

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	762.163	758.324	78.528	(3.839)	(5.229)	-0,68%	(5.229)	-0,68%			
2	Tabungan	2.589.059	2.589.059	2.555.903	2.535.467	(3.545)	(20.435)	(53.592)	-2,07%	(53.592)	-2,07%			
3	Deposito	2.920.634	2.920.634	2.914.434	2.912.362	(129.297)	(2.072)	(8.272)	-0,28%	(8.272)	-0,28%			
	<b>Total</b>	<b>6.273.245</b>	<b>6.273.245</b>	<b>6.232.500</b>	<b>6.206.153</b>	<b>(54.314)</b>	<b>(26.346)</b>	<b>(67.092)</b>	<b>-1,07%</b>	<b>(67.092)</b>	<b>-1,07%</b>			
	CASA	3.352.612	3.352.612	3.318.066	3.293.791	74.983	(24.275)	(58.821)	-1,75%	(58.821)	-1,75%			
	(%) CASA	53,44%	53,44%	53,24%	53,07%									
	FDR	48,57%	48,57%	48,57%	48,77%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	109.951	111.486		1.535	4.690	4,39%	4.690	4,39%			
2	Giro ISE	18.995	18.995	22.218	22.457		239	3.462	18,23%	3.462	18,23%			
3	Tabungan ISE	68.468	68.468	66.399	67.694		1.295	(774)	-1,13%	(774)	-1,13%			
4	Deposito ISE	19.332	19.332	21.334	21.334		0	2.002	10,36%	2.002	10,36%			
5	CIF ISE	1.573	1.573	1.573	1.573		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	183.317	2.500	100	-2.400	2.468	-26.533	-26.533	26.633			
	Linkage	17.889	17.889	17.889	-	-	-	-127	-0	-0	0			
	Non-Linkage	191.961	191.961	165.428	2.500	100	-2.400	2.595	-26.533	-26.533	26.633			
	• Local Champion	181.667	181.667	155.202	2.500	100	-2.400	1.541	-26.465	-26.465	26.565			
	• Value Chain	10.294	10.294	10.226	-	-	-	1.054	-68	-68	68			
2	MBG	198.935	198.935	197.280	400	148	-252	4.200	-1.655	-1.655	1.803			
	KUR	188.785	188.785	187.640	300	148	-152	3.747	-1.144	-1.144	1.292			
	Non KUR	10.150	10.150	9.639	100	-	-100	453	-511	-511	511			
3	PWG	459.599	459.599	474.216	32.556	55.411	22.855	25.395	14.616	14.616	40.795			
	Cilem	248.801	248.801	261.751	10.927	17.989	7.061	14.413	12.950	12.950	5.039			
	Gadai	210.799	210.799	212.465	21.629	37.423	15.794	10.982	1.666	1.666	35.756			
4	CFG	2.178.496	2.178.496	2.172.102	22.547	13.152	-9.396	24.944	-6.394	-6.394	19.545			
	CF 1	387.334	387.334	385.489	1.469	23	-1.447	191	-1.846	-1.846	1.868			
	Total Griya	317.524	317.524	316.298	750	-	-750	0	-1.226	-1.226	1.226			
	• Total Non Program	313.027	313.027	311.808	750	-	-750	4.811	-1.219	-1.219	1.219			
	• Program	4.498	4.498	4.490	-	-	0	139	-8	-8	8			
	Oto	69.810	69.810	69.191	719	23	-697	191	-619	-619	642			
	CF 2	1.791.161	1.791.161	1.786.613	21.078	13.129	-7.949	24.752	-4.548	-4.548	17.677			
	Mitraguna & Others	1.591.167	1.591.167	1.587.064	19.136	11.709	-7.427	21.455	-4.103	-4.103	15.812			
	Pensiun	199.995	199.995	199.549	1.942	1.420	-522	3.297	-445	-445	1.865			
	<b>Total Pembiayaan</b>	<b>3.046.880</b>	<b>3.046.880</b>	<b>3.026.914</b>	<b>58.003</b>	<b>68.811</b>	<b>10.808</b>	<b>57.006</b>	<b>-19.966</b>	<b>-19.966</b>	<b>88.776</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26		%	Penc.	Gap	
1	SME	-	3.204	-	1.334	0,00%	0,00%	0,73%	1.334	1.334	(1.870)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	1.285	0,00%	0,00%	0,78%	1.285	1.285	(1.918)			
	Value Chain	-	-	-	49	0,00%	0,00%	0,03%	49	49	49			
2	MBG	3.329	3.329	3.329	13.428	1,67%	1,67%	6,81%	10.099	10.099	10.099			
	KUR	3.176	3.176	3.176	12.645	1,68%	1,68%	6,74%	9.469	9.469	9.469			
	Non KUR	153	153	153	783	1,51%	1,51%	8,13%	630	630	630			
3	PWG	1.006	1.006	1.006	12.529	0,22%	0,22%	2,64%	11.523	11.523	11.523			
	Cilem	1.006	1.006	1.006	9.481	0,40%	0,40%	3,62%	8.475	8.475	8.475			
	Gadai	-	-	-	3.048	0,00%	0,00%	1,43%	3.048	3.048	3.048			
4	CFG	19.246	26.975	19.246	48.586	0,88%	0,88%	2,24%	29.340	29.340	21.611			
	CF 1	11.417	13.772	11.417	21.415	2,95%	2,95%	5,56%	9.997	9.997	7.643			
	Total Griya	10.491	11.815	10.491	19.531	3,30%	3,30%	6,17%	9.041	9.041	7.717			
	Oto	927	1.957	927	1.884	1,33%	1,33%	2,72%	957	957	(73)			
	CF 2	7.828	13.204	7.828	27.171	0,44%	0,44%	1,52%	19.343	19.343	13.967			
	Mitraguna & Others	7.229	11.970	7.229	25.480	0,45%	0,45%	1,61%	18.251	18.251	13.510			
	Pensiun	599	1.234	599	1.691	0,30%	0,30%	0,85%	1.092	1.092	457			
	<b>Total Pembiayaan</b>	<b>32.000</b>	<b>33.703</b>	<b>32.000</b>	<b>31.706</b>	<b>1,05%</b>	<b>1,05%</b>	<b>1,05%</b>	<b>(294)</b>	<b>(294)</b>	<b>(1.997)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	4.358.798	4.358.798	6.274.559	1.915.761	
2	Contribution Margin	158.691	158.691	142.833	(15.858)	10,0%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,10	3,27	3,28	0,00	0,18
CIF Payroll	18.110	19.067	20.569	1.502	2.459



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	82.793	82.793	69.710	66.850	8.138	(2.860)	(15.942)	-19,26%	(15.942)	-19,26%			
2	Tabungan	420.104	420.104	404.893	396.123	(10.358)	(8.771)	(23.981)	-5,71%	(23.981)	-5,71%			
3	Deposito	192.311	192.311	191.947	190.435	(8.164)	(1.512)	(1.876)	-0,98%	(1.876)	-0,98%			
	<b>Total</b>	<b>695.207</b>	<b>695.207</b>	<b>666.550</b>	<b>653.408</b>	<b>(10.383)</b>	<b>(13.142)</b>	<b>(41.799)</b>	<b>-6,01%</b>	<b>(41.799)</b>	<b>-6,01%</b>			
	CASA	502.896	502.896	474.603	462.973	(2.220)	(11.630)	(39.923)	-7,94%	(39.923)	-7,94%			
	(%) CASA	72,34%	72,34%	71,20%	70,86%									
	FDR	76,04%	76,04%	75,46%	76,98%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	25.283	25.283	24.080	24.175	95	(1.108)	-4,38%	(1.108)	-4,38%				
2	Giro ISE	4.827	4.827	4.837	4.850	12	23	0,47%	23	0,47%				
3	Tabungan ISE	14.956	14.956	13.743	13.826	83	(1.130)	-7,56%	(1.130)	-7,56%				
4	Deposito ISE	5.500	5.500	5.500	5.500	0	0	0,00%	0	0,00%				
5	CIF ISE	140	140	140	140	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.141	87.141	62.250	2.300	-	-2.300	-493	-24,891	-24,891	24,891			
	Linkage	3.113	3.113	3.113	-	-	-	-125	0	0	(0)			
	Non-Linkage	84.028	84.028	59.137	2.300	-	-2.300	-369	-24,891	-24,891	24,891			
	• Local Champion	83.103	83.103	58.213	2.300	-	-2.300	-333	-24,890	-24,890	24,890			
	• Value Chain	925	925	925	-	-	-	-35	-0	-0	0			
2	MBG	40.857	40.857	39.861	-	-	0	-145	-997	-997	997			
	KUR	38.399	38.399	37.868	-	-	0	-77	-532	-532	532			
	Non KUR	2.458	2.458	1.993	-	-	0	-68	-465	-465	465			
3	PWG	39.718	39.718	40.140	3.260	4.417	1.157	2.002	422	422	3.995			
	Cilem	18.601	18.601	19.146	904	995	91	857	545	545	450			
	Gadai	21.117	21.117	20.994	2.356	3.421	1.066	1.145	-123	-123	3.545			
4	CFG	360.890	360.890	360.733	2.107	2.156	49	1.493	-156	-156	2.312			
	CF 1	52.385	52.385	52.156	449	-	-449	314	-229	-229	229			
	Total Griya	41.765	41.765	41.613	-	-	0	0	-152	-152	152			
1	• Total Non Program	41.765	41.765	41.613	-	-	0	0	-152	-152	152			
	• Program	-	-	-	-	-	-	-	0	0	-			
	Oto	10.619	10.619	10.543	449	-	-449	314	-77	-77	77			
	CF 2	308.505	308.505	308.578	1.658	2.156	498	1.179	73	73	2.083			
	Mitraguna & Others	290.360	290.360	290.596	1.658	2.156	498	923	236	236	1.920			
	Pensiun	18.145	18.145	17.982	-	-	0	256	-163	-163	163			
	<b>Total Pembiayaan</b>	<b>528.607</b>	<b>528.607</b>	<b>502.985</b>	<b>7.667</b>	<b>6.573</b>	<b>-1.094</b>	<b>2.857</b>	<b>-25.621</b>	<b>-25.621</b>	<b>32.194</b>			
														<b>502.985</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif	Net (UG) & DG			MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26			31-Dec-25	31-Dec-25	14-Jan-26		%	Penc.	Gap
1	SME	-	3.204	-	90	90	0,00%	0,00%	0,14%	90	90	(3.113)		
	Linkage	-	-	-	-	90	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	3.204	-	90	90	0,00%	0,00%	0,15%	90	90	(3.113)		
	Value Chain	-	-	-	-	90	0,00%	0,00%	0,00%	-	-	-		
2	MBG	1.009	1.799	1.009	2.944	2.944	2,47%	2,47%	7,39%	1.935	1.935	1.145		
	KUR	1.009	1.705	1.009	2.923	2.923	2,63%	2,63%	7,72%	1.914	1.914	1.219		
	Non KUR	-	94	-	21	21	0,00%	0,00%	1,04%	21	21	(73)		
3	PWG	-	-	-	767	767	0,00%	0,00%	1,91%	767	767	767		
	Cilem	-	-	-	594	594	0,00%	0,00%	3,10%	594	594	594		
	Gadai	-	-	-	173	173	0,00%	0,00%	0,82%	173	173	173		
4	CFG	1.080	2.153	1.080	6.754	6.754	0,30%	0,30%	1,87%	5.675	5.675	4.601		
	CF 1	36	40	36	2.135	2.135	0,07%	0,07%	4,09%	2.099	2.099	2.094		
	Total Griya	36	40	36	1.862	1.862	0,09%	0,09%	4,48%	1.827	1.827	1.822		
	Oto	-	-	-	272	272	0,00%	0,00%	2,58%	272	272	272		
	CF 2	1.044	2.113	1.044	4.620	4.620	0,34%	0,34%	1,50%	3.576	3.576	2.507		
	Mitraguna & Others	1.044	2.113	1.044	4.374	4.374	0,36%	0,36%	1,59%	3.567	3.567	2.498		
	Pensiun	-	-	-	8	8	0,00%	0,00%	0,05%	8	8	8		
	<b>Total Pembiayaan</b>	<b>6.050</b>	<b>6.672</b>	<b>6.050</b>	<b>5.761</b>	<b>5.761</b>	<b>1,14%</b>	<b>1,14%</b>	<b>1,15%</b>	<b>(290)</b>	<b>(290)</b>	<b>(912)</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	853.881	853.881	695.728	(158.153)		3.23	3.42	3.40
2	Contribution Margin	30.075	30.075	31.024	949	-3,2%	2.393	2.246	2.382



