

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	514.831	516.945	170.008	2.114	(246.608)	-32,30%	(246.608)	-32,30%			
2	Tabungan	2.589.059	2.589.059	2.532.551	2.526.808	39.263	(5.744)	(62.251)	-2,40%	(62.251)	-2,40%			
3	Deposito	2.920.634	2.920.634	2.931.898	2.931.889	(81.223)	(9)	11.256	0,39%	11.256	0,39%			
	<b>Total</b>	<b>6.273.245</b>	<b>6.273.245</b>	<b>5.979.280</b>	<b>5.975.642</b>	<b>128.048</b>	<b>(3.638)</b>	<b>(297.603)</b>	<b>-4,74%</b>	<b>(297.603)</b>	<b>-4,74%</b>			
	CASA	3.352.612	3.352.612	3.047.382	3.043.753	209.271	(3.629)	(308.859)	-9,21%	(308.859)	-9,21%			
	FDR	48,57%	48,57%	50,69%	50,72%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'25)	Growth (1-17 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	110.421	111.730		1.309	4.934	4,62%	4.934	4,62%			
2	Giro ISE	18.995	18.995	24.184	24.397		213	5.402	28,44%	5.402	28,44%			
3	Tabungan ISE	68.468	68.468	64.903	65.999		1.096	(2.470)	-3,61%	(2.470)	-3,61%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YTD		Posisi	Penc.	Gap
1	SME	209.850	209.850	183.192	3.500	100	-3.400	2.468	-26,658	-26,658	26.758			
	Linkage	17.889	17.889	17.889	-	-	-	-127	-0	-0	0			
	Non-Linkage	191.961	191.961	165.304	3.500	100	-3.400	2.595	-26,657	-26,657	26.757			
	• Local Champion	181.667	181.667	155.106	3.500	100	-3.400	1.541	-26,561	-26,561	26.661			
	• Value Chain	10.294	10.294	10.198	-	-	-	1.054	-96	-96	96			
2	MBG	198.935	198.935	197.132	1.450	468	-982	4.200	-1.803	-1.803	2.271			
	KUR	188.785	188.785	187.501	1.350	468	-882	3.747	-1.284	-1.284	1.752			
	Non KUR	10.150	10.150	9.631	100	-	-100	453	-519	-519	519			
3	PWG	459.599	459.599	476.245	49.502	62.770	13.268	25.395	16.645	16.645	46.125			
	Cilem	248.801	248.801	263.271	17.961	20.308	2.347	14.413	14.470	14.470	5.838			
	Gadai	210.799	210.799	212.974	31.540	42.462	10.921	10.982	2.175	2.175	40.287			
4	CFG	2.178.496	2.178.496	2.174.034	33.301	16.655	-16.646	24.944	-4.462	-4.462	21.117			
	CF 1	387.334	387.334	386.293	3.897	1.023	-2.874	191	-1.042	-1.042	2.064			
	Total Griya	317.524	317.524	317.117	3.033	1.000	-2.033	0	-408	-408	1.408			
	• Total Non Program	313.027	313.027	312.628	2.873	1.000	-1.873	4.811	-399	-399	1.399			
	• Program	4.498	4.498	4.489	160	-	-160	139	-8	-8	8			
	Oto	69.810	69.810	69.176	864	23	-842	191	-634	-634	657			
	CF 2	1.791.161	1.791.161	1.787.741	29.404	15.632	-13.772	24.752	-3.420	-3.420	19.052			
	Mitraguna & Others	1.591.167	1.591.167	1.588.019	25.977	14.037	-11.940	21.455	-3.148	-3.148	17.185			
	Pensiun	199.995	199.995	199.722	3.427	1.595	-1.832	3.297	-272	-272	1.867			
	<b>Total Pembiayaan</b>	<b>3.046.880</b>	<b>3.046.880</b>	<b>3.030.602</b>	<b>87.753</b>	<b>79.992</b>	<b>-7.760</b>	<b>57.006</b>	<b>-16.277</b>	<b>-16.277</b>	<b>96.270</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (18-Jan-26)	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YTD	MtM	%	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	17.776	1.67%	1.67%	9,02%	14.447	14.447	14.447			
	KUR	3.176	3.176	3.176	17.107	1.68%	1.68%	9,12%	13.931	13.931	13.931			
