

## AREA BATAM

Pilih Area

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	315.556	428.754	(418.828)	113.198	120.060	38,89%	120.060	38,89%			
2	Tabungan	2.013.016	2.013.016	1.868.030	1.872.605	(1.903.991)	4.575	(140.411)	-6,98%	(140.411)	-6,98%			
3	Deposito	973.933	973.933	980.516	856.562	(950.883)	(123.954)	(117.371)	-12,05%	(117.371)	-12,05%			
	<b>Total</b>	<b>3.295.643</b>	<b>3.295.643</b>	<b>3.164.102</b>	<b>3.157.921</b>	<b>(3.273.702)</b>	<b>(6.181)</b>	<b>(137.722)</b>	<b>-4,18%</b>	<b>(137.722)</b>	<b>-4,18%</b>			
	CASA	2.321.710	2.321.710	2.183.586	2.301.359	(2.322.819)	117.773	(20.351)	-0,88%	(20.351)	-0,88%			
	FDR	84,30%	84,30%	88,63%	88,80%									

## 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	90.565	90.565	85.600	86.936		1.335	(3.629)	-4,01%	(3.629)	-4,01%			
2	Giro ISE	28.686	28.686	31.260	32.928		1.667	4.241	14,79%	4.241	14,79%			
3	Tabungan ISE	61.424	61.424	53.885	53.553		(332)	(7.871)	-12,81%	(7.871)	-12,81%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.531	140	1.200	1.060	-4.288	-9.929	-9.929	11.129	0	0,00%	
	Linkage	25.627	25.627	25.118	140	200	60	-310	-509	-509	709			
	Non-Linkage	96.833	96.833	87.413	-	1.000	1.000	-3.978	-9.420	-9.420	10.420			
	• Local Champion	66.030	66.030	65.415	-	1.000	1.000	-565	-615	-615	1.615			
	• Value Chain	30.803	30.803	21.997	-	-	-	-3.413	-8.806	-8.806	8.806			
2	MBG	328.812	328.812	329.109	12.165	7.465	-4.700	3.045	297	297	7.168	331.703	99,22%	(2.593)
	KUR	310.526	310.526	311.083	12.140	7.415	-4.725	3.962	557	557	6.858	312.349	99,59%	(1.266)
	Non KUR	18.286	18.286	18.026	25	50	-917	-260	-260	-260	310	19.354	93,14%	(1.327)
3	PWG	344.300	344.300	378.931	47.547	78.575	31.028	20.569	34.632	34.632	43.943	356.049	106,43%	22.883
	Cilem	233.448	233.448	259.954	23.438	36.871	13.433	14.782	26.506	26.506	10.365	242.231	107,32%	17.723
	Gadai	110.851	110.851	118.977	24.109	41.703	17.594	5.787	8.126	8.126	33.577	113.817	104,53%	5.160
4	CFG	1.982.640	1.982.640	1.983.796	46.578	29.674	-16.904	16.595	1.156	1.156	28.518	2.006.944	98,85%	(23.148)
	CF 1	533.103	533.103	532.531	17.014	4.619	-12.395	1.500	-573	-573	5.192	537.405	99,09%	(4.875)
	Total Griya	446.983	446.983	447.247	14.072	3.469	-10.603	0	264	264	3.205	448.643	99,69%	(1.396)
	• Total Non Program	434.866	434.866	435.173	13.412	3.469	-9.943	9.962	287	287	3.183			
	• Program	12.096	12.096	12.074	660	-	-660	647	-22	-22	22			
	Oto	86.120	86.120	85.284	2.943	1.150	-1.793	1.500	-837	-837	1.987	88.763	96,08%	(3.479)
	CF 2	1.449.537	1.449.537	1.451.266	29.564	25.055	-4.509	15.095	1.729	1.729	23.326	1.469.539	98,76%	(18.273)
	Mitraguna & Others	1.349.817	1.349.817	1.351.714	28.239	24.326	-3.913	14.081	1.898	1.898	22.428	1.368.063	98,80%	(16.349)
	Pensiun	99.720	99.720	99.551	1.325	729	-596	1.014	-169	-169	898	101.476	98,10%	(1.925)
	<b>Total Pembiayaan</b>	<b>2.778.212</b>	<b>2.778.212</b>	<b>2.804.368</b>	<b>106.430</b>	<b>116.914</b>	<b>10.483</b>	<b>35.921</b>	<b>26.156</b>	<b>26.156</b>	<b>90.758</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	9.319	0,00%	0,00%	8,28%	9.319	9.319	9.319			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	9.319	0,00%	0,00%	10,66%	9.319	9.319	9.319			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.224	5.224	5.224	36.423	1,59%	1,59%	11,07%	31.199	31.199	31.199			
	KUR	4.303	4.303	4.303	32.665	1,39%	1,39%	10,50%	28.362	28.362	28.362			
	Non KUR	921	921	921	3.758	5,04%	5,04%	20,85%	2.836	2.836	2.836			
3	PWG	484	484	484	12.853	0,14%	0,14%	3,39%	12.369	12.369	12.369			
	Cilem	484	484	484	9.069	0,21%	0,21%	3,49%	8.585	8.585	8.585			
	Gadai	-	-	-	3.784	0,00%	0,00%	3,18%	3.784	3.784	3.784			
4	CFG	21.399	27.679	21.399	67.022	1,08%	1,08%	3,38%	45.622	45.622	45.622			
	CF 1	9.043	12.737	9.043	21.132	1,70%	1,70%	3,97%	12.090	12.090	12.090			
	Total Griya	7.715	10.710	7.715	14.659	1,73%	1,73%	3,28%	6.944	6.944	3.949			
	Oto	1.328	2.026	1.328	6.473	1,54%	1,54%	7,59%	5.145	5.145	4.447			
	CF 2	12.357	14.942	12.357	45.889	0,85%	0,85%	3,16%	33.532	33.532	30.947			
	Mitraguna & Others	12.357	14.431	12.357	44.444	0,92%	0,92%	3,29%	32.087	32.087	30.013			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	<b>Total Pembiayaan</b>	<b>28.513</b>	<b>33.182</b>	<b>28.513</b>	<b>31.478</b>	<b>1,03%</b>	<b>1,03%</b>	<b>1,12%</b>	<b>2.965</b>	<b>2.965</b>	<b>(1.704)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Kinerja	Posisi			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Dec-25		Dec-24	Dec-25	Dec-25					
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%				PHR	2.80	3.23	3.20	(0,03)	0,40			
2	Contribution Margin	121.560	121.560	130.836	9.276					CIF Payroll	25.287	21.982	24.565	2.583	(722)			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	22.487	23.006	(24.484)	519	424	1,88%	424	1,88%			
2	Tabungan	98.280	98.280	92.733	92.267	(90.912)	(466)	(6.013)	-6,12%	(6.013)	-6,12%			
3	Deposito	76.413	76.413	75.660	75.660	(116.868)	0	(754)	-0,99%	(754)	-0,99%			
	<b>Total</b>	<b>197.275</b>	<b>197.275</b>	<b>190.880</b>	<b>190.933</b>	<b>(232.264)</b>	<b>53</b>	<b>(6.342)</b>	<b>-3,22%</b>	<b>(6.342)</b>	<b>-3,22%</b>			
	CASA	120.862	120.862	115.220	115.273	(115.396)	53	(5.589)	-4,62%	(5.589)	-4,62%			
	(%) CASA	61,27%	61,27%	60,36%	60,37%									
	FDR	103,63%	103,63%	106,53%	106,50%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	20.678	20.678	18.399	18.629	231	(2.048)	-9,91%	(2.048)	-9,91%				
2	Giro ISE	7.519	7.519	8.043	8.248	205	729	9,70%	729	9,70%				
3	Tabungan ISE	13.134	13.134	10.331	10.356	25	(2.777)	-21,15%	(2.777)	-21,15%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.212	-	-	0	-132	-2.190	-2.190	2.190	0	0,00%	
	Linkage	787	787	787	-	-	-	-17	0	0	(0)			
	Non-Linkage	13.615	13.615	11.425	-	-	0	-114	-2.190	-2.190	2.190			
	• Local Champion	8.965	8.965	8.925	-	-	0	-114	-40	-40	40			
	• Value Chain	4.650	4.650	2.500	-	-	0	-2.150	-2.150	-2.150	2.150			
2	MBG	57.731	57.731	57.248	675	900	225	-1.312	-482	-482	1.382	57.554	99,47%	(306)
	KUR	55.124	55.124	54.674	675	900	225	-1.236	-450	-450	1.350	55.304	98,86%	(631)
	Non KUR	2.607	2.607	2.575	-	-	0	-76	-33	-33	33	2.250	114,44%	
3	PWG	15.626	15.626	16.693	1.196	1.686	490	545	1.067	1.067	619	16.170	103,24%	524
	Cilem	15.626	15.626	16.693	1.196	1.686	490	545	1.067	1.067	619	16.170	103,24%	524
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	116.674	116.674	117.184	2.742	1.269	-1.473	1.621	510	510	759	118.524	98,87%	(1.340)
	CF 1	61.795	61.795	61.837	298	469	171	76	42	42	427	62.153	99,49%	(316)
	Total Griya	58.651	58.651	58.569	298	248	-49	0	-81	-81	330	58.812	99,59%	(243)
4	• Total Non Program	57.846	57.846	57.766	298	248	-49	-403	-80	-80	328			
	• Program	805	805	803	-	-	0	-5	-1	-1	1			
	Oto	3.144	3.144	3.268	-	220	220	76	124	124	97	3.341	97,82%	(73)
	CF 2	54.879	54.879	55.347	2.444	800	-1.644	1.545	468	468	332	56.371	98,18%	(1.024)
	Mitraguna & Others	54.619	54.619	55.094	2.444	800	-1.644	1.552	475	475	325	56.068	98,26%	(974)
	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>203.338</b>	<b>4.612</b>	<b>3.855</b>	<b>-757</b>	<b>723</b>	<b>-1.095</b>	<b>-1.095</b>	<b>4.950</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	962	1.324	962	5.526	1.679	1.679	9,65%	4.564	4.564	4.201							
	KUR	962	880	962	4.709	1.749	1.749	1,74%	3.747	3.747	3.829							
	Non KUR	-	444	-	816	0,00%	0,00%	0,00%	31,71%	816	816	372						
3	PWG	89	-	89	388	0,57%	0,57%	0,57%	2,33%	299	299	388						
	Cilem	89	-	89	388	0,57%	0,57%	0,57%	2,33%	299	299	388						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	1.626	2.395	1.626	6.546	1.399	1.399	5,59%	4.920	4.920	4.151							
	CF 1	1.239	1.863	1.239	4.368	2,01%	2,01%	7,06%	3.129	3.129	2.505							
	Total Griya	1.239	1.863	1.239	3.943	2,11%	2,11%	6,73%	2.703	2.703	2.079							
	Oto	-	-	-	426	0,00%	0,00%	0,00%	13,03%	426	426	426						
	CF 2	387	532	387	2.177	0,70%	0,70%	0,70%	3,93%	1.791	1.791	1.645						
	Mitraguna & Others	387	532	387	2.177	0,71%	0,71%	0,71%	3,95%	1.791	1.791	1.645						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	<b>Total Pembiayaan</b>	<b>1.489</b>	<b>1.447</b>	<b>1.489</b>	<b>2.243</b>	<b>0,73%</b>	<b>0,73%</b>	<b>0,73%</b>	<b>1,10%</b>	<b>755</b>	<b>755</b>	<b>796</b>						