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.263	8.263	8.907	8.494	3.423	(412)	231	2,79%	231	2,79%			
2	Tabungan	283.875	283.875	287.536	286.996	238	(541)	3.121	1,10%	3.121	1,10%			
3	Deposito	160.857	160.857	159.745	159.695	(2.890)	(50)	(1.163)	-0,72%	(1.163)	-0,72%			
	<b>Total</b>	<b>452.996</b>	<b>452.996</b>	<b>456.188</b>	<b>455.185</b>	<b>772</b>	<b>(1.003)</b>	<b>2.189</b>	<b>0,48%</b>	<b>2.189</b>	<b>0,48%</b>			
	CASA	292.138	292.138	296.443	295.490	3.661	(953)	3.352	1,15%	3.352	1,15%			
	(%) CASA	64,49%	64,49%	64,98%	64,92%									
	FDR	60,44%	60,44%	59,82%	59,95%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-11 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.010	12.010	12.608	13.743	1.135	1.732	14,42%	1.732	14,42%			
2	Giro ISE	2.545	2.545	2.886	2.917	31	372	14,60%	372	14,60%			
3	Tabungan ISE	1.593	1.593	1.850	2.953	1.103	1.361	85,43%	1.361	85,43%			
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%			
5	CIF ISE	290	290	290	290	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.632	18.632	18.103	-	100	100	332	-529	-529	629			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.632	18.632	18.103	-	100	100	332	-529	-529	629			
	• Local Champion	18.231	18.231	17.702	-	100	100	332	-529	-529	629			
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0			
2	MBG	39.038	39.038	38.982	-	148	148	881	-55	-55	203			
	KUR	38.539	38.539	38.494	-	148	148	894	-45	-45	193			
	Non KUR	499	499	488	-	-	0	-13	-11	-11	11			
3	PWG	39.022	39.022	40.110	2.502	3.792	1.290	2.456	1.089	1.089	2.703			
	Cilem	21.522	21.522	21.891	552	762	211	1.444	369	369	393			
	Gadai	17.500	17.500	18.220	1.950	3.030	1.080	1.012	720	720	2.310			
4	CFG	177.122	177.122	175.675	2.540	150	-2.390	7.498	-1.446	-1.446	1.596			
	CF 1	68.427	68.427	68.198	-	-	0	-95	-228	-228	228			
	Total Griya	64.824	64.824	64.624	-	-	0	0	-200	-200	200			
4	• Total Non Program	64.824	64.824	64.624	-	-	0	0	-200	-200	200			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	3.602	3.602	3.574	-	-	0	-95	-28	-28	28			
	CF 2	108.695	108.695	107.477	2.540	150	-2.390	7.592	-1.218	-1.218	1.368			
	Mitraguna & Others	103.413	103.413	102.227	2.540	150	-2.390	7.627	-1.185	-1.185	1.335			
	Pensiun	5.282	5.282	5.250	-	-	0	-35	-33	-33	33			
	<b>Total Pembiayaan</b>	<b>273.813</b>	<b>273.813</b>	<b>272.871</b>	<b>5.042</b>	<b>4.190</b>	<b>-852</b>	<b>11.168</b>	<b>-942</b>	<b>-942</b>	<b>5.132</b>			
														<b>272.871</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	1.642	2.541	1.642	2.561	4,20%	4,20%	6,57%	919	919	20					
	KUR	1.518	2.418	1.518	2.438	3,94%	3,94%	6,33%	920	920	21					
	Non KUR	123	123	123	122	24,73%	24,73%	25,08%	(1)	(1)	(0)					
3	PWG	10	-	10	1.320	0,02%	0,02%	3,29%	1.310	1.310	1.320					
	Cilem	10	-	10	967	0,04%	0,04%	4,42%	958	958	967					
	Gadai	-	-	-	352	0,00%	0,00%	1,93%	352	352	352					
4	CFG	3.588	6.197	3.588	5.156	2,03%	2,03%	2,94%	1.568	1.568	(1.040)					
	CF 1	3.501	4.746	3.501	3.750	5,12%	5,12%	5,50%	249	249	(995)					
	Total Griya	3.501	4.642	3.501	3.648	5,40%	5,40%	5,65%	147	147	(994)					
	Oto	-	103	-	102	0,00%	0,00%	2,85%	102	102	(1)					
	CF 2	87	1.451	87	1.406	0,08%	0,08%	1,31%	1.319	1.319	(45)					
	Mitraguna & Others	87	1.258	87	1.406	0,08%	0,08%	1,38%	1.319	1.319	148					
	Pensiun	-	193	-	-	0,00%	0,00%	0,00%	-	-	(193)					
	<b>Total Pembiayaan</b>	<b>2.094</b>	<b>2.106</b>	<b>2.094</b>	<b>2.410</b>	<b>0,76%</b>	<b>0,76%</b>	<b>0,88%</b>	<b>316</b>	<b>316</b>	<b>304</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	296	318	296	481	0,76%	0,76%	1,23%	185	185	162					
	KUR	226	248	226	410	0,59%	0,59%	1,07%	185	185	162					
	Non KUR	70	70	70	70	14,08%	14,08%	14,38%	-	-	-					
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 (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.932	3.932	3.324	3.332	(291)	8	(600)	-15,26%	(600)	-15,26%			
2	Tabungan	141.973	141.973	141.261	141.851	(2.369)	590	(122)	-0,09%	(122)	-0,09%			
3	Deposito	76.711	76.711	76.396	76.394	139	(2)	(317)	-0,41%	(317)	-0,41%			
	<b>Total</b>	<b>222.616</b>	<b>222.616</b>	<b>220.981</b>	<b>221.577</b>	<b>(2.521)</b>	<b>596</b>	<b>(1.039)</b>	<b>-0,47%</b>	<b>(1.039)</b>	<b>-0,47%</b>			
	CASA	145.905	145.905	144.585	145.183	(2.660)	598	(722)	-0,49%	(722)	-0,49%			
	(%) CASA	65,54%	65,54%	65,43%	65,52%									
	FDR	66,16%	66,16%	67,36%	67,18%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	3.238	3.392		154	(772)	-18,54%	(772)	-18,54%			
2	Giro ISE	103	103	103	103		0	(0)	-0,03%	(0)	-0,03%			
3	Tabungan ISE	4.060	4.060	3.134	3.288		154	(772)	-19,02%	(772)	-19,02%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	93	93	93	93		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	280	280	148	-	-	0	-13	-132	-132	132			
	Linkage	148	148	148	-	-	-	-4	0	0	(0)			
	Non-Linkage	132	132	-	-	-	0	-9	-132	-132	132			
	• Local Champion	132	132	-	-	-	0	-9	-132	-132	132			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.531	6.531	6.508	100	-	-100	1.124	-23	-23	23			
	KUR	5.293	5.293	5.276	-	-	0	418	-17	-17	17			
	Non KUR	1.237	1.237	1.232	100	-	-100	706	-6	-6	6			
3	PWG	23.459	23.459	24.521	1.846	2.765	919	1.690	1.062	1.062	1.703			
	Cilem	14.441	14.441	15.137	1.134	993	-141	1.399	696	696	298			
	Gadai	9.018	9.018	9.384	712	1.771	1.060	290	366	366	1.405			
4	CFG	117.010	117.010	117.680	836	1.200	364	169	670	670	530			
	CF 1	21.080	21.080	20.995	-	-	0	-117	85	85	85			
	Total Griya	16.583	16.583	16.541	-	-	0	0	-42	-42	42			
4	• Total Non Program	16.093	16.093	16.051	-	-	0	-67	-42	-42	42			
	• Program	491	491	491	-	-	0	-2	0	0	-			
	Oto	4.496	4.496	4.454	-	-	0	-117	-43	-43	43			
	CF 2	95.930	95.930	96.685	836	1.200	364	286	755	755	445			
	Mitraguna & Others	65.497	65.497	66.554	770	1.200	430	439	1.057	1.057	143			
	Pensiun	30.434	30.434	30.131	66	-	-66	-153	-302	-302	302			
	<b>Total Pembiayaan</b>	<b>147.280</b>	<b>147.280</b>	<b>148.857</b>	<b>2.782</b>	<b>3.965</b>	<b>1.183</b>	<b>2.970</b>	<b>1.578</b>	<b>1.578</b>	<b>2.387</b>			
														<b>148.857</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	165	-	165	182	0,70%	0,70%	0,74%	16	16	182					
	Cilem	165	-	165	182	1,14%	1,14%	1,20%	16	16	182					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.328	4.367	2.328	3.564	1,99%	1,99%	1,99%	3,03%	1.236	1.236	(804)				
	CF 1	880	1.654	880	1.498	4,17%	4,17%	7,14%	618	618	618	(156)				
	Total Griya	880	1.654	880	1.498	5,31%	5,31%	9,06%	618	618	618	(156)				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	1.448	2.713	1.448	2.065	1,51%	1,51%	2,14%	617	617	617	(648)				
	Mitraguna & Others	1.055	2.452	1.055	1.447	1,61%	1,61%	2,17%	392	392	392	(1.004)				
	Pensiun	393	262	393	618	1,29%	1,29%	2,05%	225	225	225	357				
	<b>Total Pembiayaan</b>	<b>1.033</b>	<b>671</b>	<b>1.033</b>	<b>671</b>	<b>0,70%</b>	<b>0,70%</b>	<b>0,45%</b>	<b>(362)</b>	<b>(362)</b>	<b>(362)</b>	<b>(0)</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	1.033	671	1.033	671	0,88%	0,88%	0,57%	(362)	(362)	(362)	(0)	(0)	(0)	(0)	
	CF 1	786	424	786	424	3,73%	3,73%									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	487.579	487.579	491.361	493.196	31.399	1.835	5.617	1,15%	5.617	1,15%			
2	Tabungan	244.607	244.607	237.950	224.646	2.683	(13.304)	(19.961)	-8,16%	(19.961)	-8,16%			
3	Deposito	1.393.419	1.393.419	1.396.942	1.396.906	(85.125)	(36)	3.487	0,25%	3.487	0,25%			
	<b>Total</b>	<b>2.125.604</b>	<b>2.125.604</b>	<b>2.126.253</b>	<b>2.114.748</b>	<b>(51.043)</b>	<b>(11.505)</b>	<b>(10.856)</b>	<b>-0,51%</b>	<b>(10.856)</b>	<b>-0,51%</b>			
	CASA	732.186	732.186	729.311	717.842	34.082	(11.469)	(14.343)	-1,96%	(14.343)	-1,96%			
	(%) CASA	34,45%	34,45%	34,30%	33,94%									
	FDR	12,89%	12,89%	12,94%	13,02%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	11.903	11.911	8	192	1,64%	192	1,64%				
2	Giro ISE	1.318	1.318	1.244	1.244	0	(74)	-5,62%	(74)	-5,62%				
3	Tabungan ISE	6.100	6.100	4.357	4.364	8	(1.736)	-28,46%	(1.736)	-28,46%				
4	Deposito ISE	4.300	4.300	6.302	6.302	0	2.002	46,56%	2.002	46,56%				
5	CIF ISE	70	70	70	70	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.148	21.148	21.237	-	-	0	1.494	89	89	(89)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	21.148	21.148	21.237	-	-	0	1.494	89	89	(89)			
	• Local Champion	18.944	18.944	19.033	-	-	0	531	89	89	(89)			
	• Value Chain	2.204	2.204	2.204	-	-	963	0	0	0	(0)			
2	MBG	55.355	55.355	55.082	-	-	0	-559	-273	-273	273			
	KUR	53.969	53.969	53.703	-	-	0	-513	-266	-266	266			
	Non KUR	1.386	1.386	1.379	-	-	0	-46	-7	-7	7			
3	PWG	29.528	29.528	30.469	2.207	4.101	1.894	2.160	941	941	3.160			
	Cilem	16.389	16.389	17.196	1.085	1.203	118	603	807	807	396			
	Gadai	13.139	13.139	13.273	1.122	2.898	1.776	1.556	134	134	2.764			
4	CFG	168.051	168.051	168.452	2.223	1.920	-303	3.092	401	401	1.519			
	CF 1	19.642	19.642	19.546	-	-	0	-156	-97	-97	97			
	Total Griya	15.288	15.288	15.237	-	-	0	0	-51	-51	51			
1	• Total Non Program	12.467	12.467	12.422	-	-	0	1.825	-44	-44	44			
	• Program	2.821	2.821	2.815	-	-	0	-28	-6	-6	6			
	Oto	4.355	4.355	4.309	-	-	0	-156	-46	-46	46			
	CF 2	148.408	148.408	148.906	2.223	1.920	-303	3.248	498	498	1.422			
	Mitraguna & Others	129.674	129.674	130.102	1.793	1.750	-43	2.938	428	428	1.322			
	Pensiun	18.734	18.734	18.804	430	170	-260	311	70	70	100			
	<b>Total Pembiayaan</b>	<b>274.081</b>	<b>274.081</b>	<b>275.240</b>	<b>4.430</b>	<b>6.021</b>	<b>1.591</b>	<b>6.187</b>	<b>1.159</b>	<b>1.159</b>	<b>4.862</b>			
														275.240