	Non KUR	153	153	153	669	1,51%	1,51%	6,95%	516	516	516			
3	PWG	1.006	1.006	1.006	18.137	0,22%	0,22%	3,81%	17.131	17.131	17.131			
	Cilem	1.006	1.006	1.006	12.491	0,40%	0,40%	4,74%	11.486	11.486	11.486			
	Gadai	-	-	-	5.646	0,00%	0,00%	2,65%	5.646	5.646	5.646			
4	CFG	19.246	26.975	19.246	56.465	0,88%	0,88%	2,60%	37.219	37.219	29.490			
	CF 1	11.417	13.772	11.417	28.547	2,95%	2,95%	7,39%	17.130	17.130	14.775			
	Total Griya	10.491	11.815	10.491	23.219	3,30%	3,30%	7,32%	12.728	12.728	11.405			
	Oto	927	1.957	927	5.328	1,33%	1,33%	7,70%	4.401	4.401	3.371			
	CF 2	7.828	13.204	7.828	27.918	0,44%	0,44%	1,56%	20.090	20.090	14.714			
	Mitraguna & Others	7.229	11.970	7.229	26.227	0,45%	0,45%	1,65%	18.998	18.998	14.257			
	Pensiun	599	1.234	599	690	0,03%	0,03%	0,35%	306	306	95			
	<b>Total Pembiayaan</b>	<b>32.000</b>	<b>33.703</b>	<b>32.000</b>	<b>31.712</b>	<b>1,05%</b>	<b>1,05%</b>	<b>1,05%</b>	<b>(288)</b>	<b>(288)</b>	<b>(1.990)</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 (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	82.793	82.793	64.546	64.832	15.124	286	(17.960)	-21,69%	(17.960)	-21,69%			
2	Tabungan	420.104	420.104	400.056	397.028	(13.263)	(3.029)	(23.076)	-5,49%	(23.076)	-5,49%			
3	Deposito	192.311	192.311	199.246	199.246	(9.372)	0	6.935	3,61%	6.935	3,61%			
	<b>Total</b>	<b>695.207</b>	<b>695.207</b>	<b>663.848</b>	<b>661.106</b>	<b>(7.510)</b>	<b>(2.742)</b>	<b>(34.102)</b>	<b>-4,91%</b>	<b>(34.102)</b>	<b>-4,91%</b>			
	CASA	502.896	502.896	464.602	461.860	1.861	(2.742)	(41.036)	-8,16%	(41.036)	-8,16%			
	(%) CASA	72,34%	72,34%	69,99%	69,86%									
	FDR	76,04%	76,04%	75,88%	76,19%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	25.283	25.283	24.247	25.417	1.171	134	0,53%	134	0,53%				
2	Giro ISE	4.827	4.827	4.882	5.426	544	599	12,41%	599	12,41%				
3	Tabungan ISE	14.956	14.956	13.864	14.491	627	(465)	-3,11%	(465)	-3,11%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	39.772	-	-	0	-145	-1.085	-1.085	1.085			
	KUR	38.399	38.399	37.784	-	-	0	-77	-615	-615	615			
	Non KUR	2.458	2.458	1.988	-	-	0	-68	-470	-470	470			
3	PWG	39.718	39.718	40.683	4.293	5.497	1.205	2.002	964	964	4.533			
	Cilem	18.601	18.601	19.464	1.288	1.341	53	857	863	863	478			
	Gadai	21.117	21.117	21.219	3.005	4.156	1.152	1.145	102	102	4.054			
4	CFG	360.890	360.890	361.014	3.830	2.556	-1.274	1.493	124	124	2.432			
	CF 1	52.385	52.385	52.103	749	-	-749	314	-282	-282	282			
	Total Griya	41.765	41.765	41.566	300	-	-300	0	-199	-199	199			
4	• Total Non Program	41.765	41.765	41.566	300	-	-300	-210	-199	-199	199			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	10.619	10.619	10.537	449	-	-449	314	-83	-83	83			
	CF 2	308.505	308.505	308.911	3.081	2.556	-525	1.179	406	406	2.150			
	Mitraguna & Others	290.360	290.360	290.929	3.081	2.556	-525	923	569	569	1.987			
	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>503.720</b>	<b>10.422</b>	<b>8.053</b>	<b>-2.369</b>	<b>2.857</b>	<b>-24.887</b>	<b>-24.887</b>	<b>32.940</b>			