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	271.304	271.304	245.242	(26.062)	
2	Contribution Margin	11.836	11.836	13.658	1.822	-15,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,63	2,94	2,95	0,02	0,32
CIF Payroll	1.937	1.991	2.115	124	178



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	20.623	20.937	(20.652)	313	3.132	17,59%	3.132	17,59%			
2	Tabungan	162.215	162.215	145.268	145.598	(139.420)	329	(16.617)	-10,24%	(16.617)	-10,24%			
3	Deposito	88.158	88.158	87.024	86.975	(77.952)	(50)	(1.184)	-1,34%	(1.184)	-1,34%			
	<b>Total</b>	<b>268.177</b>	<b>268.177</b>	<b>252.916</b>	<b>253.509</b>	<b>(238.023)</b>	<b>593</b>	<b>(14.668)</b>	<b>-5,47%</b>	<b>(14.668)</b>	<b>-5,47%</b>			
	CASA	180.019	180.019	165.891	166.534	(160.072)	643	(13.485)	-7,49%	(13.485)	-7,49%			
	(%) CASA	67,13%	67,13%	65,59%	65,69%									
	FDR	65,23%	65,23%	70,23%	70,06%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	11.585	11.500	(84)	1.567	15,78%	1.567	15,78%			
2	Giro ISE	4.553	4.553	5.908	6.241	333	1.688	37,08%	1.688	37,08%			
3	Tabungan ISE	5.380	5.380	5.677	5.259	(418)	(121)	-2,25%	(121)	-2,25%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	19.010	-	-	0	-928	1.036	1.036	(1.036)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.974	17.974	19.010	-	-	0	-928	1.036	1.036	(1.036)			
	• Local Champion	17.620	17.620	17.297	-	-	0	421	-323	-323	323			
	• Value Chain	354	354	1.712	-	-	-	-1.348	1.358	1.358	(1.358)			
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	13.011	1.390	1.496	106	1.410	1.189	1.189	307	12.379	105,10%	632
	Cilem	11.822	11.822	13.011	1.390	1.496	106	1.410	1.189	1.189	307	12.379	105,10%	632
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	145.130	145.130	145.597	4.184	2.194	-1.990	2.039	467	467	1.727	146.743	99,22%	(1.147)
	CF 1	74.303	74.303	73.739	1.323	526	-797	-248	-564	-564	1.090	74.594	98,85%	(855)
	Total Griya	68.635	68.635	68.217	1.323	526	-797	0	-418	-418	944	68.769	99,20%	(552)
4	• Total Non Program	68.013	68.013	67.595	1.323	526	-797	48	-418	-418	944			
	• Program	622	622	622	-	-	0	-5	0	0	-			
	Oto	5.668	5.668	5.522	-	-	0	-248	-146	-146	146	5.824	94,80%	(303)
	CF 2	70.827	70.827	71.858	2.861	1.668	-1.193	2.287	1.031	1.031	637	72.150	99,60%	(292)
	Mitraguna & Others	69.839	69.839	70.779	2.861	1.568	-1.293	2.296	940	940	628	71.118	99,52%	(340)
	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>177.617</b>	<b>5.574</b>	<b>3.690</b>	<b>-1.884</b>	<b>2.522</b>	<b>2.691</b>	<b>2.691</b>	<b>999</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	100	-	100	164	0,85%	0,85%	1,26%	64	64	164						
	Cilem	100	-	100	164	0,85%	0,85%	1,26%	64	64	164						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	974	2.175	974	764	0,67%	0,67%	0,52%	(210)	(210)	(1.411)						
	CF 1	839	2.039	839	673	1,13%	1,13%	0,91%	(165)	(165)	(1.365)						
	Total Griya	839	1.962	839	540	1,22%	1,22%	0,79%	(299)	(299)	(1.422)						
	Oto	-	77	-	134	0,00%	0,00%	2,42%	134	134	57						
	CF 2	135	136	135	90	0,19%	0,19%	0,13%	(45)	(45)	(46)						
	Mitraguna & Others	135	136	135	90	0,19%	0,19%	0,13%	(45)	(45)	(46)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	<b>Total Pembiayaan</b>	<b>1.358</b>	<b>1.455</b>	<b>1.358</b>	<b>1.683</b>	<b>0,78%</b>	<b>0,78%</b>	<b>0,95%</b>	<b>325</b>	<b>325</b>	<b>228</b>						

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	246.389	246.389	268.177	21.788	
2	Contribution Margin	20.650	20.650	13.398	(7.252)	35,1%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,02	3,34	3,33	(0,01)	0,31
CIF Payroll	1.135	1.246	1.279	33	144



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	47.173	44.247	(55.031)	(2.926)	(13.459)	-23,32%	(13.459)	-23,32%			
2	Tabungan	277.588	277.588	261.761	261.642	(265.449)	(119)	(15.946)	-5,74%	(15.946)	-5,74%			
3	Deposito	60.749	60.749	48.915	48.927	(96.974)	12	(11.822)	-19,46%	(11.822)	-19,46%			
	<b>Total</b>	<b>396.043</b>	<b>396.043</b>	<b>357.848</b>	<b>354.816</b>	<b>(417.454)</b>	<b>(3.032)</b>	<b>(41.227)</b>	<b>-10,41%</b>	<b>(41.227)</b>	<b>-10,41%</b>			
	CASA	335.294	335.294	308.933	305.889	(320.480)	(3.044)	(29.405)	-8,77%	(29.405)	-8,77%			
	(%) CASA	84,66%	84,66%	86,33%	86,21%									
	FDR	99,77%	99,77%	109,95%	110,89%									

## 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	3.476	3.476	3.662	3.929	267	453	13,03%	453	13,03%				
2	Giro ISE	1.723	1.723	1.754	2.011	257	288	16,72%	288	16,72%				
3	Tabungan ISE	1.454	1.454	1.608	1.618	10	165	11,35%	165	11,35%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	78.130	140	1.200	1.060	-2.634	-9.218	-9.218	10.418	0	0,00%	
	Linkage	24.829	24.829	24.319	140	200	60	-291	-510	-510	710			
	Non-Linkage	62.519	62.519	53.810	-	1.000	1.000	-2.343	-8.709	-8.709	9.709			
	• Local Champion	36.720	36.720	36.025	-	1.000	1.000	-278	-695	-695	1.695			
	• Value Chain	25.799	25.799	17.785	-	-	-	-2.065	-8.014	-8.014	8.014			
2	MBG	44.521	44.521	44.624	1.730	825	-905	393	103	103	722	45.395	98,30%	(771)
	KUR	42.557	42.557	42.705	1.730	825	-905	490	148	148	677	42.685	100,05%	
	Non KUR	1.963	1.963	1.919	-	-	0	-97	-44	-44	44	2.710	70,83%	(790)
3	PWG	45.791	45.791	49.727	5.511	9.764	4.254	1.577	3.936	3.936	5.828	46.873	106,09%	2.855
	Cilem	25.095	25.095	27.505	1.901	3.715	1.813	500	2.410	2.410	1.305	25.649	107,24%	1.856
	Gadai	20.696	20.696	22.223	3.610	6.050	2.440	1.077	1.527	1.527	4.523	21.224	104,71%	999
4	CFG	217.479	217.479	220.980	11.768	5.556	-6.212	-3.292	3.501	3.501	2.055	220.255	100,33%	725
	CF 1	77.433	77.433	79.199	9.466	2.220	-7.246	-255	1.765	1.765	455	78.048	101,47%	1.150
	Total Griya	68.869	68.869	70.804	9.300	2.220	-7.080	0	1.935	1.935	285	69.180	102,35%	1.624
	• Total Non Program	68.869	68.869	70.804	9.300	2.220	-7.080	9.653	1.935	1.935	285			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.395	166	-	-166	-255	-169	-169	169	8.869	94,66%	(474)
	CF 2	140.046	140.046	141.781	2.302	3.336	1.034	-3.037	1.735	1.735	1.601	142.206	99,70%	(425)
	Mitraguna & Others	138.654	138.654	140.396	2.302	3.336	1.034	-3.030	1.742	1.742	1.594	140.775	99,73%	(379)
	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>393.461</b>	<b>19.149</b>	<b>17.345</b>	<b>-1.803</b>	<b>-3.956</b>	<b>-1.678</b>	<b>-1.678</b>	<b>19.023</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap	
1	SME	-	-	-	9.297	9.297	0,00%	0,00%	11,90%	9.297	9.297	9.297				
	Linkage	-	-	-	-	9.297	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	9.297	9.297	0,00%	0,00%	17,28%	9.297	9.297	9.297				
	Value Chain	-	-	-	-	9.297	0,00%	0,00%	0,00%	-	-	-				
2	MBG	529	602	529	4.089	4.089	1,19%	1,19%	9,16%	3.561	3.561	3.488				
	KUR	427	498	427	3.781	3.781	1,00%	1,00%	1,00%	3.355	3.355	3.284				
	Non KUR	102	104	102	308	308	5,19%	5,19%	16,05%	206	206	204				
3	PWG	71	-	71	3.798	3.798	0,16%	0,16%	7,64%	3.727	3.727	3.798				
	Cilem	71	-	71	3.577	3.577	0,28%	0,28%	13,00%	3.506	3.506	3.577				
	Gadai	-	-	-	222	222	0,00%	0,00%	1,00%	222	222	222				
4	CFG	1.407	1.367	1.407	4.284	4.284	0,65%	0,65%	1,94%	2.877	2.877	2.918				
	CF 1	464	490	464	2.473	2.473	0,60%	0,60%	3,12%	2.009	2.009	1.983				
	Total Griya	230	227	230	2.054	2.054	0,33%	0,33%	2,90%	1.825	1.825	1.827				
	Oto	234	263	234	419	419	2,73%	2,73%	4,99%	185	185	156				
	CF 2	943	877	943	1.812	1.812	0,67%	0,67%	1,28%	868	868	935				
	Mitraguna & Others	943	877	943	1.812	1.812	0,68%	0,68%	1,29%	868	868	935				
	Pensiun	-	-	-	-	-	0,00%	0,00%	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>2.454</b>	<b>2.723</b>	<b>2.454</b>	<b>2.519</b>	<b>2.519</b>	<b>0,62%</b>	<b>0,62%</b>	<b>0,64%</b>	<b>65</b>	<b>65</b>	<b>(204)</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	42	42	42	42	42	0,05%	0,05%	0,05%	0	0	0	0	0,42	
	Linkage	42	42	42	42	42	0,17%	0,17%	0,17%	0	0	0	0	0,42	
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	237	440	237	237	237	0,53%	0,53%	0,53%	-	-	(203)			
	KUR	237	440	237	237	237									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.715	1.642	(43.281)	(74)	(147)	-8,21%	(147)	-8,21%			
2	Tabungan	185.639	185.639	168.090	168.569	(172.953)	478	(17.071)	-9,20%	(17.071)	-9,20%			
3	Deposito	54.666	54.666	53.650	55.497	(66.101)	1.847	831	1,52%	831	1,52%			
	<b>Total</b>	<b>242.093</b>	<b>242.093</b>	<b>223.455</b>	<b>225.707</b>	<b>(282.334)</b>	<b>2.252</b>	<b>(16.386)</b>	<b>-6,77%</b>	<b>(16.386)</b>	<b>-6,77%</b>			
	CASA	187.428	187.428	169.806	170.210	(216.233)	405	(17.217)	-9,19%	(17.217)	-9,19%			
(%)	CASA	77,42%	77,42%	75,99%	75,41%									
	FDR	86,63%	86,63%	95,54%	94,59%									