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	Posisi				%	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	526	1.465	526	5.396	0,95%	0,95%	0,90%	9,80%	4.871	4.871	3.931						
	KUR	496	1.363	496	5.224	0,92%	0,92%	0,92%	9,73%	4.728	4.728	3.860						
	Non KUR	30	102	30	173	2,16%	2,16%	2,16%	12,53%	143	143	71						
3	PWG	-	-	-	294	0,00%	0,00%	0,00%	0,97%	294	294	294						
	Cilem	-	-	-	294	0,00%	0,00%	0,00%	1,71%	294	294	294						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-						
4	CFG	465	695	465	2.030	0,28%	0,28%	0,27%	0,20%	1.565	1.565	1.335						
	CF 1	465	695	465	1.318	0,27%	0,27%	0,27%	0,64%	853	853	623						
	Total Griya	346	572	346	1.114	0,26%	0,26%	0,26%	0,71%	768	768	541						
	Oto	119	123	119	204	0,74%	0,74%	0,74%	4,74%	85	85	81						
	CF 2	-	-	-	712	0,00%	0,00%	0,00%	0,48%	712	712	712						
	Mitraguna & Others	-	-	-	712	0,00%	0,00%	0,00%	0,55%	712	712	712						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-						
	<b>Total Pembiayaan</b>	<b>1.494</b>	<b>1.462</b>	<b>1.494</b>	<b>1.610</b>	<b>0,54%</b>	<b>0,54%</b>	<b>0,54%</b>	<b>0,58%</b>	<b>116</b>	<b>116</b>	<b>147</b>						

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	377.865	377.865	2.125.681	1.747.816			3.13	3.37	3.36
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%		(0,01)	(0,01)	0,22

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3.13	3.37	3.36	(0,01)	0,22
CIF Payroll	1.790	1.868	2.136	268	346



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.095	8.095	8.877	9.055	(943)	178	959	11,85%	959	11,85%			
2	Tabungan	118.643	118.643	122.352	122.502	(3.449)	151	3.859	3,25%	3.859	3,25%			
3	Deposito	42.564	42.564	40.359	40.359	(211)	(0)	(2.204)	-5,18%	(2.204)	-5,18%			
	<b>Total</b>	<b>169.302</b>	<b>169.302</b>	<b>171.588</b>	<b>171.916</b>	<b>(4.603)</b>	<b>328</b>	<b>2.614</b>	<b>1,54%</b>	<b>2.614</b>	<b>1,54%</b>			
	CASA	126.738	126.738	131.229	131.557	(4.392)	328	4.819	3,80%	4.819	3,80%			
	(%) CASA	74,86%	74,86%	76,48%	76,52%									
	FDR	70,07%	70,07%	69,64%	69,51%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.109	11.109	11.914	12.026		113	918	8,26%	918	8,26%			
2	Giro ISE	3.721	3.721	4.999	5.075		76	1.354	36,38%	1.354	36,38%			
3	Tabungan ISE	6.587	6.587	6.115	6.151		36	(436)	-6,62%	(436)	-6,62%			
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%			
5	CIF ISE	57	57	57	57		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.579	5.579	5.579	-	-	0	-132	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	5.579	5.579	5.579	-	-	0	-132	0	0	(0)			
• Local Champion	1.781	1.781	1.781	-	-	-	0	-103	0	0	(0)			
• Value Chain	3.798	3.798	3.798	-	-	-	-	-29	0	0	(0)			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	35.640	35.640	36.458	2.189	3.627	1.438	618	818	818	2.809			
	Cilem	15.532	15.532	15.798	201	812	612	-503	266	266	546			
	Gadai	20.108	20.108	20.660	1.989	2.815	826	1.121	552	552	2.263			
4	CFG	77.413	77.413	77.456	465	300	-165	735	43	43	257			
	CF 1	17.116	17.116	17.079	400	-	-400	282	-37	-37	37			
	Total Griya	14.820	14.820	14.796	400	-	-400	0	-24	-24	24			
4	• Total Non Program	14.820	14.820	14.796	400	-	-400	1.049	-24	-24	24			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.283	-	-	0	282	-14	-14	14			
	CF 2	60.298	60.298	60.378	65	300	235	453	80	80	220			
	Mitraguna & Others	53.287	53.287	53.421	65	300	235	465	134	134	166			
	Pensiun	7.010	7.010	6.956	-	-	0	-13	-54	-54	54			
	<b>Total Pembiayaan</b>	<b>118.632</b>	<b>118.632</b>	<b>119.494</b>	<b>2.654</b>	<b>3.927</b>	<b>1.273</b>	<b>1.221</b>	<b>861</b>	<b>861</b>	<b>3.066</b>			
														119.494