														<b>503.720</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	-	3.204	-	90	90	0,00%	0,00%	0,14%	90	90	(3.113)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	90	90	0,00%	0,00%	0,15%	90	90	(3.113)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.009	1.799	1.009	3.517	3.517	2,47%	2,47%	8,84%	2.507	2.507	1.718			
	KUR	1.009	1.705	1.009	3.496	3.496	2,63%	2,63%	9,25%	2.486	2.486	1.791			
	Non KUR	-	94	-	21	21	0,00%	0,00%	1,05%	21	21	(73)			
3	PWG	-	-	-	1.511	1.511	0,00%	0,00%	3,71%	1.511	1.511	1.511			
	Cilem	-	-	-	847	847	0,00%	0,00%	4,35%	847	847	847			
	Gadai	-	-	-	664	664	0,00%	0,00%	3,13%	664	664	664			
4	CFG	1.080	2.153	1.080	9.464	9.464	0,30%	0,30%	2,62%	8.384	8.384	7.311			
	CF 1	36	40	36	5.325	5.325	0,07%	0,07%	10,22%	5.289	5.289	5.285			
	Total Griya	36	40	36	4.731	4.731	0,09%	0,09%	11,38%	4.695	4.695	4.691			
	Oto	-	-	-	595	595	0,00%	0,00%	5,64%	595	595	595			
	CF 2	1.044	2.113	1.044	4.139	4.139	0,34%	0,34%	1,34%	3.095	3.095	2.026			
	Mitraguna & Others	1.044	2.113	1.044	4.137	4.137	0,36%	0,36%	1,42%	3.086	3.086	2.017			
	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>1,14%</b>	<b>(290)</b>	<b>(290)</b>	<b>(912)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	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

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3.23	3.42	3.40	(0,02)	0,17
CIF Payroll	2.393	2.246	2.382	136	(11)



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.263	8.263	8.667	8.685	1.850	18	422	5,11%	422	5,11%			
2	Tabungan	283.875	283.875	282.983	282.718	8.809	(265)	(1.157)	-0,41%	(1.157)	-0,41%			
3	Deposito	160.857	160.857	159.688	159.688	(3.129)	0	(1.170)	-0,73%	(1.170)	-0,73%			
	<b>Total</b>	<b>452.996</b>	<b>452.996</b>	<b>451.338</b>	<b>451.091</b>	<b>7.530</b>	<b>(247)</b>	<b>(1.905)</b>	<b>-0,42%</b>	<b>(1.905)</b>	<b>-0,42%</b>			
	CASA	292.138	292.138	291.650	291.403	10.659	(247)	(735)	-0,25%	(735)	-0,25%			
	(%) CASA	64,49%	64,49%	64,62%	64,60%									
	FDR	60,44%	60,44%	60,46%	60,50%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.010	12.010	12.606	12.709	103	699	5,82%	699	5,82%				
2	Giro ISE	2.545	2.545	3.140	3.173	33	628	24,67%	628	24,67%				
3	Tabungan ISE	1.593	1.593	1.594	1.663	70	71	4,44%	71	4,44%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.632	18.632	18.082	-	100	100	332	-550	-550	650			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.632	18.632	18.082	-	100	100	332	-550	-550	650			
	• Local Champion	18.231	18.231	17.682	-	100	100	332	-549	-549	649			
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0			
2	MBG	39.038	39.038	38.930	-	148	148	881	-108	-108	256			
	KUR	38.539	38.539	38.442	-	148	148	894	-97	-97	245			
	Non KUR	499	499	488	-	-	0	-13	-11	-11	11			
3	PWG	39.022	39.022	40.215	4.327	4.147	-180	2.456	1.194	1.194	2.953			
	Cilem	21.522	21.522	21.976	1.595	873	-722	1.444	454	454	420			
	Gadai	17.500	17.500	18.240	2.732	3.274	542	1.012	740	740	2.534			
4	CFG	177.122	177.122	175.664	3.560	150	-3.410	7.498	-1.458	-1.458	1.608			
	CF 1	68.427	68.427	68.192	-	-	0	-95	-235	-235	235			
	Total Griya	64.824	64.824	64.618	-	-	0	0	-207	-207	207			
4	• Total Non Program	64.824	64.824	64.618	-	-	0	0	-207	-207	207			