## 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	4.016	4.016	3.854	3.870		16	(146)	-3,62%	(146)	-3,62%			
2	Giro ISE	405	405	491	520		28	115	28,45%	115	28,45%			
3	Tabungan ISE	3.611	3.611	3.362	3.351		(12)	(261)	-7,22%	(261)	-7,22%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	11	-	-	0	-1	0	0	(0)			
	Linkage	11	11	11	-	-	-	-1	0	0	(0)			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
• Local Champion	-	-	-	-	-	-	0	0	0	0	-			
• Value Chain	-	-	-	-	-	-	0	0	0	0	-			
2	MBG	10.147	10.147	10.692	610	750	140	652	545	545	205	9.411	113,62%	1.282
	KUR	8.957	8.957	9.509	610	750	140	675	552	552	198	9.166	103,73%	
	Non KUR	1.190	1.190	1.184	-	-	0	-22	-6	-6	6	244	484,70%	
3	PWG	38.209	38.209	42.638	7.246	14.705	7.459	3.105	4.429	4.429	10.276	39.496	107,95%	3.142
	Cilem	13.897	13.897	15.908	1.966	2.644	678	1.948	2.011	2.011	633	14.594	109,01%	1.314
	Gadai	24.312	24.312	26.730	5.279	12.061	6.781	1.157	2.418	2.418	9.643	24.903	107,34%	1.827
4	CFG	161.370	161.370	160.156	1.731	520	-1.211	1.927	-1.215	-1.215	1.735	163.657	97,86%	(3.502)
	CF 1	12.345	12.345	12.262	250	-	-250	-23	-83	-83	83	12.624	97,14%	(361)
	Total Griya	11.349	11.349	11.286	250	-	-250	0	-63	-63	63	11.474	98,37%	(187)
• Total Non Program	10.738	10.738	10.677	250	-	-250	178	-62	-62	-62	62			
• Program	611	611	610	-	-	0	-3	-1	-1	-1	1			
Oto	997	997	976	-	-	0	-23	-21	-21	-21	21	1.150	84,86%	(174)
CF 2	149.025	149.025	147.893	1.481	520	-961	1.950	-1.132	-1.132	-1.132	1.652	151.034	97,92%	(3.141)
Mitraguna & Others	134.691	134.691	133.447	932	270	-662	1.075	-1.245	-1.245	-1.245	1.515	136.322	97,89%	(2.875)
Pensiun	14.334	14.334	14.447	549	250	-299	874	113	113	113	137	14.712	98,20%	(266)
<b>Total Pembiayaan</b>	<b>209.737</b>	<b>209.737</b>	<b>213.497</b>	<b>9.587</b>	<b>15.975</b>	<b>6.388</b>	<b>5.683</b>	<b>3.760</b>	<b>3.760</b>	<b>3.760</b>	<b>12.215</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	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	1.467	1.78%	1.78%	13,72%	1.287	1.287	1.279
	KUR	-	-	-	1.138	0,00%	0,00%	11,97%	1.138	1.138	1.138
	Non KUR	180	188	180	329	15,15%	15,15%	27,81%	149	149	141
3	PWG	15	-	15	1.759	0,04%	0,04%	4,12%	1.744	1.744	1.759
	Cilem	15	-	15	814	0,11%	0,11%	5,12%	799	799	814
	Gadai	-	-	-	945	0,00%	0,00%	3,53%	945	945	945
4	CFG	2.209	3.194	2.209	12.465	1,37%	1,37%	7,78%	10.256	10.256	9.270
	CF 1	50	67	50	1.054	0,40%	0,40%	8,60%	1.004	1.004	987
	Total Griya	50	67	50	1.054	0,44%	0,44%	9,34%	1.004	1.004	987
Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
CF 2	2.159	3.127	2.159	11.411	1,45%	1,45%	7,72%	9.252	9.252	8.283	
Mitraguna & Others	2.159	3.127	2.159	10.830	1,60%	1,60%	8,12%	8.671	8.671	7.702	
Pensiun	-	-	-	-	581	0,00%	0,00%	4,02%	581	581	581
<b>Total Pembiayaan</b>	<b>4.272</b>	<b>3.493</b>	<b>4.272</b>	<b>3.054</b>	<b>2,04%</b>	<b>2,04%</b>	<b>1,43%</b>	<b>(1.218)</b>	<b>(1.218)</b>	<b>(439)</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	264.224	264.224	245.338	(18.886)		2.71	3.38	3.25
2	Contribution Margin	11.671	11.671	16.994	5.323	-45,6%	7.504	3.101	3.821



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	522	441	(502)	(81)	156	54,73%	156	54,73%			
2	Tabungan	41.136	41.136	38.753	38.805	(38.758)	52	(2.332)	-5,67%	(2.332)	-5,67%			
3	Deposito	12.600	12.600	11.859	11.859	(12.549)	0	(741)	-5,88%	(741)	-5,88%			
	<b>Total</b>	<b>54.022</b>	<b>54.022</b>	<b>51.134</b>	<b>51.105</b>	<b>(51.809)</b>	<b>(29)</b>	<b>(2.916)</b>	<b>-5,40%</b>	<b>(2.916)</b>	<b>-5,40%</b>			
	CASA	41.422	41.422	39.275	39.246	(39.260)	(29)	(2.175)	-5,25%	(2.175)	-5,25%			
	(%) CASA	76,68%	76,68%	76,81%	76,79%									
	FDR	118,63%	118,63%	129,66%	129,73%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	544	562		18	55	10,80%	55	10,80%			
2	Giro ISE	2	2	1	1		0	(1)	-46,79%	(1)	-46,79%			
3	Tabungan ISE	505	505	543	561		18	56	11,02%	56	11,02%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	3.913	3.913	6.299	902	2.537	1.635	759	2.386	2.386	151	4.128	152,61%	2.171
	Cilem	3.913	3.913	6.299	902	2.537	1.635	759	2.386	2.386	151	4.128	152,61%	2.171
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	60.175	60.175	59.999	1.003	450	-553	-207	-176	-176	626	60.249	99,59%	(250)
	CF 1	816	816	808	-	-	0	-4	-8	-8	8	816	99,01%	(8)
	Total Griya	266	266	266	-	-	0	0	0	0	-	266	100,00%	0
4	• Total Non Program	266	266	266	-	-	0	-3	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	59.191	1.003	450	-553	-203	-168	-168	618	59.433	99,59%	(242)
	Mitraguna & Others	55.228	55.228	55.090	1.003	450	-553	120	-139	-139	589	55.274	99,67%	(185)
	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>66.298</b>	<b>1.905</b>	<b>2.987</b>	<b>1.082</b>	<b>552</b>	<b>2.210</b>	<b>2.210</b>	<b>777</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	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	806	1.961	806	5.361		1,34%	1,34%	8,94%		4.555	4.555	3.400			
	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		2,79%	2,79%	2,80%	(1)	(1)	(1)	(1.931)			
	Mitraguna & Others	1.678	3.433	1.678	1.677		2,83%	2,83%	2,83%	(1)	(1)	(1)	(1.931)			
	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>	(1)	(1)	(1)	(1.931)			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	74.633	74.633	67.931	(6.702)		2,37	2,89	2,69	(0,19)	0,33
2	Contribution Margin	1.330	1.330	4.472	3.142	-236,2%	413	335	429	94	16



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	65.931	186.150	(163.181)	120.219	122.766	193,69%	122.766	193,69%			
2	Tabungan	129.618	129.618	123.640	125.431	(121.777)	1.791	(4.187)	-3,23%	(4.187)	-3,23%			
3	Deposito	142.400	142.400	144.321	18.862	(20.185)	(125.459)	(123.538)	-86,75%	(123.538)	-86,75%			
	<b>Total</b>	<b>335.402</b>	<b>335.402</b>	<b>333.892</b>	<b>330.443</b>	<b>(305.142)</b>	<b>(3.449)</b>	<b>(4.959)</b>	<b>-1,48%</b>	<b>(4.959)</b>	<b>-1,48%</b>			
	CASA	193.002	193.002	189.571	311.581	(284.957)	122.010	118.579	61,44%	118.579	61,44%			
	(%) CASA	57,54%	57,54%	56,78%	94,29%									
	FDR	67,45%	67,45%	69,59%	70,32%									