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	699	0,00%	0,00%	1,92%	699	699	699		
	Cilem	-	-	-	-	568	0,00%	0,00%	3,60%	568	568	568		
	Gadai	-	-	-	-	131	0,00%	0,00%	0,63%	131	131	131		
4	CFG	27	283	27	1.114	0,63%	0,03%	0,03%	1,44%	1.087	1.087	831		
	CF 1	-	238	-	6	0,00%	0,00%	0,00%	0,03%	6	6	(238)		
	Total Griya	-	238	-	-	0	0,00%	0,00%	0,00%	-	-	(238)		
	Oto	-	-	-	-	6	0,00%	0,00%	0,24%	6	6	6		
	CF 2	27	45	27	1.108	0,04%	0,04%	0,04%	1,84%	1.081	1.081	1.063		
	Mitraguna & Others	27	45	27	992	0,05%	0,05%	0,05%	1,86%	965	965	947		
	Pensiun	-	-	-	-	116	0,00%	0,00%	1,67%	116	116	116		
	<b>Total Pembiayaan</b>	<b>484</b>	<b>497</b>	<b>484</b>	<b>484</b>	<b>0,41%</b>	<b>0,41%</b>	<b>0,41%</b>	<b>-13</b>	<b>-13</b>	<b>-13</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-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	484	497	484	484	0,63%	0,03%	0,03%	0,63%	-	-	(13)		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	CF 2	484	497	484	484	0,80%	0,08%	0,08%	0,80%	-	-	(13)		
	Mitraguna & Others	484	497	484	484	0,91%	0,09%	0,09%	0,91%	-	-	(13)		
	Pensiun	-	-</											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.031	2.031	4.371	4.659	(308)	287	2.627	129,34%	2.627	129,34%			
2	Tabungan	91.862	91.862	90.020	88.583	937	(1.437)	(3.279)	-3,57%	(3.279)	-3,57%			
3	Deposito	22.462	22.462	22.467	22.467	(95)	(0)	4	0,02%	4	0,02%			
	<b>Total</b>	<b>116.355</b>	<b>116.355</b>	<b>116.858</b>	<b>115.708</b>	<b>534</b>	<b>(1.150)</b>	<b>(647)</b>	<b>-0,56%</b>	<b>(647)</b>	<b>-0,56%</b>			
	CASA	93.893	93.893	94.391	93.241	629	(1.150)	(652)	-0,69%	(652)	-0,69%			
	(%) CASA	80,70%	80,70%	80,77%	80,58%									
	FDR	76,70%	76,70%	76,50%	77,26%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.346	1.346	2.670	2.809		138	1.463	108,65%	1.463	108,65%			
2	Giro ISE	751	751	2.130	2.273		143	1.522	202,59%	1.522	202,59%			
3	Tabungan ISE	595	595	540	536		(4)	(59)	-9,94%	(59)	-9,94%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	155	155	155	155		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	4.466	4.466	4.448	-	-	0	-101	-18	-18	18			
	KUR	4.384	4.384	4.365	-	-	0	-98	-18	-18	18			
	Non KUR	83	83	83	-	-	0	-2	0	0	-			
3	PWG	6.953	6.953	7.499	162	669	508	553	546	546	123			
	Cilem	6.953	6.953	7.499	162	669	508	553	546	546	123			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	77.827	77.827	77.451	2.415	308	-2.107	2.720	-376	-376	683			
	CF 1	27.829	27.829	27.798	350	23	-327	375	-31	-31	54			
	Total Griya	23.781	23.781	23.751	350	-	-350	0	-29	-29	29			
4	• Total Non Program	23.781	23.781	23.751	350	-	-350	-403	-29	-29	29			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.047	-	23	23	375	-2	-2	25			
	CF 2	49.997	49.997	49.653	2.065	285	-1.780	2.344	-344	-344	629			
	Mitraguna & Others	49.551	49.551	49.212	2.065	285	-1.780	2.099	-339	-339	624			
	Pensiun	447	447	441	-	-	0	245	-5	-5	5			
	<b>Total Pembiayaan</b>	<b>89.246</b>	<b>89.246</b>	<b>89.398</b>	<b>2.577</b>	<b>977</b>	<b>-1.600</b>	<b>3.172</b>	<b>152</b>	<b>152</b>	<b>825</b>			
														<b>89.398</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	-	-	-	432	0,00%	0,00%	9,71%	432	432	432	432			
	KUR	-	-	-	-	432	0,00%	0,00%	9,90%	432	432	432	432			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	44	-	44	106	0,64%	0,64%	0,64%	1,41%	62	62	106	106			
	Cilem	44	-	44	106	0,64%	0,64%	0,64%	1,41%	62	62	106	106			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	215	-	429	0,00%	0,00%	0,00%	0,55%	429	429	214	214			
	CF 1	-	145	-	428	0,00%	0,00%	0,00%	1,54%	428	428	283	283			
	Total Griya	-	-	-	338	0,00%	0,00%	0,00%	1,42%	338	338	338	338			
	Oto	-	145	-	90	0,00%	0,00%	0,00%	2,23%	90	90	(55)	(55)			
	CF 2	-	70	-	1	0,00%	0,00%	0,00%	0,00%	1	1	(70)	(70)			
	Mitraguna & Others	-	70	-	1	0,00%	0,00%	0,00%	0,00%	1	1	(70)	(70)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>792</b>	<b>2.144</b>	<b>792</b>	<b>792</b>	<b>0,89%</b>	<b>0,89%</b>	<b>0,89%</b>	<b>0,89%</b>	<b>-</b>	<b>-</b>	<b>(1.352)</b>	<b>(1.352)</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	31-Dec-25				%	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	-	2.144	792	792	1,02%	1,02%	1,02%	-	-	-	-	-	(1.352)	(1.352)	
	CF 1	773	1.828	773	773	2,78%	2,78%	2,78%	-	-	-	-	-	(1.054)	(1.054)	
	Total Griya	773	1.828	773	773	3,25%	3,25%	3,26%	-	-	-	-	-	(1.0		



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.776	4.776	4.340	4.351	313	11	(425)	-8,89%	(425)	-8,89%			
2	Tabungan	179.061	179.061	175.912	176.170	(1.327)	258	(2.891)	-1,61%	(2.891)	-1,61%			
3	Deposito	108.457	108.457	107.946	107.946	(294)	(0)	(511)	-0,47%	(511)	-0,47%			
	<b>Total</b>	<b>292.294</b>	<b>292.294</b>	<b>288.199</b>	<b>288.467</b>	<b>(1.308)</b>	<b>269</b>	<b>(3.827)</b>	<b>-1,31%</b>	<b>(3.827)</b>	<b>-1,31%</b>			
	CASA	183.837	183.837	180.252	180.521	(1.014)	269	(3.315)	-1,80%	(3.315)	-1,80%			
	(%) CASA	62,89%	62,89%	62,54%	62,58%									
	FDR	31,01%	31,01%	31,56%	31,53%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.931	2.931	2.728	2.733	6	(197)	-6,74%	(197)	-6,74%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.703	2.709	6	(197)	-6,79%	(197)	-6,79%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	117	117	117	117	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	586	586	586	-	-	0	-4	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	586	586	586	-	-	0	-4	-0	-0	0			
	• Local Champion	586	586	586	-	-	0	-4	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	9.960	9.960	9.919	100	-	-100	408	-42	-42	42			
	KUR	9.015	9.015	8.981	100	-	-100	426	-34	-34	34			
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7			
3	PWG	5.460	5.460	5.715	85	349	264	91	255	255	94			
	Cilem	5.460	5.460	5.715	85	349	264	91	255	255	94			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	74.621	74.621	74.722	100	272	172	269	101	101	171			
	CF 1	20.278	20.278	20.220	-	-	0	381	-59	-59	59			
	Total Griya	17.506	17.506	17.482	-	-	0	0	-24	-24	24			
4	• Total Non Program	17.506	17.506	17.482	-	-	0	546	-24	-24	24			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.773	2.773	2.738	-	-	0	381	-35	-35	35			
	CF 2	54.343	54.343	54.502	100	272	172	-112	159	159	113			
	Mitraguna & Others	48.214	48.214	48.126	-	-	-100	-161	-88	-88	88			
	Pensiun	6.129	6.129	6.376	-	272	272	49	247	247	25			
	<b>Total Pembiayaan</b>	<b>90.627</b>	<b>90.627</b>	<b>90.941</b>	<b>285</b>	<b>621</b>	<b>336</b>	<b>764</b>	<b>314</b>	<b>314</b>	<b>307</b>			<b>90.941</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	-	-	-	23	0,00%	0,00%	0,41%	23	23	23					
	Cilem	-	-	-	-	23	0,00%	0,00%	0,41%	23	23	23					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	4.017	4.175	4.017	4.782	5,38%	5,38%	6,40%	765	765	607						
	CF 1	4.017	3.837	4.017	4.478	19,81%	19,81%	22,15%	461	461	642						
	Total Griya	4.017	3.837	4.017	4.478	22,95%	22,95%	25,62%	461	461	642						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 2	-	338	-	304	0,00%	0,00%	0,56%	304	304	(34)						
	Mitraguna & Others	-	23	-	-	0,00%	0,00%	0,00%	-	-	(23)						
	Pensiun	-	315	-	304	0,00%	0,00%	4,77%	304	304	(11)						
	<b>Total Pembiayaan</b>	<b>4.017</b>	<b>4.175</b>	<b>4.017</b>	<b>4.806</b>	<b>5,43%</b>	<b>5,43%</b>	<b>5,28%</b>	<b>788</b>	<b>788</b>	<b>631</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	586	590	586	586	100,00%	100,00%	100,00%	(0)	(0)	(4)						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non-Linkage	586	590	586	586	100,00%	100,00%	100,00%	(0)	(0)	(4)						
	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	2.466	2.173	2.466	2.149	3,30%	3,30%	2,88%	(317)	(317)	(24)						
	CF 1	842	855	842	831	4,15%	4,15%	4,11%	(11)	(11)	(23)						
	Total Griya	707	719	707	696	4,04%	4,04%	3,98%	(11)	(11)	(23)						
	Oto	135	135	135													



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.470	14.470	16.157	15.383	1.254	(773)	914	6,31%	914	6,31%			
2	Tabungan	120.049	120.049	117.507	116.765	(400)	(743)	(3.285)	-2,74%	(3.285)	-2,74%			
3	Deposito	46.117	46.117	46.190	46.190	(325)	0	74	0,16%	74	0,16%			
	<b>Total</b>	<b>180.636</b>	<b>180.636</b>	<b>179.854</b>	<b>178.338</b>	<b>529</b>	<b>(1.516)</b>	<b>(2.297)</b>	<b>-1,27%</b>	<b>(2.297)</b>	<b>-1,27%</b>			
	CASA	134.519	134.519	133.664	132.148	854	(1.516)	(2.371)	-1,76%	(2.371)	-1,76%			
	(%) CASA	74,47%	74,47%	74,32%	74,10%									
	FDR	79,01%	79,01%	80,10%	80,78%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	820	820	849	850	1	30	3,70%	30	3,70%				
2	Giro ISE	57	57	58	58	0	1	1,36%	1	1,36%				
3	Tabungan ISE	763	763	791	793	1	30	3,88%	30	3,88%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	76	76	76	76	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	24.174	24.174	26.485	1.917	3.865	1.948	837	2.311	2.311	1.555			
	Cilem	12.833	12.833	14.332	497	1.724	1.227	712	1.499	1.499	225			
	Gadai	11.342	11.342	12.153	1.421	2.141	721	125	812	812	1.330			
4	CFG	118.544	118.544	117.572	2.193	30	-2.163	2.624	-972	-972	1.002			
	CF 1	17.768	17.768	17.688	225	-	-225	161	-81	-81	81			
	Total Griya	15.545	15.545	15.509	-	-	0	0	-37	-37	37			
4	• Total Non Program	15.545	15.545	15.509	-	-	0	0	-110	-110	-37			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.223	2.223	2.179	225	-	-225	161	-44	-44	44			
	CF 2	100.776	100.776	99.885	1.968	30	-1.938	2.463	-892	-892	922			
	Mitraguna & Others	90.285	90.285	89.584	1.700	30	-1.670	2.040	-701	-701	731			
	Pensiun	10.491	10.491	10.300	268	-	-268	422	-191	-191	191			
	<b>Total Pembiayaan</b>	<b>142.719</b>	<b>142.719</b>	<b>144.057</b>	<b>4.111</b>	<b>3.895</b>	<b>-215</b>	<b>3.460</b>	<b>1.338</b>	<b>1.338</b>	<b>2.557</b>			
														144.057

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	8	590	0,03%	0,03%	0,23%	583	583	590					
	Cilem	8	-	8	331	0,06%	0,06%	2,31%	323	323	331					
	Gadai	-	-	-	260	0,00%	0,00%	2,14%	260	260	260					
4	CFG	399	410	399	2.221	0,34%	0,34%	1,89%	1.822	1.822	1.811					
	CF 1	-	-	-	55	0,00%	0,00%	0,31%	55	55	55					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	55	0,00%	0,00%	2,53%	55	55	55					
	CF 2	399	410	399	2.165	0,40%	0,40%	2,17%	1.767	1.767	1.756					
	Mitraguna & Others	399	410	399	2.135	0,44%	0,44%	2,38%	1.736	1.736	1.725					
	Pensiun	-	-	-	31	0,00%	0,00%	0,30%	31	31	31					
	<b>Total Pembiayaan</b>	<b>616</b>	<b>616</b>	<b>616</b>	<b>646</b>	<b>0,43%</b>	<b>0,43%</b>	<b>0,45%</b>	<b>29</b>	<b>29</b>	<b>29</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	616	616	616	646	0,52%	0,52%	0,55%	29	29	29					
	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	616														