	• Program	-	-	-	-	-	-	-	0	0	-			
	Oto	3.602	3.602	3.574	-	-	0	-95	-28	-28	28			
	CF 2	108.695	108.695	107.472	3.560	150	-3.410	7.592	-1.223	-1.223	1.373			
	Mitraguna & Others	103.413	103.413	102.222	3.560	150	-3.410	7.627	-1.190	-1.190	1.340			
	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>272.892</b>	<b>7.887</b>	<b>4.545</b>	<b>-3.342</b>	<b>11.168</b>	<b>-922</b>	<b>-922</b>	<b>5.467</b>			
														<b>272.892</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	3.687	4,20%	4,20%	9,47%	2.045	2.045	1.146					
	KUR	1.518	2.418	1.518	3.565	3,94%	3,94%	9,27%	2.046	2.046	1.147					
	Non KUR	123	123	123	122	24,73%	24,73%	25,08%	(1)	(1)	(0)					
3	PWG	10	-	10	1.752	0,02%	0,02%	4,36%	1.742	1.742	1.752					
	Cilem	10	-	10	1.399	0,04%	0,04%	6,37%	1.390	1.390	1.399					
	Gadai	-	-	-	352	0,00%	0,00%	1,93%	352	352	352					
4	CFG	3.588	6.197	3.588	5.183	2,03%	2,03%	5,40%	1.595	1.595	(1.014)					
	CF 1	3.501	4.746	3.501	3.777	5,12%	5,12%	5,54%	276	276	(969)					
	Total Griya	3.501	4.642	3.501	3.270	5,40%	5,40%	5,06%	(231)	(231)	(1.372)					
	Oto	-	103	-	507	0,00%	0,00%	14,18%	507	507	403					
	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%	-	-	-	(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>3,89%</b>	<b>316</b>	<b>316</b>	<b>304</b>					

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Dec-24	Dec-24	Dec-25	Dec-25			Posisi	Dec-24	Nov-25	Dec-25	Growth (Mtd)
1	Asset (Retail) T	448.564	448.564	453.085	453.085	4.521		Kinerja	3,04	3,25	3,24	(0,01)
2	Contribution Margin	17.543	17.543	23.079	23.079	5.536	-31,6%	PHR	1.673	1.893	2.000	107



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.932	3.932	3.598	3.598	(176)	0	(334)	-8,49%	(334)	-8,49%			
2	Tabungan	141.973	141.973	140.787	140.382	(3.143)	(404)	(1.591)	-1,12%	(1.591)	-1,12%			
3	Deposito	76.711	76.711	76.426	76.443	(86)	17	(268)	-0,35%	(268)	-0,35%			
	<b>Total</b>	<b>222.616</b>	<b>222.616</b>	<b>220.811</b>	<b>220.423</b>	<b>(3.404)</b>	<b>(387)</b>	<b>(2.193)</b>	<b>-0,99%</b>	<b>(2.193)</b>	<b>-0,99%</b>			
	CASA	145.905	145.905	144.385	143.981	(3.319)	(404)	(1.925)	-1,32%	(1.925)	-1,32%			
	(%) CASA	65,54%	65,54%	65,39%	65,32%									
	FDR	66,16%	66,16%	67,10%	67,22%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	5.344	5.884	540	1.720	41,32%	1.720	41,32%				
2	Giro ISE	103	103	103	103	0	(0)	-0,03%	(0)	-0,03%				
3	Tabungan ISE	4.060	4.060	5.240	5.781	540	1.720	42,37%	1.720	42,37%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	6.499	100	-	-100	1.124	-32	-32	32			
	KUR	5.293	5.293	5.267	-	-	0	418	-27	-27	27			
	Non KUR	1.237	1.237	1.232	100	-	-100	706	-6	-6	6			
3	PWG	23.459	23.459	24.669	2.877	3.031	154	1.690	1.210	1.210	1.821			
	Cilem	14.441	14.441	15.272	1.384	1.137	-247	1.399	831	831	306			
	Gadai	9.018	9.018	9.396	1.493	1.893	401	290	378	378	1.515			
4	CFG	117.010	117.010	116.849	1.476	1.200	-276	169	-161	-161	1.361			
	CF 1	21.080	21.080	20.986	400	-	-400	-117	-94	-94	94			
	Total Griya	16.583	16.583	16.532	400	-	-400	0	-51	-51	51			
4	• Total Non Program	16.093	16.093	16.042	400	-	-400	-67	-51	-51	51			