## 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	3.788	3.788	3.876	3.824	(52)	37	0,97%	37	0,97%				
2	Giro ISE	1.740	1.740	1.933	1.958	25	218	12,55%	218	12,55%				
3	Tabungan ISE	2.048	2.048	1.943	1.866	(77)	(181)	-8,86%	(181)	-8,86%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	51.315	97,34%	(1.366)
	• Local Champion	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	48.311	99,02%	(475)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.004	70,35%	(891)
2	MBG	50.256	50.256	49.950	1.560	955	-605	108	-306	-306	1.261	38.810	103,73%	1.448
	KUR	48.058	48.058	47.836	1.560	955	-605	238	-222	-222	1.177	16.031	111,66%	1.869
	Non KUR	2.198	2.198	2.114	-	-	0	-130	-85	-85	85	22.779	98,15%	(421)
3	PWG	37.531	37.531	40.258	7.210	10.066	2.856	3.181	2.727	2.727	7.339	137.717	101,38%	1.907
	Cilem	15.345	15.345	17.900	1.508	3.180	1.672	799	2.555	2.555	626	50.292	98,68%	(666)
	Gadai	22.185	22.185	22.358	5.702	6.886	1.184	2.383	173	173	6.714	38.942	99,45%	(213)
4	CFG	136.373	136.373	139.624	1.605	4.283	2.678	1.065	3.251	3.251	1.032	11.351	96,01%	(453)
	CF 1	49.942	49.942	49.627	645	103	-542	-29	-316	-316	418	87.424	102,94%	2.573
	Total Griya	38.876	38.876	38.729	340	-	-340	0	-147	-147	147	85.231	103,12%	2.656
	• Total Non Program	38.876	38.876	38.729	340	-	-340	-171	-147	-147	147	2.193	96,22%	(83)
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	10.898	305	103	-202	-29	-169	-169	272			
	CF 2	86.431	86.431	89.997	960	4.180	3.220	1.094	3.567	3.567	613			
	Mitraguna & Others	84.297	84.297	87.887	960	4.180	3.220	1.015	3.590	3.590	590			
	Pensiun	2.134	2.134	2.110	-	-	0	79	-23	-23	23			
	<b>Total Pembiayaan</b>	<b>226.244</b>	<b>226.244</b>	<b>232.360</b>	<b>10.375</b>	<b>15.304</b>	<b>4.929</b>	<b>3.786</b>	<b>6.116</b>	<b>6.116</b>	<b>9.189</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	5.761	0,74%	0,74%	11,53%	5.391	5.391	5.395			
	KUR	265	250	265	5.388	0,55%	0,55%	11,26%	5.123	5.123	5.139			
	Non KUR	104	116	104	372	4,75%	4,75%	17,62%	268	268	256			
3	PWG	-	-	-	1.345	0,00%	0,00%	3,34%	1.345	1.345	1.345			
	Cilem	-	-	-	686	0,00%	0,00%	3,83%	686	686	686			
	Gadai	-	-	-	659	0,00%	0,00%	2,95%	659	659	659			
4	CFG	3.951	4.014	3.951	4.469	2,90%	2,90%	3,20%	518	518	455			
	CF 1	1.952	2.188	1.952	1.746	3,91%	3,91%	3,52%	(206)	(206)	(442)			
	Total Griya	1.918	2.032	1.918	819	4,93%	4,93%	2,11%	(1.099)	(1.099)	(1.213)			
	Oto	34	156	34	928	0,31%	0,31%	8,51%	894	894	772			
	CF 2	1.999	1.826	1.999	2.723	2,31%	2,31%	3,03%	724	724	896			
	Mitraguna & Others	1.999	1.826	1.999	2.723	2,37%	2,37%	3,10%	724	724	896			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>4.321</b>	<b>4.380</b>	<b>4.321</b>	<b>11.574</b>	<b>1,91%</b>	<b>1,91%</b>	<b>4,98%</b>	<b>7.253</b>	<b>7.253</b>	<b>7.194</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	454	0,68%	0,68%	0,80%	112	112	27			
	KUR	297	343	297	381	0,62%	0,62%	0,80%	84	84	38			
	Non KUR	45	84	45	72	2,04%	2,04%	3,43%	28	28	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.065	1.155	1.06										



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.668	5.633	(3.334)	(35)	2.887	105,15%	2.887	105,15%			
2	Tabungan	88.775	88.775	83.738	81.247	(83.412)	(2.491)	(7.528)	-8,48%	(7.528)	-8,48%			
3	Deposito	92.663	92.663	91.950	91.950	(92.567)	0	(712)	-0,77%	(712)	-0,77%			
	<b>Total</b>	<b>184.184</b>	<b>184.184</b>	<b>181.356</b>	<b>178.830</b>	<b>(179.313)</b>	<b>(2.526)</b>	<b>(5.353)</b>	<b>-2,91%</b>	<b>(5.353)</b>	<b>-2,91%</b>			
	CASA	91.521	91.521	89.406	86.880	(86.746)	(2.526)	(4.641)	-5,07%	(4.641)	-5,07%			
	(%) CASA	49,69%	49,69%	49,30%	48,58%									
	FDR	84,13%	84,13%	86,23%	87,44%									

## 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	6.692	6.692	4.516	4.153	(363)	(2.539)	-37,94%	(2.539)	-37,94%				
2	Giro ISE	153	153	170	91	(79)	(62)	-40,79%	(62)	-40,79%				
3	Tabungan ISE	6.539	6.539	4.346	4.062	(284)	(2.477)	-37,88%	(2.477)	-37,88%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%		
	Linkage	-	-	-	-	-	-	0	0	0	-				
	Non-Linkage	-	-	-	-	-	0	0	0	0	-				
	• Local Champion	-	-	-	-	-	0	0	0	0	-				
	• Value Chain	-	-	-	-	-	0	0	0	0	-				
2	MBG	34.594	34.594	34.584	750	685	-65	-298	-10	-10	695	34.761	99,49%	(177)	
	KUR	32.406	32.406	32.352	750	635	-115	-57	-54	-54	689	32.597	99,25%	(245)	
	Non KUR	2.188	2.188	2.232	-	50	50	-241	44	44	6	2.164	103,16%		
3	PWG	10.768	10.768	12.007	2.039	1.746	-293	1.627	1.239	1.239	507	11.346	105,83%	661	
	Cilem	10.768	10.768	12.007	2.039	1.746	-293	1.627	1.239	1.239	507	11.346	105,83%	661	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0		
4	CFG	109.588	109.588	109.786	3.211	1.523	-1.688	1.593	198	198	1.325	111.114	98,81%	(1.328)	
	CF 1	31.639	31.639	31.378	858	-	-858	521	-261	-261	261	32.054	97,89%	(676)	
	Total Griya	20.586	20.586	20.497	250	-	-250	0	-89	-89	89	20.662	99,20%	(165)	
	• Total Non Program	20.586	20.586	20.497	250	-	-250	175	-89	-89	-				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	11.053	11.053	10.880	608	-	-608	521	-172	-172	172	11.392	95,51%	(511)	
	CF 2	77.949	77.949	78.409	2.353	1.523	-830	1.073	459	459	1.064	79.060	99,18%	(651)	
	Mitraguna & Others	74.206	74.206	74.693	2.353	1.523	-830	1.101	487	487	1.036	75.246	99,27%	(552)	
	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>156.377</b>	<b>5.999</b>	<b>3.954</b>	<b>-2.045</b>	<b>2.922</b>	<b>1.427</b>	<b>1.427</b>	<b>2.527</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	38	110	38	2.819	0,11%	0,11%	8,15%	2.781	2.781	2.709					
	KUR	38	110	38	2.294	0,12%	0,12%	7,09%	2.256	2.256	2.184					
	Non KUR	-	-	-	525	0,00%	0,00%	23,52%	525	525	525					
3	PWG	16	-	16	407	0,15%	0,15%	3,39%	390	390	407					
	Cilem	16	-	16	407	0,15%	0,15%	3,39%	390	390	407					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	647	847	647	2.798	0,59%	0,59%	2,55%	2.151	2.151	1.951					
	CF 1	371	364	371	2.258	1,17%	1,17%	7,20%	1.887	1.887	1.894					
	Total Griya	-	207	-	1.005	0,00%	0,00%	4,90%	1.005	1.005	798					
	Oto	371	157	371	1.253	3,35%	3,35%	11,51%	882	882	1.096					
	CF 2	277	483	277	540	0,36%	0,36%	0,69%	263	263	57					
	Mitraguna & Others	277	483	277	540	0,37%	0,37%	0,72%	263	263	57					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	<b>Total Pembiayaan</b>	<b>386</b>	<b>702</b>	<b>386</b>	<b>521</b>	<b>0,25%</b>	<b>0,25%</b>	<b>0,33%</b>	<b>136</b>	<b>136</b>	<b>(181)</b>					

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	136.686	136.686	184.184	47.498		2,74	3,09	3,13
2	Contribution Margin	5.714	5.714	8.590	2.876	-50,3%	0,64	0,65	0,65

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,74	3,09	3,13	0,04	0,39
CIF Payroll	1.148	920	1.014	94	(134)



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	3.015	3.195	(6.350)	180	378	13,43%	378	13,43%			
2	Tabungan	92.939	92.939	86.984	87.010	(90.823)	26	(5.929)	-6,38%	(5.929)	-6,38%			
3	Deposito	27.705	27.705	27.690	27.617	(27.815)	8	(88)	-0,32%	(88)	-0,32%			
	<b>Total</b>	<b>123.461</b>	<b>123.461</b>	<b>117.608</b>	<b>117.822</b>	<b>(124.988)</b>	<b>214</b>	<b>(5.639)</b>	<b>-4,57%</b>	<b>(5.639)</b>	<b>-4,57%</b>			
	CASA	95.756	95.756	89.999	90.205	(97.173)	206	(5.551)	-5,80%	(5.551)	-5,80%			
	(%) CASA	77,56%	77,56%	76,52%	76,56%									
	FDR	85,59%	85,59%	91,83%	91,66%									