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.820	3.820	13.236	11.569	5.536	(1.666)	7.749	202,87%	7.749	202,87%			
2	Tabungan	153.202	153.202	154.148	154.956	(222)	808	1.755	1,15%	1.755	1,15%			
3	Deposito	132.943	132.943	121.180	121.180	(18.004)	0	(11.763)	-8,85%	(11.763)	-8,85%			
	<b>Total</b>	<b>289.964</b>	<b>289.964</b>	<b>288.564</b>	<b>287.705</b>	<b>(12.690)</b>	<b>(858)</b>	<b>(2.259)</b>	<b>-0,78%</b>	<b>(2.259)</b>	<b>-0,78%</b>			
	CASA	157.022	157.022	167.384	166.525	5.313	(858)	9.504	6,05%	9.504	6,05%			
	(%) CASA	54,15%	54,15%	58,01%	57,88%									
	FDR	65,00%	65,00%	64,22%	64,41%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.753	4.753	5.090	5.092		2	340	7,15%	340	7,15%			
2	Giro ISE	1	1	1	1		0	(0)	-2,21%	(0)	-2,21%			
3	Tabungan ISE	4.752	4.752	5.089	5.092		2	340	7,15%	340	7,15%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	50	50	50	50		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.322	8.322	8.322	-	-	0	-50	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	8.322	8.322	8.322	-	-	0	-50	0	0	(0)			
	• Local Champion	8.322	8.322	8.322	-	-	0	-50	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	43	43	43	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	43	43	43	-	-	0	0	0	0	-			
3	PWG	28.873	28.873	26.946	1.992	2.285	293	1.132	-1.928	-1.928	4.213			
	Cilem	13.207	13.207	13.762	395	733	338	466	555	555	177			
	Gadai	15.666	15.666	13.183	1.597	1.552	-45	666	-2.483	-2.483	4.035			
4	CFG	151.231	151.231	150.009	1.325	750	-575	563	-1.222	-1.222	1.972			
	CF 1	16.198	16.198	16.140	18	-	-18	-122	-59	-59	59			
	Total Griya	13.509	13.509	13.494	-	-	0	0	-15	-15	15			
4	• Total Non Program	13.509	13.509	13.494	-	-	0	0	-15	-15	15			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.689	2.689	2.645	18	-	-18	-122	-44	-44	44			
	CF 2	135.033	135.033	133.869	1.307	750	-557	685	-1.163	-1.163	1.913			
	Mitraguna & Others	123.373	123.373	122.313	914	750	-164	-69	-1.060	-1.060	1.810			
	Pensiun	11.660	11.660	11.557	393	-	-393	754	-103	-103	103			
	<b>Total Pembiayaan</b>	<b>188.469</b>	<b>188.469</b>	<b>185.320</b>	<b>3.317</b>	<b>3.035</b>	<b>-282</b>	<b>1.645</b>	<b>-3.149</b>	<b>-3.149</b>	<b>6.184</b>			
														185.320

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	173	-	173	433	0,60%	0,60%	1,61%	260	260	433					
	Cilem	173	-	173	371	1,31%	1,31%	2,70%	199	199	371					
	Gadai	-	-	-	62	0,00%	0,00%	0,47%	62	62	62					
4	CFG	520	769	520	2.473	0,34%	0,34%	1,65%	1.953	1.953	1.704					
	CF 1	269	195	269	562	1,66%	1,66%	3,48%	293	293	367					
	Total Griya	116	43	116	562	0,86%	0,86%	4,16%	446	446	519					
	Oto	153	152	153	-	5,69%	5,69%	0,00%	(153)	(153)	(152)					
	CF 2	251	575	251	1.911	0,19%	0,19%	1,43%	1.660	1.660	1.337					
	Mitraguna & Others	251	575	251	1.911	0,20%	0,20%	1,56%	1.660	1.660	1.337					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	<b>Total Pembiayaan</b>	<b>1.245</b>	<b>1.319</b>	<b>1.245</b>	<b>1.398</b>	<b>0,66%</b>	<b>0,66%</b>	<b>0,75%</b>	<b>153</b>	<b>153</b>	<b>79</b>					

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	258.971	258.971	290.549	31.578	
2	Contribution Margin	10.698	10.698	11.741	1.043	-9,7%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,33	3,47	3,48	0,01	0,14
CIF Payroll	2.006	2.489	2.557	68	551



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.825	14.825	19.603	20.027	4.228	424	5.202	35,09%	5.202	35,09%			
2	Tabungan	143.357	143.357	133.596	133.353	(8.926)	(242)	(10.003)	-6,98%	(10.003)	-6,98%			
3	Deposito	163.005	163.005	162.734	162.734	(4.758)	0	(271)	-0,17%	(271)	-0,17%			
	<b>Total</b>	<b>321.186</b>	<b>321.186</b>	<b>315.932</b>	<b>316.114</b>	<b>(9.456)</b>	<b>182</b>	<b>(5.072)</b>	<b>-1,58%</b>	<b>(5.072)</b>	<b>-1,58%</b>			
	CASA	158.182	158.182	153.199	153.381	(4.699)	182	(4.801)	-3,04%	(4.801)	-3,04%			
	(%) CASA	49,25%	49,25%	48,49%	48,52%									
	FDR	80,11%	80,11%	80,59%	80,54%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.168	4.168	3.533	3.540		6	(629)	-15,08%	(629)	-15,08%			
2	Giro ISE	119	119	138	145		6	25	21,24%	25	21,24%			
3	Tabungan ISE	3.799	3.799	3.145	3.145		(0)	(654)	-17,21%	(654)	-17,21%			
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%			
5	CIF ISE	58	58	58	58		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.067	5.067	4.067	200	-	-200	1.075	-1.000	-1.000	1.000			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	5.067	5.067	4.067	200	-	-200	1.075	-1.000	-1.000	1.000			
	• Local Champion	5.067	5.067	4.067	200	-	-200	1.075	-1.000	-1.000	1.000			
	• Value Chain	-	-	-	-	-	-	0	0	0	0			
2	MBG	12.939	12.939	12.785	100	-	-100	588	-154	-154	154			
	KUR	11.745	11.745	11.591	100	-	-100	636	-154	-154	154			
	Non KUR	1.194	1.194	1.194	-	-	0	-49	0	0	0			
3	PWG	25.223	25.223	26.095	1.132	2.907	1.774	884	872	872	2.035			
	Cilem	15.400	15.400	15.901	369	729	360	709	500	500	229			
	Gadai	9.823	9.823	10.194	763	2.177	1.415	175	371	371	1.806			
4	CFG	214.066	214.066	211.650	2.621	265	-2.356	1.447	-2.416	-2.416	2.681			
	CF 1	28.251	28.251	28.184	-	-	0	-107	-68	-68	68			
	Total Griya	24.668	24.668	24.625	-	-	0	0	-43	-43	43			
4	• Total Non Program	24.668	24.668	24.625	-	-	0	0	-43	-43	43			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	3.583	3.583	3.558	-	-	0	-107	-25	-25	25			
	CF 2	185.814	185.814	183.466	2.621	265	-2.356	1.554	-2.349	-2.349	2.614			
	Mitraguna & Others	166.713	166.713	164.414	2.371	151	-2.220	1.551	-2.299	-2.299	2.450			
	Pensiun	19.102	19.102	19.052	250	114	-136	3	-50	-50	164			
	<b>Total Pembiayaan</b>	<b>257.294</b>	<b>257.294</b>	<b>254.596</b>	<b>4.053</b>	<b>3.172</b>	<b>-882</b>	<b>3.994</b>	<b>-2.698</b>	<b>-2.698</b>	<b>5.870</b>			
														<b>254.596</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26		MtD	YtD	MtM	%
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	56	99	56	558	56	0,43%	0,43%	4,36%	502	502	459		
	KUR	56	99	56	558	56	0,48%	0,48%	4,81%	502	502	459		
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	
3	PWG	85	-	85	560	560	0,34%	0,34%	2,14%	475	475	560		
	Cilem	85	-	85	372	372	0,55%	0,55%	2,34%	287	287	372		
	Gadai	-	-	-	188	188	0,00%	0,00%	1,84%	188	188	188		
4	CFG	412	65	412	512	512	0,19%	0,19%	2,42%	4.713	4.713	5.061		
	CF 1	46	65	46	3.310	3.310	0,16%	0,16%	11,75%	3.264	3.264	3.245		
	Total Griya	-	47	46	3.310	3.310	0,19%	0,19%	13,44%	3.264	3.264	3.263		
	Oto	-	18	-	0	0	0,00%	0,00%	0,00%	-	-	(18)		
	CF 2	366	-	366	1.815	1.815	0,20%	0,20%	0,99%	1.449	1.449	1.815		
	Mitraguna & Others	366	-	366	1.722	1.722	0,22%	0,22%	1,05%	1.356	1.356	1.722		
	Pensiun	-	-	-	93	93	0,00%	0,00%	0,49%	93	93	93		
	<b>Total Pembiayaan</b>	<b>512</b>	<b>512</b>	<b>512</b>	<b>568</b>	<b>568</b>	<b>0,20%</b>	<b>0,20%</b>	<b>0,22%</b>	<b>56</b>	<b>56</b>	<b>56</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26		MtD	YtD	MtM	%
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	-	-	-	56	56	0,00%	0,00%	0,44%	56	56	56		
	KUR	-	-	-	56	56	0,00%	0,00%	0,48%	56	56	56		
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	
4	CFG	-	512	512	512	512	0,24%	0,24%	0,24%	-	-	(0)		
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	</td



