705	13.705	13.463	-	-	0	-403	-242	-242	242			
	• Local Champion	13.705	13.705	13.463	-	-	0	-403	-242	-242	242			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	35.195	985	900	-85	1.261	187	187	713			
	KUR	31.737	31.737	31.966	985	900	-85	1.341	229	229	671			
	Non KUR	3.272	3.272	3.229	-	-	0	-80	-42	-42	42			
3	PWG	38.348	38.348	42.033	4.174	11.305	7.132	2.754	3.685	3.685	7.621	40.034	104,99%	1.999
	Cilem	17.940	17.940	20.346	1.493	3.148	1.656	1.844	2.405	2.405	743	18.967	107,27%	1.379
	Gadai	20.408	20.408	21.687	2.681	8.157	5.476	909	1.280	1.280	6.878	21.068	102,94%	619
4	CFG	238.208	238.208	236.496	1.214	388	-826	389	-1.711	-1.711	2.099	239.658	98,68%	(3.161)
	CF 1	60.245	60.245	59.906	-	-	0	-414	-339	-339	339	60.534	98,96%	(628)
	Total Griya	56.890	56.890	56.580	-	-	0	-310	-310	-310	310	56.992	99,28%	(412)
1	• Total Non Program	11.339	11.339	11.275	-	-	0	-137	-64	-64	64			
	• Program	45.551	45.551	45.305	-	-	0	-384	-245	-245	245			
	Oto	3.355	3.355	3.326	-	-	0	-414	-29	-29	29	3.542	93,90%	(216)
	CF 2	177.963	177.963	176.590	1.214	388	-826	804	-1.373	-1.373	1.761	179.123	98,59%	(2.533)
	Mitraguna & Others	144.677	144.677	143.559	885	375	-510	1.181	-1.118	-1.118	1.493	145.468	98,69%	(1.909)
	Pensiun	33.285	33.285	33.031	329	13	-316	-378	-255	-255	268	33.655	98,14%	(624)
	<b>Total Pembiayaan</b>	<b>325.270</b>	<b>325.270</b>	<b>327.189</b>	<b>6.373</b>	<b>12.593</b>	<b>6.221</b>	<b>4.001</b>	<b>1.919</b>	<b>1.919</b>	<b>10.675</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	-	-	-	822	822	0,00%	0,00%	6,11%	822	822	822				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	822	822	0,00%	0,00%	6,11%	822	822	822				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	543	559	543	3.596	543	1,55%	1,55%	10,22%	3.053	3.053	3.037				
	KUR	376	371	376	2.971	376	1,18%	1,18%	9,29%	2.595	2.595	2.600				
	Non KUR	167	187	167	625	167	5,11%	5,11%	19,35%	458	458	437				
3	PWG	252	-	252	2.337	252	0,66%	0,66%	5,56%	2.086	2.086	2.337				
	Cilem	132	-	132	1.739	132	0,74%	0,74%	8,55%	1.607	1.607	1.739				
	Gadai	120	-	120	598	120	0,59%	0,59%	2,76%	479	479	598				
4	CFG	5.904	9.690	5.904	16.956	5.904	2,48%	2,48%	7,17%	11.052	11.052	7.266				
	CF 1	5.379	7.244	5.379	10.240	5.379	8,93%	8,93%	17,09%	4.861	4.861	2.996				
	Total Griya	5.379	7.165	5.379	10.074	5.379	9,46%	9,46%	17,81%	4.695	4.695	2.910				
	Oto	-	79	-	166	166	0,00%	0,00%	4,99%	166	166	87				
	CF 2	524	2.446	524	6.716	524	0,29%	0,29%	3,80%	6.192	6.192	4.270				
	Mitraguna & Others	287	2.002	287	5.464	287	0,20%	0,20%	3,81%	5.177	5.177	3.462				
	Pensiun	238	445	238	1.252	238	0,71%	0,71%	3,79%	1.015	1.015	808				
	<b>Total Pembiayaan</b>	<b>6.682</b>	<b>6.915</b>	<b>6.682</b>	<b>8.368</b>	<b>6.682</b>	<b>2,05%</b>	<b>2,05%</b>	<b>2,56%</b>	<b>1.686</b>	<b>1.686</b>	<b>1.454</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Dec-24	Dec-24	Dec-25	Growth (Mtd)			Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	324.841	324.841	330.955	6.114			2,95	3,12	3,13	0,01
2	Contribution Margin	12.657	12.657	17.620	4.963	-39,2%		2.214	2.269	2.396	127