## 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	2.562	2.562	2.391	3.110		719	548	21,38%	548	21,38%			
2	Giro ISE	1.711	1.711	1.589	2.295		706	584	34,14%	584	34,14%			
3	Tabungan ISE	851	851	802	815		13	(36)	-4,25%	(36)	-4,25%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0	
2	MBG	6.282	6.282	6.846	930	660	-270	1.109	564	564	96	6.681	102,46%	164
	KUR	6.058	6.058	6.630	930	660	-270	1.116	572	572	88	6.264	105,84%	
	Non KUR	224	224	216	-	-	0	-7	-8	-8	8	417	51,72%	(201)
3	PWG	19.948	19.948	21.914	2.852	5.197	2.346	849	1.965	1.965	3.232	20.924	104,73%	990
	Cilem	10.021	10.021	11.273	654	1.836	1.182	458	1.252	1.252	584	10.667	105,68%	606
	Gadai	9.927	9.927	10.640	2.198	3.361	1.163	390	713	713	2.648	10.257	103,74%	383
4	CFG	79.441	79.441	79.237	1.075	1.610	535	466	-204	-204	1.814	80.439	98,50%	(1.203)
	CF 1	33.220	33.220	32.418	-	-	0	-172	-802	-802	802	33.444	96,93%	(1.027)
	Total Griya	26.198	26.198	25.543	-	-	0	0	-656	-656	656	26.270	97,23%	(727)
4	• Total Non Program	26.198	26.198	25.543	-	-	0	0	255	-656	656			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.875	-	-	0	-172	-147	-147	147	7.174	95,83%	(299)
	CF 2	46.221	46.221	46.819	1.075	1.610	535	638	598	598	1.012	46.995	99,63%	(176)
	Mitraguna & Others	42.914	42.914	43.547	1.075	1.610	535	673	633	633	977	43.648	99,77%	(101)
	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>107.996</b>	<b>4.857</b>	<b>7.467</b>	<b>2.611</b>	<b>2.423</b>	<b>2.325</b>	<b>2.325</b>	<b>5.142</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	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	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	31	98	31	192	0,49%	0,49%	0,281	162	162	95				
	KUR	31	98	31	192	0,51%	0,51%	0,290	162	162	95				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	40	-	40	1.428	0,20%	0,20%	0,652	1.388	1.388	1.428				
	Cilem	40	-	40	322	0,40%	0,40%	0,286	282	282	322				
	Gadai	-	-	-	1.106	0,00%	0,00%	0,1039	1.106	1.106	1.106				
4	CFG	579	-	579	1.887	0,73%	0,73%	0,238	1.308	1.308	1.887				
	CF 1	444	-	444	1.169	0,34%	0,34%	0,316	726	726	1.169				
	Total Griya	444	-	444	853	0,69%	0,69%	0,334	410	410	853				
	Oto	-	-	-	316	0,00%	0,00%	0,460	316	316	316				
	CF 2	135	-	135	717	0,29%	0,29%	0,153	582	582	717				
	Mitraguna & Others	135	-	135	717	0,31%	0,31%	0,165	582	582	717				
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.289</b>	<b>1.296</b>	<b>1.289</b>	<b>1.278</b>	<b>1,22%</b>	<b>1,22%</b>	<b>1,18%</b>	<b>(11)</b>	<b>(11)</b>	<b>(18)</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	108.741	108.741	123.461	14.720	
2	Contribution Margin	5.501	5.501	6.452	951	-17,3%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,07	3,39	3,38	(0,00)	0,31
CIF Payroll	1.142	1.298	1.406	108	264



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	14.361	11.079	(7.427)	(3.282)	(1.171)	-9,56%	(1.171)	-9,56%			
2	Tabungan	124.484	124.484	108.972	115.606	(119.337)	6.634	(8.878)	-7,13%	(8.878)	-7,13%			
3	Deposito	43.866	43.866	44.317	44.316	(45.104)	(1)	450	1,03%	450	1,03%			
	<b>Total</b>	<b>180.599</b>	<b>180.599</b>	<b>167.650</b>	<b>171.001</b>	<b>(171.868)</b>	<b>3.351</b>	<b>(9.598)</b>	<b>-5,31%</b>	<b>(9.598)</b>	<b>-5,31%</b>			
	CASA	136.734	136.734	123.333	126.685	(126.764)	3.352	(10.049)	-7,35%	(10.049)	-7,35%			
(%) CASA		75,71%	75,71%	73,57%	74,08%									
FDR		116,12%	116,12%	126,35%	123,88%									

## 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	4.612	4.612	4.306	4.440		133	(172)	-3,74%	(172)	-3,74%			
2	Giro ISE	2.691	2.691	2.417	2.539		122	(152)	-5,64%	(152)	-5,64%			
3	Tabungan ISE	1.791	1.791	1.759	1.771		11	(21)	-1,15%	(21)	-1,15%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
• Local Champion	-	-	-	-	-	-	0	0	0	0	-			
• Value Chain	-	-	-	-	-	-	0	0	0	0	-			
2	MBG	36.295	36.295	36.334	1.665	860	-805	468	39	39	821	36.952	98,33%	(618)
	KUR	34.990	34.990	35.068	1.665	860	-805	648	78	78	782	35.170	99,71%	(102)
	Non KUR	1.305	1.305	1.266	-	-	0	-179	-39	-39	39	1.782	71,06%	(516)
3	PWG	32.837	32.837	35.258	5.556	9.537	3.981	1.022	2.420	2.420	7.117	34.075	103,47%	1.183
	Cilem	12.268	12.268	13.256	1.388	1.847	459	863	988	988	859	12.978	102,14%	278
	Gadai	20.569	20.569	22.002	4.168	7.690	3.522	159	1.433	1.433	6.257	21.097	104,29%	905
4	CFG	140.577	140.577	140.239	3.221	2.038	-1.183	4.044	-338	-338	2.376	141.668	98,99%	(1.429)
	CF 1	40.084	40.084	39.796	535	-	-535	294	-289	-289	289	40.267	98,83%	(471)
	Total Griya	34.129	34.129	33.973	400	-	-400	0	-156	-156	156	34.174	99,41%	(201)
• Total Non Program		34.129	34.129	33.973	400	-	0	0	0	0	-			
• Program		-	-	-	-	-	0	0	0	0	-			
Oto		5.956	5.956	5.823	135	-	-135	294	-133	-133	133	6.093	95,56%	(270)
CF 2		100.492	100.492	100.443	2.686	2.038	-648	3.751	-49	-49	2.087	101.401	99,06%	(958)
Mitraguna & Others		74.331	74.331	74.169	2.570	1.659	-911	3.354	-162	-162	1.821	75.074	98,79%	(905)
Pensiun		26.162	26.162	26.274	116	379	263	397	112	112	267	26.327	99,80%	(53)
<b>Total Pembiayaan</b>		<b>209.709</b>	<b>209.709</b>	<b>211.831</b>	<b>10.442</b>	<b>12.435</b>	<b>1.993</b>	<b>5.534</b>	<b>2.122</b>	<b>2.122</b>	<b>10.313</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	776	869	776	3.096	2.14%	2.14%	8,52%	2.320	2.320	2.227
	KUR	670	761	670	2.958	1,92%	1,92%	8,44%	2.288	2.288	2.198
	Non KUR	106	109	106	138	8,12%	8,12%	8,12%	32	32	29
3	PWG	-	-	-	596	0,00%	0,00%	0,00%	596	596	596
	Cilem	-	-	-	259	0,00%	0,00%	0,00%	259	259	259
	Gadai	-	-	-	337	0,00%	0,00%	0,00%	337	337	337
4	CFG	1.040	1.255	1.040	4.726	0,74%	0,74%	0,74%	3.686	3.686	3.471
	CF 1	95	95	95	1.526	0,24%	0,24%	0,24%	1.431	1.431	1.431
	Total Griya	-	-	-	725	0,00%	0,00%	0,00%	725	725	725
Oto		95	95	95	801	1,60%	1,60%	13,76%	706	706	706
CF 2		944	1.160	944	3.200	0,94%	0,94%	3,19%	2.256	2.256	2.039
Mitraguna & Others		944	650	944	2.803	1,27%	1,27%	3,78%	1.859	1.859	2.153
Pensiun		-	511	-	317	0,00%	0,00%	1,51%	397	397	(114)
<b>Total Pembiayaan</b>		<b>2.706</b>	<b>2.748</b>	<b>2.706</b>	<b>3.088</b>	<b>1,29%</b>	<b>1,29%</b>	<b>1,46%</b>	<b>382</b>	<b>382</b>	<b>340</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	193.297	193.297	225.347	32.050		2,50	3,03	3,08
2	Contribution Margin	6.941	6.941	9.858	2.917	-42,0%	1.589	1.542	1.575