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.263	7.263	4.386	4.388	30.817	2	(2.875)	-39,58%	(2.875)	-39,58%			
2	Tabungan	108.476	108.476	107.287	103.101	2.279	(4.185)	(5.375)	-4,95%	(5.375)	-4,95%			
3	Deposito	135.229	135.229	135.177	135.177	(5.868)	0	(51)	-0,04%	(51)	-0,04%			
	<b>Total</b>	<b>250.968</b>	<b>250.968</b>	<b>246.850</b>	<b>242.667</b>	<b>27.228</b>	<b>(4.183)</b>	<b>(8.301)</b>	<b>-3,31%</b>	<b>(8.301)</b>	<b>-3,31%</b>			
	CASA	115.739	115.739	111.673	107.490	33.096	(4.183)	(8.250)	-7,13%	(8.250)	-7,13%			
	(%) CASA	46,12%	46,12%	45,24%	44,30%									
	FDR	60,99%	60,99%	61,87%	62,94%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.303	4.303	6.419	6.417		(2)	2.114	49,13%	2.114	49,13%			
2	Giro ISE	1.640	1.640	1.605	1.605		0	(36)	-2,17%	(36)	-2,17%			
3	Tabungan ISE	2.563	2.563	4.715	4.712		(2)	2.150	83,88%	2.150	83,88%			
4	Deposito ISE	100	100	100	100		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 (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.643	1.643	1.643	-	-	0	-40	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	1.643	1.643	1.643	-	-	0	-40	-0	-0	0			
	• Local Champion	1.643	1.643	1.643	-	-	0	-40	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	55	55	55	-	-	0	-2	0	0	0			
	KUR	-	-	-	-	-	0	0	0	0	0			
	Non KUR	55	55	55	-	-	0	-2	0	0	0			
3	PWG	28.392	28.392	28.730	1.504	2.670	1.165	1.753	339	339	2.331			
	Cilem	16.041	16.041	16.819	612	1.136	524	759	778	778	358			
	Gadai	12.350	12.350	11.911	893	1.534	641	994	-440	-440	1.973			
4	CFG	122.987	122.987	122.303	1.065	1.060	-5	-34	-684	-684	1.744			
	CF 1	13.510	13.510	13.409	-	-	0	-95	-101	-101	101			
	Total Griya	10.279	10.279	10.232	-	-	0	0	-47	-47	47			
4	• Total Non Program	10.106	10.106	10.059	-	-	0	-123	-47	-47	47			
	• Program	173	173	173	-	-	0	173	0	0	-			
	Oto	3.231	3.231	3.176	-	-	0	-95	-55	-55	55			
	CF 2	109.477	109.477	108.895	1.065	1.060	-5	61	-583	-583	1.643			
	Mitraguna & Others	77.257	77.257	76.937	1.065	1.060	-5	343	-320	-320	1.380			
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262			
	<b>Total Pembiayaan</b>	<b>153.077</b>	<b>153.077</b>	<b>152.731</b>	<b>2.569</b>	<b>3.730</b>	<b>1.160</b>	<b>1.677</b>	<b>-346</b>	<b>-346</b>	<b>4.076</b>			
														<b>152.731</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	137	-	137	1.024	0,48%	0,48%	0,48%	3,56%	887	887	1.024				
	Cilem	137	-	137	466	0,86%	0,86%	0,86%	2,77%	329	329	466				
	Gadai	-	-	-	558	0,00%	0,00%	0,00%	4,68%	558	558	558				
4	CFG	1.785	1.411	1.785	2.337	1,45%	1,45%	1,45%	1,91%	552	552	926				
	CF 1	1.285	832	1.285	1.347	9,51%	9,51%	9,51%	10,05%	62	62	515				
	Total Griya	813	742	813	964	7,91%	7,91%	7,91%	9,42%	150	150	222				
	Oto	472	90	472	384	14,60%	14,60%	14,60%	12,08%	(88)	(88)	293				
	CF 2	500	579	500	990	0,46%	0,46%	0,46%	0,91%	490	490	411				
	Mitraguna & Others	389	210	389	879	0,50%	0,50%	0,50%	1,14%	490	490	670				
	Pensiun	110	369	110	110	0,34%	0,34%	0,34%	0,35%	-	-	(259)				
	<b>Total Pembiayaan</b>	<b>1.922</b>	<b>1.411</b>	<b>1.922</b>	<b>3.361</b>	<b>1,26%</b>	<b>1,26%</b>	<b>1,26%</b>	<b>2,20%</b>	<b>1.439</b>	<b>1.439</b>	<b>1.950</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	757	665	757	757	0,62%	0,62%	0,62%	(1)	(1)	(1)	92				
	CF 1	143	145	143												



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.834	2.834	4.508	4.549	1.840	41	1.714	60,48%	1.714	60,48%			
2	Tabungan	115.394	115.394	112.306	112.173	2.036	(133)	(3.221)	-2,79%	(3.221)	-2,79%			
3	Deposito	44.546	44.546	44.816	44.596	23	(220)	50	0,11%	50	0,11%			
	<b>Total</b>	<b>162.774</b>	<b>162.774</b>	<b>161.630</b>	<b>161.318</b>	<b>3.900</b>	<b>(312)</b>	<b>(1.456)</b>	<b>-0,89%</b>	<b>(1.456)</b>	<b>-0,89%</b>			
	CASA	118.228	118.228	116.814	116.722	3.877	(92)	(1.507)	-1,27%	(1.507)	-1,27%			
	(%) CASA	72,63%	72,63%	72,27%	72,36%									
	FDR	103,47%	103,47%	104,66%	104,86%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	3.849	3.629		(220)	(200)	-5,22%	(200)	-5,22%			
2	Giro ISE	160	160	165	165		0	6	3,57%	6	3,57%			
3	Tabungan ISE	3.659	3.659	3.673	3.454		(220)	(205)	-5,61%	(205)	-5,61%			
4	Deposito ISE	10	10	10	10		0	0	0,00%	0	0,00%			
5	CIF ISE	104	104	104	104		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.116	20.116	20.116	-	-	0	-2	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	0	-		
	Non-Linkage	20.116	20.116	20.116	-	-	0	-2	0	0	0	(0)		
	• Local Champion	20.116	20.116	20.116	-	-	0	-2	0	0	0	(0)		
	• Value Chain	-	-	-	-	-	-	0	0	0	0	-		
2	MBG	8.071	8.071	8.046	-	-	0	719	-25	-25	25			
	KUR	7.488	7.488	7.471	-	-	0	733	-17	-17	17			
	Non KUR	583	583	575	-	-	0	-14	-8	-8	8			
3	PWG	36.403	36.403	37.448	4.380	5.887	1.507	3.746	1.045	1.045	4.843			
	Cilem	16.437	16.437	16.926	2.086	783	-1.303	2.814	488	488	295			
	Gadai	19.966	19.966	20.523	2.294	5.104	2.810	932	557	557	4.548			
4	CFG	103.832	103.832	103.554	530	358	-172	-9	-278	-278	636			
	CF 1	14.229	14.229	14.188	-	-	0	66	-41	-41	41			
	Total Griya	10.678	10.678	10.654	-	-	0	0	-24	-24	24			
4	• Total Non Program	10.507	10.507	10.484	-	-	0	689	-24	-24	24			
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.534	-	-	0	66	-17	-17	17			
	CF 2	89.604	89.604	89.367	530	358	-172	-74	-237	-237	595			
	Mitraguna & Others	82.912	82.912	82.764	530	253	-277	-313	-148	-148	401			
	Pensiun	6.692	6.692	6.603	-	105	105	239	-89	-89	194			
	<b>Total Pembiayaan</b>	<b>168.423</b>	<b>168.423</b>	<b>169.165</b>	<b>4.910</b>	<b>6.245</b>	<b>1.335</b>	<b>4.454</b>	<b>742</b>	<b>742</b>	<b>5.504</b>	<b>169.165</b>		

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	MtD (1-14 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0	0,00%	0	0	-	-	-	-
	Linkage	-	-	-	-	0	0	0,00%	0	0	-	-	-	-
	Local Champion	-	-	-	-	0	0	0,00%	0	0	-	-	-	-
	Value Chain	-	-	-	-	0	0	0,00%	0	0	-	-	-	-
2	MBG	-	-	-	608	608	0,00%	0,00%	7,56%	608	608	608		
	KUR	-	-	-	477	477	0,00%	0,00%	6,39%	477	477	477		
	Non KUR	-	-	-	131	131	0,00%	0,00%	22,80%	131	131	131		
3	PWG	-	-	-	1.923	1.923	0,00%	0,00%	5,13%	1.923	1.923	1.923		
	Cilem	-	-	-	1.557	1.557	0,00%	0,00%	9,20%	1.557	1.557	1.557		
	Gadai	-	-	-	366	366	0,00%	0,00%	1,78%	366	366	366		
4	CFG	3.193	2.116	3.193	3.945	3.945	3,08%	3,08%	3,81%	752	752	1.829		
	CF 1	161	111	161	866	866	1,13%	1,13%	6,10%	705	705	755		
	Total Griya	161	-	161	422	422	1,50%	1,50%	3,96%	262	262	422		
	Oto	-	111	-	444	444	0,00%	0,00%	12,56%	444	444	333		
	CF 2	3.033	2.005	3.033	3.079	3.079	3,38%	3,38%	3,45%	46	46	1.074		
	Mitraguna & Others	3.033	2.005	3.033	2.410	2.410	2,69%	2,69%	2,70%	(0)	(0)	204		
	Pensiun	-	-	-	315	315	0,00%	0,00%	4,77%	315	315	315		
	<b>Total Pembiayaan</b>	<b>2.489</b>	<b>2.284</b>	<b>2.489</b>	<b>2.489</b>	<b>2.489</b>	<b>1,48%</b>	<b>1,48%</b>	<b>1,47%</b>	<b>(0)</b>	<b>(0)</b>	<b>204</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	141.438	141.438	171.988	30.550			3.04	3,16	3,22	0,06
2	Contribution Margin	6.401	6.401	8.606	2.205	-34,4%		776	794	857	63



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	596	596	543	539	191	(4)	(57)	-9,51%	(57)	-9,51%			
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%			
	<b>Total</b>	<b>896</b>	<b>896</b>	<b>843</b>	<b>839</b>	<b>(59)</b>	<b>(4)</b>	<b>(57)</b>	<b>-6,32%</b>	<b>(57)</b>	<b>-6,32%</b>			
	CASA	596	596	543	539	191	(4)	(57)	-9,51%	(57)	-9,51%			
	(%) CASA	66,51%	66,51%	64,41%	64,25%									
	FDR	0,00%	0,00%	0,00%	0,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0	0	0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-	0	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-			
	Cilem	-	-	-	-	-	0	0	0	0	-			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	-	-	-	-	-	0	0	0	0	-			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	-	-	-	-	-	0	0	0	0	-			
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-			
	Pensiun	-	-	-	-	-	0	0	0	0	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	31-Dec-25				%	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	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	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	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
Dec-24	Dec-24	Dec-25				


</tbl



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	30.299	30.299	29.793	28.752	77	(1.040)	(1.547)	-5,11%	(1.547)	-5,11%			
2	Tabungan	123.931	123.931	129.860	132.759	2.426	2.898	8.828	7,12%	8.828	7,12%			
3	Deposito	106.411	106.411	107.046	107.046	(1.823)	(0)	635	0,60%	635	0,60%			
	<b>Total</b>	<b>260.642</b>	<b>260.642</b>	<b>266.699</b>	<b>268.557</b>	<b>679</b>	<b>1.858</b>	<b>7.915</b>	<b>3,04%</b>	<b>7.915</b>	<b>3,04%</b>			
	CASA	154.231	154.231	159.653	161.511	2.503	1.858	7.281	4,72%	7.281	4,72%			
	(%) CASA	59,17%	59,17%	59,86%	60,14%									
	FDR	85,30%	85,30%	83,80%	83,22%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.768	5.768	6.832	6.851	18	1.083	18,77%	18,77%	1.083	18,77%			
2	Giro ISE	3.250	3.250	3.177	3.139	(37)	(111)	-3,40%	(111)	-3,40%				
3	Tabungan ISE	2.518	2.518	3.655	3.711	56	1.193	47,39%	47,39%	1.193	47,39%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	66	66	66	66	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	39.488	39.488	39.417	-	-	0	463	-71	-71	71			
	Linkage	14.626	14.626	14.626	-	-	-	1	0	0	(0)			
	Non-Linkage	24.862	24.862	24.791	-	-	0	461	-71	-71	71			
	• Local Champion	21.896	21.896	21.893	-	-	0	307	-3	-3	3			
	• Value Chain	2.966	2.966	2.898	-	-	-	154	-68	-68	68			
2	MBG	2.621	2.621	2.602	-	-	0	-126	-20	-20	20			
	KUR	2.621	2.621	2.602	-	-	0	-126	-20	-20	20			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	45.441	45.441	47.473	3.353	5.795	2.442	2.971	2.032	2.032	3.763			
	Cilem	20.824	20.824	22.572	807	2.193	1.386	1.952	1.748	1.748	445			
	Gadai	24.616	24.616	24.900	2.545	3.602	1.056	1.019	284	284	3.318			
4	CFG	134.777	134.777	133.995	1.435	940	-495	2.722	-783	-783	1.723			
	CF 1	26.797	26.797	26.723	-	-	0	-136	-74	-74	74			
	Total Griya	21.030	21.030	20.987	-	-	0	0	-43	-43	43			
4	• Total Non Program	21.030	21.030	20.987	-	-	0	0	-43	-43	43			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.767	5.767	5.736	-	-	0	-136	-31	-31	31			
	CF 2	107.980	107.980	107.272	1.435	940	-495	2.858	-708	-708	1.648			
	Mitraguna & Others	82.573	82.573	81.627	900	500	-400	2.244	-946	-946	1.446			
	Pensiun	25.407	25.407	25.645	535	440	-95	614	237	237	203			
	<b>Total Pembiayaan</b>	<b>222.327</b>	<b>222.327</b>	<b>223.486</b>	<b>4.788</b>	<b>6.735</b>	<b>1.947</b>	<b>6.030</b>	<b>1.158</b>	<b>1.158</b>	<b>5.577</b>			
														223.486

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	-	-	-	1.244	0	0,00%	0,00%	3,16%	1.244	1.244	1.244			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.195	0	0,00%	0,00%	4,82%	1.195	1.195	1.195			
	Value Chain	-	-	-	49	0	0,00%	0,00%	0,22%	49	49	49			
2	MBG	26	73	26	36	0	0,98%	0,98%	1,37%	10	10	(37)			
	KUR	26	73	26	36	0	0,98%	0,98%	1,37%	10	10	(37)			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	87	-	87	2.091	0	0,19%	0,19%	4,40%	2.004	2.004	2.091			
	Cilem	87	-	87	1.629	0	0,42%	0,42%	7,22%	1.542	1.542	1.629			
	Gadai	-	-	-	462	0	0,00%	0,00%	1,86%	462	462	462			
4	CFG	482	979	482	3.057	0	0,36%	0,36%	2,28%	2.575	2.575	2.079			
	CF 1	-	22	-	-	0	0,00%	0,00%	0,00%	-	-	(22)			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	-	-	0	0,00%	0,00%	0,00%	-	-	(22)			
	CF 2	482	956	482	3.057	0	0,45%	0,45%	2,85%	2.575	2.575	2.101			
	Mitraguna & Others	386	862	386	2.962	0	0,47%	0,47%	3,63%	2.575	2.575	2.100			
	Pensiun	95	95	95	95	0	0,38%	0,38%	0,37%	-	-	1			
	<b>Total Pembiayaan</b>	<b>7.633</b>	<b>8.017</b>	<b>7.633</b>	<b>7.640</b>	<b>0</b>	<b>3,43%</b>	<b>3,43%</b>	<b>3,42%</b>	<b>7</b>	<b>7</b>	<b>(377)</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	257.235	257.235	260.642	3.407	19,9%	2.92	3.02	3.03
2	Contribution Margin	11.577	11.577	9.271	(2.306)		659	723	751



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	42.284	42.284	40.168	39.887	(7.381)	(281)	(2.397)	-5,67%	(2.397)	-5,67%			
2	Tabungan	91.959	91.959	94.305	95.286	6.115	981	3.327	3,62%	3.327	3,62%			
3	Deposito	185.504	185.504	185.504	185.454	(150)	(50)	(50)	-0,03%	(50)	-0,03%			
	<b>Total</b>	<b>319.746</b>	<b>319.746</b>	<b>319.976</b>	<b>320.627</b>	<b>(1.415)</b>	<b>651</b>	<b>880</b>	<b>0,28%</b>	<b>880</b>	<b>0,28%</b>			
	CASA	134.243	134.243	134.472	135.173	(1.266)	701	930	0,69%	930	0,69%			
	(%) CASA	41,98%	41,98%	42,03%	42,16%									
	FDR	66,63%	66,63%	66,83%	66,69%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.601	4.601	4.632	4.684	52	83	1,80%	83	1,80%				
2	Giro ISE	299	299	285	285	0	(13)	-4,47%	(13)	-4,47%				
3	Tabungan ISE	4.302	4.302	4.347	4.399	52	96	2,24%	96	2,24%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	87	87	87	87	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	11.846	11.846	11.798	100	-	-100	488	-49	-49	49			
	KUR	10.383	10.383	10.342	100	-	-100	532	-40	-40	40			
	Non KUR	1.463	1.463	1.455	-	-	0	-44	-8	-8	8			
3	PWG	41.008	41.008	42.111	3.189	4.913	1.724	1.504	1.103	1.103	3.809			
	Cilem	17.652	17.652	18.604	665	1.145	479	657	952	952	193			
	Gadai	23.356	23.356	23.508	2.523	3.768	1.245	847	151	151	3.617			
4	CFG	160.189	160.189	159.924	719	930	211	410	-265	-265	1.195			
	CF 1	20.927	20.927	20.427	-	-	0	-257	-500	-500	500			
	Total Griya	15.660	15.660	15.209	-	-	0	0	-451	-451	451			
4	• Total Non Program	15.660	15.660	15.209	-	-	0	0	-451	-451	451			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.218	-	-	0	-257	-49	-49	49			
	CF 2	139.263	139.263	139.497	719	930	211	667	235	235	695			
	Mitraguna & Others	134.778	134.778	135.047	719	930	211	-2	269	269	661			
	Pensiun	4.485	4.485	4.451	-	-	0	669	-35	-35	35			
	<b>Total Pembiayaan</b>	<b>213.043</b>	<b>213.043</b>	<b>213.833</b>	<b>4.008</b>	<b>5.843</b>	<b>1.835</b>	<b>2.401</b>	<b>789</b>	<b>789</b>	<b>5.053</b>			
														<b>213.833</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	71	380	71	742	0,60%	0,60%	6,29%	671	671	362					
	KUR	71	229	71	406	0,69%	0,69%	3,92%	335	335	177					
	Non KUR	-	151	-	336	0,00%	0,00%	23,11%	336	336	186					
3	PWG	68	-	68	1.640	0,17%	0,17%	3,89%	1.572	1.572	1.640					
	Cilem	68	-	68	1.331	0,38%	0,38%	7,15%	1.263	1.263	1.331					
	Gadai	-	-	-	309	0,00%	0,00%	1,32%	309	309	309					
4	CFG	635	2.440	635	4.022	0,40%	0,40%	2,52%	3.388	3.388	1.582					
	CF 1	574	823	574	1.455	2,74%	2,74%	7,12%	881	881	632					
	Total Griya	574	-	574	1.335	3,67%	3,67%	8,78%	761	761	1.335					
	Oto	-	823	-	120	0,00%	0,00%	2,30%	120	120	(703)					
	CF 2	61	1.617	61	2.568	0,04%	0,04%	1,84%	2.507	2.507	950					
	Mitraguna & Others	61	1.617	61	2.568	0,05%	0,05%	1,90%	2.507	2.507	950					
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-					
	<b>Total Pembiayaan</b>	<b>2.930</b>	<b>3.060</b>	<b>2.930</b>	<b>2.929</b>	<b>1,38%</b>	<b>1,38%</b>	<b>1,37%</b>	<b>(1)</b>	<b>(1)</b>	<b>(132)</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	269.409	269.409	319.746	50.337	5,5%	PHR	3,68	3,90
2	Contribution Margin	8.606	8.606	8.132	(474)		CIF Payroll	590	693



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.871	14.871	14.725	14.599	560	(126)	(273)	-1,83%	(273)	-1,83%			
2	Tabungan	86.362	86.362	84.099	84.565	(2.007)	466	(1.797)	-2,08%	(1.797)	-2,08%			
3	Deposito	20.333	20.333	20.900	20.900	575	(0)	568	2,79%	568	2,79%			
	<b>Total</b>	<b>121.566</b>	<b>121.566</b>	<b>119.724</b>	<b>120.065</b>	<b>(871)</b>	<b>340</b>	<b>(1.502)</b>	<b>-1,24%</b>	<b>(1.502)</b>	<b>-1,24%</b>			
	CASA	101.233	101.233	98.824	99.164	(1.447)	340	(2.069)	-2,04%	(2.069)	-2,04%			
	(%) CASA	83,27%	83,27%	82,54%	82,59%									
	FDR	62,07%	62,07%	63,49%	63,31%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.255	1.262		7	(62)	-4,66%	(62)	-4,66%			
2	Giro ISE	78	78	112	112		0	34	43,36%	34	43,36%			
3	Tabungan ISE	1.246	1.246	1.143	1.150		7	(96)	-7,68%	(96)	-7,68%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	55	55	55	55		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	-0	-0	0			
	Linkage	2	2	2	-	-	-	0	-0	-0	0			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
• Local Champion	-	-	-	-	-	-	0	0	0	0	-			
• Value Chain	-	-	-	-	-	-	0	0	0	0	-			
2	MBG	6.355	6.355	6.355	-	-	0	647	0	0	-			
	KUR	6.150	6.150	6.150	-	-	0	644	0	0	-			
	Non KUR	204	204	204	-	-	0	3	0	0	-			
3	PWG	20.840	20.840	21.307	1.529	2.740	1.211	1.362	467	467	2.273			
	Cilem	11.801	11.801	11.885	552	433	-118	759	84	84	350			
	Gadai	9.039	9.039	9.423	977	2.307	1.329	603	384	384	1.923			
4	CFG	48.265	48.265	48.353	541	373	-168	1.042	88	88	285			
	CF 1	10.968	10.968	10.857	-	-	0	-160	-111	-111	111			
	Total Griya	6.627	6.627	6.591	-	-	0	0	-36	-36	36			
• Total Non Program	5.785	5.785	5.750	-	-	0	-82	-35	-35	35				
• Program	842	842	841	-	-	0	-4	-1	-1	1				
Oto	4.341	4.341	4.266	-	-	0	-160	-75	-75	75				
CF 2	37.297	37.297	37.496	541	373	-168	1.201	199	199	199	174			
Mitraguna & Others	34.697	34.697	34.600	541	54	-487	975	-97	-97	151				
Pensiun	2.600	2.600	2.896	-	319	319	227	296	296	296	23			
<b>Total Pembiayaan</b>	<b>75.462</b>	<b>75.462</b>	<b>76.017</b>	<b>2.070</b>	<b>3.113</b>	<b>1.043</b>	<b>3.050</b>	<b>555</b>	<b>555</b>	<b>2.558</b>				<b>76.017</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	408	-	151	0,00%	0,00%	0,00%	2,38%	151	151	(257)				
	KUR	-	408	-	151	0,00%	0,00%	0,00%	2,45%	151	151	(257)				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	329	0,00%	0,00%	0,00%	1,55%	329	329	329				
	Cilem	-	-	-	270	0,00%	0,00%	0,00%	2,27%	270	270	270				
	Gadai	-	-	-	60	0,00%	0,00%	0,00%	0,64%	60	60	60				
4	CFG	90	273	90	837	0,19%	0,19%	0,19%	1,73%	747	747	563				
	CF 1	1	185	1	1	0,01%	0,01%	0,01%	0,01%	-	-	(183)				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	1	185	1	1	0,03%	0,03%	0,03%	0,03%	-	-	(183)				
CF 2	88	89	88	835	0,24%	0,24%	0,24%	2,23%	747	747	747					
Mitraguna & Others	88	89	88	835	0,25%	0,25%	0,25%	2,41%	747	747	747					
Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
<b>Total Pembiayaan</b>	<b>819</b>	<b>685</b>	<b>819</b>	<b>818</b>	<b>1,08%</b>	<b>1,08%</b>	<b>1,08%</b>	<b>(0)</b>	<b>(0)</b>	<b>134</b>						