## Kinerja Pendanaan

## 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	5.013	5.013	4.271	4.150	(121)	(863)	-17,21%	(863)	-17,21%			
2	Giro ISE	910	910	981	973	(9)	63	6,90%	63	6,90%			
3	Tabungan ISE	4.103	4.103	3.290	3.177	(112)	(925)	-22,55%	(925)	-22,55%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	-	0	0	0	0	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	0	0	-	
	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	39.024	39.024	38.539	1.480	400	-1.080	82	-486	-486	886	40.298	95,63%	(1.759)
	KUR	37.140	37.140	36.691	1.480	400	-1.080	164	-450	-450	850	37.223	98,57%	(532)
	Non KUR	1.884	1.884	1.848	-	-	0	-82	-36	-36	36	3.075	60,10%	(1.227)
3	PWG	14.951	14.951	16.817	1.192	2.535	1.343	933	1.866	1.866	669	15.509	108,43%	1.308
	Cilem	14.951	14.951	16.817	1.192	2.535	1.343	933	1.866	1.866	669	15.509	108,43%	1.308
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	130.319	130.319	131.843	3.180	3.647	466	1.170	1.524	1.524	2.123	131.604	100,18%	239
	CF 1	27.600	27.600	28.143	533	827	293	178	542	542	284	27.888	100,91%	255
	Total Griya	21.447	21.447	21.303	190	-	-190	0	-144	-144	144	21.521	98,99%	(218)
1	• Total Non Program	21.447	21.447	21.303	190	-	-190	-145	-144	-144	144			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.840	343	827	483	178	687	687	140	6.367	107,43%	473
	CF 2	102.719	102.719	103.700	2.647	2.820	173	992	981	981	1.839	103.716	99,98%	(16)
	Mitraguna & Others	102.046	102.046	103.034	2.577	2.820	243	927	988	988	1.832	103.002	100,03%	32
	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>187.199</b>	<b>5.852</b>	<b>6.581</b>	<b>730</b>	<b>2.185</b>	<b>2.904</b>	<b>2.904</b>	<b>3.677</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	23-Jan-26	31-Dec-25	31-Dec-25	23-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	7.100	2,22%	2,22%	18,42%	6.235	6.235	6.176			
	KUR	859	854	859	6.958	2,31%	2,31%	18,96%	6.099	6.099	6.104			
	Non KUR	7	70	7	142	0,35%	0,35%	7,69%	135	135	72			
3	PWG	-	-	-	446	0,00%	0,00%	2,65%	446	446	446			
	Cilem	-	-	-	446	0,00%	0,00%	2,65%	446	446	446			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	691	1.095	691	2.495	0,53%	0,53%	1,89%	1.804	1.804	1.400			
	CF 1	360	965	360	997	1,30%	1,30%	3,54%	637	637	33			
	Total Griya	217	567	217	603	1,01%	1,01%	2,83%	386	386	36			
	Oto	143	398	143	395	2,33%	2,33%	5,77%	251	251	(4)			
	CF 2	331	130	331	1.497	0,32%	0,32%	1,44%	1.167	1.167	1.367			
	Mitraguna & Others	331	130	331	1.497	0,32%	0,32%	1,45%	1.167	1.167	1.367			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.556</b>	<b>2.019</b>	<b>1.556</b>	<b>10.041</b>	<b>0,84%</b>	<b>0,84%</b>	<b>5,36%</b>	<b>8.485</b>	<b>8.485</b>	<b>8.022</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	1.272	2,83%	2,83%	3,30%	169	169	(354)			
	KUR	928	1.506	928	1.100	2,50%	2,50%	3,00%	172	172	(406)			
	Non KUR	175	120	175	173	9,27%	9,27%	9,34%	(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	630	0,48%	0,48%	0,48%	-	-	(4)			
	CF 1	557	559	557	557	2,02%	2,02%	1,98%	-	-	(2)			
	Total Griya	557	559	557	557	2,60%	2,60%	2,62%	-	-	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	72	74	72	72	0,07%	0,07%	0,07%	-	-	(2)			
	Mitraguna & Others	72	74	72	72	0,07%	0,07%	0,07%	-	-	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
<b>Total Pembiayaan</b>		<b>1.733</b>	<b>2.259</b>	<b>1.733</b>	<b>1.902</b>	<b>0,94%</b>	<b>0,94%</b>	<b>1,02%</b>	<b>169</b>	<b>169</b>	<b>(357)</b>			

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	267.435	267.435	302.310	34.875	
2	Contribution Margin	10.276	10.276	10.594	318	-3,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,25	3,44	3,44	(0,01)	0,19
CIF Payroll	1.099	1.371	1.442	71	343



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	105.432	105.491	(62.801)	59	5.928	5,95%	5.928	5,95%			
2	Tabungan	154.868	154.868	148.684	148.112	(150.051)	(572)	(6.756)	-4,36%	(6.756)	-4,36%			
3	Deposito	123.913	123.913	149.079	148.998	(124.121)	(81)	25.085	20,24%	25.085	20,24%			
	<b>Total</b>	<b>378.344</b>	<b>378.344</b>	<b>403.196</b>	<b>402.601</b>	<b>(336.973)</b>	<b>(595)</b>	<b>24.257</b>	<b>6,41%</b>	<b>24.257</b>	<b>6,41%</b>			
	CASA	254.431	254.431	254.116	253.603	(212.852)	(513)	(828)	-0,33%	(828)	-0,33%			
	(%) CASA	67,25%	67,25%	63,03%	62,99%									
	FDR	28,76%	28,76%	26,91%	26,95%									

## 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	7.125	7.125	7.150	7.089	(62)	(36)	-0,50%	(36)	-0,50%				
2	Giro ISE	3.723	3.723	4.494	4.491	(3)	767	20,61%	767	20,61%				
3	Tabungan ISE	3.401	3.401	2.657	2.598	(59)	(803)	-23,62%	(803)	-23,62%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	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	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.716	10.716	11.246	905	1.143	238	181	529	529	614	11.174	100,64%	71
	Cilem	10.716	10.716	11.246	905	1.143	238	181	529	529	614	11.174	100,64%	71
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	98.092	98.092	97.267	2.905	40	-2.865	2.628	-825	-825	865	100.185	97,09%	(2.918)
	CF 1	75.967	75.967	75.480	1.517	-	-1.517	737	-487	-487	487	76.523	98,64%	(1.043)
	Total Griya	65.859	65.859	65.583	739	-	-739	0	-275	-275	275	66.157	99,13%	(574)
4	• Total Non Program	63.867	63.867	63.600	572	-	-572	71	-267	-267	267			
	• Program	1.992	1.992	1.984	167	-	-167	164	-8	-8	8			
	Oto	10.108	10.108	9.896	778	-	-778	737	-212	-212	212	10.365	95,48%	(469)
	CF 2	22.125	22.125	21.787	1.388	40	-1.348	1.891	-338	-338	378	23.663	92,07%	(1.875)
	Mitraguna & Others	21.946	21.946	21.609	1.268	40	-1.228	1.724	-338	-338	378	23.378	92,43%	(1.770)
	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>108.512</b>	<b>3.810</b>	<b>1.183</b>	<b>-2.627</b>	<b>2.809</b>	<b>-296</b>	<b>-296</b>	<b>1.479</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	-	-	-	-	151	0,00%	0,00%	1,34%	151	151	151	151			
	Cilem	-	-	-	-	151	0,00%	0,00%	1,34%	151	151	151	151			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	2.374	3.029	2.374	3.067	2.42%	2.42%	2.42%	3,15%	692	692	38	38			
	CF 1	2.374	3.029	2.374	2.725	3,13%	3,13%	3,13%	3,61%	350	350	(304)	(304)			
	Total Griya	2.208	2.856	2.208	2.092	3,35%	3,35%	3,35%	3,19%	(117)	(117)	(764)	(764)			
	Oto	166	173	166	633	1,64%	1,64%	1,64%	6,40%	467	467	460	460			
	CF 2	-	-	-	-	342	0,00%	0,00%	1,57%	342	342	342	342			
	Mitraguna & Others	-	-	-	-	342	0,00%	0,00%	1,58%	342	342	342	342			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>534</b>	<b>534</b>	<b>534</b>	<b>1.847</b>	<b>0,49%</b>	<b>0,49%</b>	<b>0,49%</b>	<b>1,70%</b>	<b>1.313</b>	<b>1.313</b>	<b>1.313</b>	<b>1.313</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	534	534	534	1.847	0,54%	0,54%	0,54%	1,90%	1.313	1.313	1.313	1.313			
	CF 1	496	496	4												



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.075	7.039	(8.432)	(37)	318	4,74%	318	4,74%			
2	Tabungan	83.133	83.133	76.940	76.776	(75.662)	(164)	(6.357)	-7,65%	(6.357)	-7,65%			
3	Deposito	20.186	20.186	21.072	20.960	(24.150)	(112)	774	3,83%	774	3,83%			
	<b>Total</b>	<b>110.039</b>	<b>110.039</b>	<b>105.088</b>	<b>104.775</b>	<b>(108.245)</b>	<b>(313)</b>	<b>(5.264)</b>	<b>-4,78%</b>	<b>(5.264)</b>	<b>-4,78%</b>			
	CASA	89.853	89.853	84.015	83.815	(84.094)	(201)	(6.038)	-6,72%	(6.038)	-6,72%			
	(%) CASA	81,66%	81,66%	79,95%	80,00%									
	FDR	184,72%	184,72%	194,91%	195,49%									

## 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	8.282	8.282	6.753	7.227	473	(1.055)	-12,74%	(1.055)	-12,74%				
2	Giro ISE	1.413	1.413	1.589	1.601	12	188	13,31%	188	13,31%				
3	Tabungan ISE	6.869	6.869	5.165	5.626	462	(1.243)	-18,10%	(1.243)	-18,10%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	10.821	10.821	10.603	25	-	-25	-420	-218	-218	218	10.269	103,25%	334
	KUR	7.910	7.910	7.719	-	-	0	-391	-191	-191	191	7.925	97,40%	(206)
	Non KUR	2.911	2.911	2.884	25	-	-25	-29	-27	-27	27	2.344	123,05%	
3	PWG	25.288	25.288	28.105	4.292	7.267	2.975	1.389	2.817	2.817	4.450	26.355	106,64%	1.750
	Cilem	12.126	12.126	13.081	1.140	1.612	471	768	955	955	657	12.797	102,22%	284
	Gadai	13.162	13.162	15.025	3.152	5.655	2.504	621	1.862	1.862	3.793	13.558	110,82%	1.466
4	CFG	167.159	167.159	166.119	3.141	3.315	174	2.652	-1.039	-1.039	4.354	169.110	98,23%	(2.990)
	CF 1	8.617	8.617	8.536	-	-	0	-111	-81	-81	81	8.727	97,81%	(191)
	Total Griya	5.143	5.143	5.124	-	-	0	0	-19	-19	19	5.169	99,14%	(45)
4	• Total Non Program	5.143	5.143	5.124	-	-	0	0	-42	-19	19			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.412	-	-	0	-111	-63	-63	63	3.559	95,87%	(147)
	CF 2	158.541	158.541	157.584	3.141	3.315	174	2.763	-958	-958	4.273	160.382	98,25%	(2.799)
	Mitraguna & Others	149.853	149.853	148.986	3.141	3.315	174	2.855	-868	-868	4.183	151.610	98,27%	(2.624)
	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>204.827</b>	<b>7.458</b>	<b>10.582</b>	<b>3.124</b>	<b>3.622</b>	<b>1.560</b>	<b>1.560</b>	<b>9.022</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	1.138	1.281	1.138	2.690	10.52%	10.52%	10.52%	25,37%	1.552	1.552	1.408				
	KUR	716	765	716	1.824	9,05%	9,05%	9,05%	23,63%	1.108	1.108	1.059				
	Non KUR	422	517	422	866	14,51%	14,51%	14,51%	30,02%	444	444	349				
3	PWG	-	-	-	-	1.245	0,00%	0,00%	4,43%	1.245	1.245	1.245				
	Cilem	-	-	-	-	729	0,00%	0,00%	5,58%	729	729	729				
	Gadai	-	-	-	-	516	0,00%	0,00%	3,43%	516	516	516				
4	CFG	265	290	265	3.043	0,16%	0,16%	0,16%	1,83%	2.779	2.779	2.753				
	CF 1	-	-	-	-	603	0,00%	0,00%	7,06%	603	603	603				
	Total Griya	-	-	-	-	380	0,00%	0,00%	7,42%	380	380	380				
	Oto	-	-	-	-	223	0,00%	0,00%	6,53%	223	223	223				
	CF 2	265	290	265	2.441	0,17%	0,17%	0,17%	1,55%	2.176	2.176	2.150				
	Mitraguna & Others	265	290	265	2.366	0,18%	0,18%	0,18%	1,59%	2.101	2.101	2.075				
	Pensiun	-	-	-	-	75	0,00%	0,00%	0,87%	75	75	75				
	<b>Total Pembiayaan</b>	<b>1.402</b>	<b>1.572</b>	<b>1.402</b>	<b>6.978</b>	<b>0,69%</b>	<b>0,69%</b>	<b>0,69%</b>	<b>3,41%</b>	<b>5.575</b>	<b>5.575</b>	<b>5.406</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	945	962	945	1.107	8,74%	10,21%	10,21%	12,56%	162	162	145				
	KUR	808	824	808	969	10,21%	10,21%	10,21%	162	162	162	146				
	Non KUR	138	138	138	138	4,73%	4,73%	4,73%	4,78%	-	-	-	(1)			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.749	2.747	(1.575)	(2)	355	14,86%	355	14,86%			
2	Tabungan	72.031	72.031	64.942	64.246	(67.931)	(697)	(7.785)	-10,81%	(7.785)	-10,81%			
3	Deposito	7.035	7.035	6.899	6.899	(7.221)	0	(136)	-1,93%	(136)	-1,93%			
	<b>Total</b>	<b>81.457</b>	<b>81.457</b>	<b>74.590</b>	<b>73.891</b>	<b>(76.727)</b>	<b>(699)</b>	<b>(7.566)</b>	<b>-9,29%</b>	<b>(7.566)</b>	<b>-9,29%</b>			
	CASA	74.422	74.422	67.691	66.993	(69.506)	(699)	(7.430)	-9,98%	(7.430)	-9,98%			
	(%) CASA	91,36%	91,36%	90,75%	90,66%									
	FDR	83,35%	83,35%	91,44%	92,30%									

## 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	3.682	3.682	3.973	3.988	15	306	8,31%	306	8,31%				
2	Giro ISE	473	473	479	479	0	6	1,29%	6	1,29%				
3	Tabungan ISE	3.209	3.209	3.494	3.509	15	300	9,35%	300	9,35%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	6.472	6.472	7.959	1.066	1.723	657	951	1.487	1.487	236	6.827	116,59%	1.132
	Cilem	6.472	6.472	7.959	1.066	1.723	657	951	1.487	1.487	236	6.827	116,59%	1.132
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	61.424	61.424	60.245	870	295	-575	1.351	-1.179	-1.179	1.474	62.620	96,21%	(2.375)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	61.424	61.424	60.245	870	295	-575	1.351	-1.179	-1.179	1.474	62.620	96,21%	(2.375)
	Mitraguna & Others	56.414	56.414	55.279	690	295	-395	1.040	-1.135	-1.135	1.430	57.432	96,25%	(2.153)
	Pensiun	5.010	5.010	4.966	180	-	-180	311	-44	-44	44	5.188	95,73%	(221)
	<b>Total Pembiayaan</b>	<b>67.896</b>	<b>67.896</b>	<b>68.205</b>	<b>1.936</b>	<b>2.018</b>	<b>82</b>	<b>2.302</b>	<b>308</b>	<b>308</b>	<b>1.710</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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%	1,92%	153	153	153					
	Cilem	-	-	-	153	0,00%	0,00%	1,92%	153	153	153					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	-	-	-	867	0,00%	0,00%	1,44%	867	867	867					
	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	-	-	-	867	0,00%	0,00%	1,44%	867	867	867					
	Mitraguna & Others	-	-	-	774	0,00%	0,00%	1,40%	774	774	774					
	Pensiun	-	-	-	93	0,00%	0,00%	1,88%	93	93	93					
	<b>Total Pembiayaan</b>	<b>205</b>	<b>207</b>	<b>205</b>	<b>204</b>	<b>0,30%</b>	<b>0,30%</b>	<b>0,30%</b>	<b>(1)</b>	<b>(1)</b>	<b>(3)</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				31-Dec-25	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	205	207	205	204	0,33%	0,33%	0,34%	(1)	(1)	(3)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	205	207	205	204	0,33%	0,33%	0,34%	(1)	(1)	(3)					
	Mitraguna & Others	205	207	205	204</td											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.284	3.269	(2.160)	(15)	(1.385)	-29,76%	(1.385)	-29,76%			
2	Tabungan	158.998	158.998	149.743	149.432	(153.184)	(31)	(9.566)	-6,02%	(9.566)	-6,02%			
3	Deposito	27.122	27.122	24.547	24.547	(27.914)	0	(2.575)	-9,49%	(2.575)	-9,49%			
	<b>Total</b>	<b>190.774</b>	<b>190.774</b>	<b>177.574</b>	<b>177.249</b>	<b>(183.258)</b>	<b>(325)</b>	<b>(13.526)</b>	<b>-7,09%</b>	<b>(13.526)</b>	<b>-7,09%</b>			
	CASA	163.652	163.652	153.027	152.702	(155.344)	(325)	(10.951)	-6,69%	(10.951)	-6,69%			
	(%) CASA	85,78%	85,78%	86,18%	86,15%									
	FDR	159,46%	159,46%	172,52%	172,84%									

## 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	1.683	1.683	1.592	1.658		66	(25)	-1,46%	(25)	-1,46%			
2	Giro ISE	917	917	808	869		61	(48)	-5,20%	(48)	-5,20%			
3	Tabungan ISE	766	766	784	789		5	23	3,01%	23	3,01%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1			
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.675	6.675	6.631	295	75	-220	183	-45	-45	120	6.853	96,76%	(22)
	KUR	6.410	6.410	6.368	295	75	-220	188	-42	-42	117	6.572	96,90%	(204)
	Non KUR	265	265	263	-	-	0	-6	-3	-3	3	281	93,50%	(18)
3	PWG	50.693	50.693	55.424	4.708	6.613	1.905	2.501	4.731	4.731	1.881	51.189	108,27%	4.235
	Cilem	50.693	50.693	55.424	4.708	6.613	1.905	2.501	4.731	4.731	1.881	51.189	108,27%	4.235
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	246.792	246.792	244.255	3.364	1.555	-1.809	1.015	-2.537	-2.537	4.092	248.313	98,37%	(4.058)
	CF 1	8.650	8.650	8.574	112	-	-112	38	-75	-75	75	8.738	98,13%	(164)
	Total Griya	6.713	6.713	6.699	-	-	0	0	-14	-14	14	6.738	99,41%	(40)
4	• Total Non Program	6.572	6.572	6.558	-	-	0	-103	-14	-14	14			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.876	112	-	-112	38	-61	-61	61	2.000	93,80%	(124)
	CF 2	238.142	238.142	235.681	3.252	1.555	-1.697	977	-2.462	-2.462	4.017	239.575	98,37%	(3.894)
	Mitraguna & Others	212.823	212.823	210.550	3.088	1.555	-1.533	1.228	-2.273	-2.273	3.828	213.982	98,40%	(3.432)
	Pensiun	25.319	25.319	25.130	164	-	-164	-252	-189	-189	189	25.593	98,19%	(463)
	<b>Total Pembiayaan</b>	<b>304.205</b>	<b>304.205</b>	<b>306.354</b>	<b>8.367</b>	<b>8.243</b>	<b>-124</b>	<b>3.698</b>	<b>2.149</b>	<b>2.149</b>	<b>6.094</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	23-Jan-26		MtD	YtD	MtM	%	Penc.
1	SME	-	-	-	22	0,00%	0,00%	49,28%	22	22	22
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	22	0,00%	0,00%	49,28%	22	22	22
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	57	145	57	602	0,86%	0,86%	9,09%	545	545	457
	KUR	57	145	57	579	0,89%	0,89%	9,09%	522	522	434
	Non KUR	-	-	-	24	0,00%	0,00%	9,00%	24	24	24
3	PWG	48	-	48	416	0,10%	0,10%	0,75%	368	368	416
	Cilem	48	-	48	416	0,10%	0,10%	0,75%	368	368	416
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	3.240	3.375	3.240	5.823	1,31%	1,31%	2,38%	2.583	2.583	2.448
	CF 1	357	429	357	462	4,13%	4,13%	4,85%	(156)	(156)	(337)
	Total Griya	357	429	357	462	5,32%	5,32%	6,90%	105	105	33
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	CF 2	2.935	2.864	2.935	3.445	1,23%	1,23%	1,46%	509	509	581
	Mitraguna & Others	2.935	2.864	2.935	3.445	1,38%	1,38%	1,64%	509	509	581
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	<b>Total Pembiayaan</b>	<b>3.292</b>	<b>3.293</b>	<b>3.292</b>	<b>3.907</b>	<b>1,08%</b>	<b>1,08%</b>	<b>1,28%</b>	<b>614</b>	<b>614</b>	<b>614</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG		Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		MtD	YtD	MtM	%	Penc.
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	3.292	3.293	3.292	3.907	1,33%	1,33%	1,60%	614	614	614
	CF 1	357	429	357	462	4,13%	4,13%	5,39%	105	105	33
	Total Griya	357	429	357	462	5,32%	5,32%	6,90%	105	105	33
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	CF 2	2.935	2.864	2.935	3.445	1,23%	1,23%	1,46%	509	509	581
	Mitraguna & Others	2.935	2.864	2.935	3.445	1,38%	1,38%	1,64%	509	509	581
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	<b>Total Pembiayaan</b>	<b>3.292</b>	<b>3.293</b>	<b>3.292</b>	<b>3.907</b>	<b>1,08%</b>	<b>1,08%</b>	<b>1,28%</b>	<b>614</b>	<b>614</b>	<b>614</b>