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-25	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	111.225	111.225	121.566	10.341		3,16	3,30	3,31
2	Contribution Margin	4.726	4.726	4.269	(457)	9,7%	430	445	475



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.557	3.557	6.516	6.702	2.903	186	3.145	88,40%	3.145	88,40%			
2	Tabungan	93.044	93.044	91.540	92.916	4.179	1.376	(129)	-0,14%	(129)	-0,14%			
3	Deposito	44.242	44.242	49.327	49.126	157	(201)	4.884	11,04%	4.884	11,04%			
	<b>Total</b>	<b>140.843</b>	<b>140.843</b>	<b>147.382</b>	<b>148.743</b>	<b>7.239</b>	<b>1.361</b>	<b>7.900</b>	<b>5,61%</b>	<b>7.900</b>	<b>5,61%</b>			
	CASA	96.601	96.601	98.055	99.617	7.082	1.562	3.016	3,12%	3.016	3,12%			
	(%) CASA	68,59%	68,59%	66,53%	66,97%									
	FDR	18,73%	18,73%	18,32%	18,15%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.348	6.348	6.369	6.376	8	28	0,44%	28	0,44%				
2	Giro ISE	45	45	398	406	8	360	792,77%	360	792,77%				
3	Tabungan ISE	5.803	5.803	5.471	5.471	0	(332)	-5,72%	(332)	-5,72%				
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%				
5	CIF ISE	36	36	36	36	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-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	5.647	5.647	6.430	225	876	652	272	783	783	93			
	Cilem	5.647	5.647	6.430	225	876	652	272	783	783	93			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	20.733	20.733	20.574	1.005	-	-1.005	479	-159	-159	159			
	CF 1	1.803	1.803	1.799	-	-	0	-30	-5	-5	5			
	Total Griya	860	860	860	-	-	0	0	0	0	-			
4	• Total Non Program	860	860	860	-	-	0	-3	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	939	-	-	0	-30	-5	-5	5			
	CF 2	18.930	18.930	18.775	1.005	-	-1.005	509	-155	-155	155			
	Mitraguna & Others	18.839	18.839	18.684	1.005	-	-1.005	509	-155	-155	155			
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0			
	<b>Total Pembiayaan</b>	<b>26.380</b>	<b>26.380</b>	<b>27.004</b>	<b>1.230</b>	<b>876</b>	<b>-353</b>	<b>751</b>	<b>624</b>	<b>624</b>	<b>253</b>			
														27.004

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	229	-	229	136	4,05%	4,05%	4,05%	2,11%	(93)	(93)	136				
	Cilem	229	-	229	136	4,05%	4,05%	4,05%	2,11%	(93)	(93)	136				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	182	428	182	334	0,88%	0,88%	1,62%	152	152	152	(94)				
	CF 1	182	185	182	182	10,07%	10,07%	10,10%	10,10%	-	-	(4)				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	182	185	182	182	19,25%	19,25%	19,25%	19,34%	-	-	(4)				
	CF 2	-	242	-	152	0,00%	0,00%	0,00%	0,81%	152	152	(90)				
	Mitraguna & Others	-	242	-	152	0,00%	0,00%	0,00%	0,82%	152	152	(90)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>410</b>	<b>428</b>	<b>410</b>	<b>470</b>	<b>1,56%</b>	<b>1,56%</b>	<b>1,74%</b>	<b>60</b>	<b>60</b>	<b>42</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	230	-	-	0,00%	0,00%	0,00%	-	-	-	(230)				
	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	-	230	-	-	0,00%	0,00%	0,00%	-	-	-	(230)				
	Mitraguna & Others	-	230	-	-</											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	31.858	31.858	22.182	22.530	(3.038)	347	(9.329)	-29,28%	(9.329)	-29,28%			
2	Tabungan	58.972	58.972	55.083	56.215	4.661	1.133	(2.757)	-4,67%	(2.757)	-4,67%			
3	Deposito	44.472	44.472	44.423	44.423	(2.186)	0	(49)	-0,11%	(49)	-0,11%			
	<b>Total</b>	<b>135.302</b>	<b>135.302</b>	<b>121.688</b>	<b>123.168</b>	<b>(563)</b>	<b>1.480</b>	<b>(12.134)</b>	<b>-8,97%</b>	<b>(12.134)</b>	<b>-8,97%</b>			
	CASA	90.830	90.830	77.265	78.745	1.623	1.480	(12.085)	-13,31%	(12.085)	-13,31%			
	(%) CASA	67,13%	67,13%	63,49%	63,93%									
	FDR	43,02%	43,02%	49,44%	48,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.321	2.321	1.981	1.996		14	(325)	-14,01%	(325)	-14,01%			
2	Giro ISE	55	55	55	55		0	0	0,06%	0	0,06%			
3	Tabungan ISE	2.266	2.266	1.927	1.941		14	(325)	-14,35%	(325)	-14,35%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	39	39	39	39		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.846	1.846	1.846	-	-	0	-162	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	0			
	Non-Linkage	1.846	1.846	1.846	-	-	0	-162	-0	-0	0			
	• Local Champion	1.846	1.846	1.846	-	-	0	-162	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	10.712	10.712	11.582	287	1.217	929	379	870	870	347			
	Cilem	10.712	10.712	11.582	287	1.217	929	379	870	870	347			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	45.650	45.650	46.735	400	2.140	1.740	-242	1.085	1.085	1.055			
	CF 1	7.628	7.628	7.598	-	-	0	-109	-30	-30	30			
	Total Griya	3.090	3.090	3.080	-	-	0	0	-9	-9	9			
4	• Total Non Program	3.090	3.090	3.080	-	-	0	-39	-9	-9	9			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.518	-	-	0	-109	-20	-20	20			
	CF 2	38.021	38.021	39.136	400	2.140	1.740	-133	1.115	1.115	1.025			
	Mitraguna & Others	37.225	37.225	38.345	400	2.140	1.740	-127	1.119	1.119	1.021			
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5			
	<b>Total Pembiayaan</b>	<b>58.208</b>	<b>58.208</b>	<b>60.162</b>	<b>687</b>	<b>3.357</b>	<b>2.669</b>	<b>-24</b>	<b>1.954</b>	<b>1.954</b>	<b>1.402</b>			
														<b>60.162</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	-	-	-	240	0,00%	0,00%	2,07%	240	240	240	240			
	Cilem	-	-	-	-	240	0,00%	0,00%	2,07%	240	240	240	240			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0			
4	CFG	-	-	-	-	214	0,00%	0,00%	0,46%	214	214	214	214			
	CF 1	-	-	-	-	24	0,00%	0,00%	0,32%	24	24	24	24			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	24	0,00%	0,00%	0,53%	24	24	24	24			
	CF 2	-	-	-	-	190	0,00%	0,00%	0,49%	190	190	190	190			
	Mitraguna & Others	-	-	-	-	190	0,00%	0,00%	0,50%	190	190	190	190			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>454</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,75%</b>	<b>454</b>	<b>454</b>	<b>454</b>	<b>454</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-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%	0,0									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	13.594	13.594	15.706	15.968	(233)	262	2.374	17,46%	2.374	17,46%			
3	Deposito	753	753	1.035	1.035	(50)	0	282	37,49%	282	37,49%			
	<b>Total</b>	<b>14.347</b>	<b>14.347</b>	<b>16.741</b>	<b>17.003</b>	<b>(283)</b>	<b>262</b>	<b>2.656</b>	<b>18,51%</b>	<b>2.656</b>	<b>18,51%</b>			
	CASA	13.594	13.594	15.706	15.968	(233)	262	2.374	17,46%	2.374	17,46%			
	(%) CASA	94,75%	94,75%	93,82%	93,91%									
	FDR	133,77%	133,77%	124,00%	122,09%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-11 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	37	37	577	577	0	540	1452,77%	540	1452,77%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	577	577	0	540	1452,77%	540	1452,77%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	4	4	4	4	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	-	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	797	797	797	-	-	0	278	0	0	-			
	KUR	797	797	797	-	-	0	278	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	13.108	13.108	14.698	797	2.536	1.740	985	1.590	1.590	946			
	Cilem	9.349	9.349	10.558	310	1.235	924	488	1.209	1.209	26			
	Gadai	3.758	3.758	4.140	486	1.302	815	497	381	381	921			
4	CFG	5.287	5.287	5.263	28	-	-28	-34	-24	-24	24			
	CF 1	2.498	2.498	2.487	28	-	-28	-4	-11	-11	11			
	Total Griya	1.011	1.011	1.011	-	-	0	0	0	0	-			
4	• Total Non Program	1.011	1.011	1.011	-	-	0	0	-10	0	0	-		
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.476	28	-	-28	-4	-11	-11	11			
	CF 2	2.789	2.789	2.776	-	-	0	-30	-13	-13	13			
	Mitraguna & Others	2.522	2.522	2.511	-	-	0	-28	-11	-11	11			
	Pensiun	267	267	265	-	-	0	-2	-2	-2	2			
	<b>Total Pembiayaan</b>	<b>19.192</b>	<b>19.192</b>	<b>20.758</b>	<b>824</b>	<b>2.536</b>	<b>1.712</b>	<b>1.228</b>	<b>1.566</b>	<b>1.566</b>	<b>970</b>			<b>20.758</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	172	0,00%	0,00%	1,17%	172	172	172	172				
	Cilem	-	-	-	-	45	0,00%	0,00%	0,42%	45	45	45	45				
	Gadai	-	-	-	-	128	0,00%	0,00%	3,08%	128	128	128	128				
4	CFG	43	-	43	192	0,81%	0,81%	0,81%	3,64%	149	149	149	192				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0				
	CF 2	43	-	43	192	1,54%	1,54%	6,90%	1,54%	149	149	149	192				
	Mitraguna & Others	43	-	43	192	1,70%	1,70%	7,63%	1,70%	149	149	149	192				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0				
	<b>Total Pembiayaan</b>	<b>43</b>	<b>-</b>	<b>43</b>	<b>364</b>	<b>0,22%</b>	<b>0,22%</b>	<b>1,75%</b>	<b>0,22%</b>	<b>321</b>	<b>321</b>	<b>321</b>	<b>364</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	14-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-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	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
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	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0	0,00%	0</td							