## Asset &amp; Contribution Margin

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



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	234	234	(616)	0	(77)	-24,7%	(77)	-24,7%			
2	Tabungan	51.204	51.204	46.713	46.670	(47.818)	(44)	(4.535)	-8,8%	(4.535)	-8,8%			
3	Deposito	41.957	41.957	41.967	41.968	(57.067)	0	11	0,03%	11	0,03%			
	<b>Total</b>	<b>93.472</b>	<b>93.472</b>	<b>88.915</b>	<b>88.871</b>	<b>(105.501)</b>	<b>(43)</b>	<b>(4.601)</b>	<b>-4,92%</b>	<b>(4.601)</b>	<b>-4,92%</b>			
	CASA	51.516	51.516	46.947	46.904	(48.434)	(44)	(4.612)	-8,95%	(4.612)	-8,95%			
	(%) CASA	55,11%	55,11%	52,80%	52,78%									
	FDR	104,53%	104,53%	110,30%	110,36%									

## 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	947	947	988	986		(2)	40	4,19%	40	4,19%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	988	985		(2)	40	4,20%	40	4,20%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	16.820	16.820	17.256	945	730	-215	600	437	437	293	17.104	100,89%	153
	KUR	16.338	16.338	16.784	945	730	-215	622	445	445	285	16.412	102,27%	
	Non KUR	481	481	473	-	-	0	-21	-9	-9	9	692	68,32%	(219)
3	PWG	7.075	7.075	7.878	551	1.029	478	184	802	802	226	7.525	104,69%	353
	Cilem	7.075	7.075	7.878	551	1.029	478	184	802	802	226	7.525	104,69%	353
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	73.812	73.812	72.942	713	705	-8	-2.060	-871	-871	1.576	74.343	98,12%	(1.401)
	CF 1	12.914	12.914	13.037	493	185	-308	461	123	123	62	13.057	99,85%	(19)
	Total Griya	11.295	11.295	11.443	386	185	-201	0	149	149	36	11.385	100,52%	59
	• Total Non Program	5.334	5.334	5.491	60	185	125	193	157	157	28			
	• Program	5.961	5.961	5.952	326	-	-326	324	-9	-9	9			
	Oto	1.620	1.620	1.594	107	-	-107	461	-26	-26	26	1.672	95,34%	(78)
	CF 2	60.898	60.898	59.904	220	520	300	-2.521	-994	-994	1.514	61.286	97,75%	(1.382)
	Mitraguna & Others	58.278	58.278	57.309	220	520	300	-2.344	-969	-969	1.489	58.594	97,81%	(1.285)
	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>98.076</b>	<b>2.208</b>	<b>2.464</b>	<b>255</b>	<b>-1.276</b>	<b>369</b>	<b>369</b>	<b>2.095</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	23-Jan-26		31-Dec-25	31-Dec-25	23-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	1.887		1,65%	1,65%	1,65%		10,94%	1.609	1.609	1.604			
	KUR	278	240	278	1.830		1,70%	1,70%	1,70%		10,90%	1.551	1.551	1.590			
	Non KUR	-	43	-	58		0,00%	0,00%	0,00%		12,16%	58	58	14			
3	PWG	-	-	-	67		0,00%	0,00%	0,00%		0,84%	67	67	67			
	Cilem	-	-	-	67		0,00%	0,00%	0,00%		0,84%	67	67	67			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
4	CFG	1.309	1.956	1.309	6.761		1,77%	1,77%	1,77%		9,27%	5.452	5.452	4.805			
	CF 1	-	177	-	195		0,00%	0,00%	0,00%		1,50%	195	195	18			
	Total Griya	-	177	-	176		0,00%	0,00%	0,00%		1,54%	176	176	(0)			
	Oto	-	-	-	19		0,00%	0,00%	0,00%		1,17%	19	19	19			
	CF 2	1.309	1.779	1.309	6.566		2,15%	2,15%	2,15%		10,96%	5.257	5.257	4.786			
	Mitraguna & Others	1.309	1.779	1.309	6.392		2,25%	2,25%	2,25%		11,15%	5.084	5.084	4.613			
	Pensiun	-	-	-	173		0,00%	0,00%	0,00%		6,68%	173	173	173			
	<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>2,38%</b>		<b>2,37%</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	Nov-25	Dec-25
1	Asset (Retail) T	90.194	90.194	100.642	10.448		2,86	2,82	2,83
2	Contribution Margin	2.111	2.111	2.737	626	-29,7%	594	810	999



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.837	3.736	(5.948)	(100)	(1.475)	-28,31%	(1.475)	-28,31%			
2	Tabungan	100.387	100.387	86.684	86.711	(101.671)	28	(13.676)	-13,62%	(13.676)	-13,62%			
3	Deposito	13.976	13.976	13.680	13.680	(13.402)	0	(295)	-2,11%	(295)	-2,11%			
	<b>Total</b>	<b>119.574</b>	<b>119.574</b>	<b>104.201</b>	<b>104.128</b>	<b>(121.021)</b>	<b>(73)</b>	<b>(15.446)</b>	<b>-12,92%</b>	<b>(15.446)</b>	<b>-12,92%</b>			
	CASA	105.598	105.598	90.520	90.448	(107.619)	(73)	(15.151)	-14,35%	(15.151)	-14,35%			
	(%) CASA	88,31%	88,31%	86,87%	86,86%									
	FDR	55,17%	55,17%	64,40%	64,44%									

## 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	7.497	7.497	7.667	7.747	80	250	3,33%	250	3,33%				
2	Giro ISE	754	754	603	611	8	(143)	-18,99%	(143)	-18,99%				
3	Tabungan ISE	6.743	6.743	7.064	7.136	72	393	5,83%	393	5,83%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	595	-	-	0	-24	-0	-0	0	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	595	595	595	-	-	0	-24	-0	-0	0			
	• Local Champion	595	595	595	-	-	0	-24	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.646	15.646	15.802	1.500	625	-875	1.477	156	156	469	15.110	104,58%	692
	KUR	14.577	14.577	14.749	1.500	625	-875	1.505	171	171	454	14.719	100,20%	
	Non KUR	1.069	1.069	1.053	-	-	0	-28	-15	-15	15	391	269,44%	
3	PWG	11.732	11.732	12.622	852	1.343	490	340	891	891	452	12.211	103,37%	411
	Cilem	11.732	11.732	12.622	852	1.343	490	340	891	891	452	12.211	103,37%	411
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	37.993	37.993	38.084	1.857	675	-1.182	577	91	91	584	40.160	94,83%	(2.077)
	CF 1	17.776	17.776	17.698	986	290	-696	39	-79	-79	369	18.180	97,35%	(482)
	Total Griya	8.967	8.967	9.210	597	290	-307	0	243	243	47	9.056	93,72%	(569)
	• Total Non Program	7.001	7.001	7.246	430	290	-140	176	245	245	45	21.981	92,75%	(1.595)
	• Program	1.966	1.966	1.964	167	-	-167	173	-3	-3	3	21.066	93,07%	(1.460)
	Oto	8.809	8.809	8.488	389	-	-389	39	-321	-321	321	915	85,27%	(135)
	CF 2	20.216	20.216	20.386	871	385	-486	538	170	170	215			
	Mitraguna & Others	19.433	19.433	19.606	745	385	-360	488	173	173	212			
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3			
	<b>Total Pembiayaan</b>	<b>65.965</b>	<b>65.965</b>	<b>67.103</b>	<b>4.210</b>	<b>2.643</b>	<b>-1.567</b>	<b>2.370</b>	<b>1.137</b>	<b>1.137</b>	<b>1.505</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	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	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	-	-	-	-	1.193	0,00%	0,00%	7,55%	1.193	1.193	1.193			
	KUR	-	-	-	-	1.013	0,00%	0,00%	6,87%	1.013	1.013	1.013			
	Non KUR	-	-	-	-	180	0,00%	0,00%	17,06%	180	180	180			
3	PWG	104	-	104	-	482	0,89%	0,89%	3,82%	378	378	482			
	Cilem	104	-	104	-	482	0,89%	0,89%	3,82%	378	378	482			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	284	726	284	1.668	167	0,75%	0,75%	4,38%	1.384	1.384	942			
	CF 1	284	708	284	929	167	1,60%	1,60%	5,25%	645	645	220			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	284	708	284	929	167	3,22%	3,22%	10,94%	645	645	220			
	CF 2	-	17	-	-	739	0,00%	0,00%	3,63%	739	739	722			
	Mitraguna & Others	-	17	-	-	739	0,00%	0,00%	3,77%	739	739	722			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>100</b>	<b>-</b>	<b>167</b>	<b>167</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,25%</b>	<b>167</b>	<b>167</b>	<b>67</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Jan'26					
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	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	-	-	100	-	167	0,00%	0,00%	0,44%	167	167	67			
	CF 1	-	-	100	-	167	0,00%	0,00%	0,94%	167	167	67			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	-	167	0,00%	0,0							



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.332	1.270	(646)	(62)	234	22,54%	234	22,54%			
2	Tabungan	34.954	34.954	33.502	33.171	(32.850)	(331)	(1.783)	-5,10%	(1.783)	-5,10%			
3	Deposito	2.425	2.425	2.425	2.425	(2.455)	0	0	0,00%	0	0,00%			
	<b>Total</b>	<b>38.416</b>	<b>38.416</b>	<b>37.259</b>	<b>36.866</b>	<b>(35.951)</b>	<b>(393)</b>	<b>(1.550)</b>	<b>-4,03%</b>	<b>(1.550)</b>	<b>-4,03%</b>			
	CASA	35.991	35.991	34.834	34.441	(33.496)	(393)	(1.550)	-4,31%	(1.550)	-4,31%			
	(%) CASA	93,69%	93,69%	93,49%	93,42%									
	FDR	3,05%	3,05%	3,53%	3,57%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 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	74	74	73	73	0	(1)	-1,06%	(1)	-1,06%				
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%				
3	Tabungan ISE	74	74	73	73	0	(1)	-1,06%	(1)	-1,06%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	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	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	928	928	1.076	80	187	107	14	148	148	39	1.059	101,64%	17
	Cilem	928	928	1.076	80	187	107	14	148	148	39	1.059	101,64%	17
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	<b>Total Pembiayaan</b>	<b>1.171</b>	<b>1.171</b>	<b>1.316</b>	<b>90</b>	<b>187</b>	<b>97</b>	<b>21</b>	<b>146</b>	<b>146</b>	<b>42</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-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	-	-	-	-	8	0,00%	0,00%	0,77%	8	8	8	8			
	Cilem	-	-	-	-	8	0,00%	0,00%	0,77%	8	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>			