	• 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	95.863	1.076	1.200	124	286	-67	-67	1.267			
	Mitraguna & Others	65.497	65.497	65.732	920	1.200	280	439	235	235	965			
	Pensiun	30.434	30.434	30.131	156	-	-156	-153	-302	-302	302			
	<b>Total Pembiayaan</b>	<b>147.280</b>	<b>147.280</b>	<b>148.164</b>	<b>4.453</b>	<b>4.231</b>	<b>-222</b>	<b>2.970</b>	<b>885</b>	<b>885</b>	<b>3.346</b>			
														<b>148.164</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	165	-	165	448	0,70%	0,70%	1,82%	283	283	448						
	Cilem	165	-	165	280	1,14%	1,14%	1,83%	114	114	280						
	Gadai	-	-	-	168	0,00%	0,00%	0,00%	168	168	168						
4	CFG	2.328	4.367	2.328	3.733	1,99%	1,99%	3,20%	1.405	1.405	(634)						
	CF 1	880	1.654	880	1.668	4,17%	4,17%	4,75%	788	788	14						
	Total Griya	880	1.654	880	1.444	5,31%	5,31%	8,73%	564	564	(210)						
	Oto	-	-	-	224	0,00%	0,00%	0,00%	504	504	224						
	CF 2	1.448	2.713	1.448	2.065	1,51%	1,51%	2,15%	617	617	(648)						
	Mitraguna & Others	1.055	2.452	1.055	1.447	1,61%	1,61%	2,20%	392	392	(1.004)						
	Pensiun	393	262	393	618	1,29%	1,29%	2,05%	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>(0)</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	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	1.033	671	1.033	671	0,88%	0,88%	0,57%	(362)	(362)	(0					



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	487.579	487.579	258.559	260.239	148.299	1.679	(227.340)	-46,63%	(227.340)	-46,63%			
2	Tabungan	244.607	244.607	226.491	227.834	14.444	1.343	(16.773)	-6,86%	(16.773)	-6,86%			
3	Deposito	1.393.419	1.393.419	1.397.298	1.397.298	(85.451)	0	3.879	0,28%	3.879	0,28%			
	<b>Total</b>	<b>2.125.604</b>	<b>2.125.604</b>	<b>1.882.348</b>	<b>1.885.370</b>	<b>77.292</b>	<b>3.022</b>	<b>(240.234)</b>	<b>-11,30%</b>	<b>(240.234)</b>	<b>-11,30%</b>			
	CASA	732.186	732.186	485.050	488.072	162.743	3.022	(244.113)	-33,34%	(244.113)	-33,34%			
	(%) CASA	34,45%	34,45%	25,77%	25,89%									
	FDR	12,89%	12,89%	14,65%	14,63%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	11.626	11.875	249	156	1,33%	156	1,33%				
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	4.080	4.328	249	(1.772)	-29,05%	(1.772)	-29,05%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.148	21.148	21.226	1.000	-	-1.000	1.494	78	78	(78)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	21.148	21.148	21.226	1.000	-	-1.000	1.494	78	78	(78)			
	• Local Champion	18.944	18.944	19.022	1.000	-	-1.000	531	78	78	(78)			
	• Value Chain	2.204	2.204	2.204	-	-	-	963	0	0	(0)			
2	MBG	55.355	55.355	55.183	150	320	170	-559	-172	-172	492			
	KUR	53.969	53.969	53.804	150	320	170	-513	-165	-165	485			
	Non KUR	1.386	1.386	1.379	-	-	0	-46	-7	-7	7			
3	PWG	29.528	29.528	30.321	3.177	4.365	1.188	2.160	793	793	3.572			
	Cilem	16.389	16.389	17.278	1.469	1.342	-127	603	889	889	453			
	Gadai	13.139	13.139	13.043	1.708	3.023	1.315	1.556	-96	-96	3.119			
4	CFG	168.051	168.051	169.125	3.308	2.610	-698	3.092	1.074	1.074	1.536			
	CF 1	19.642	19.642	19.536	-	-	0	-156	-106	-106	106			
	Total Griya	15.288	15.288	15.227	-	-	0	0	-60	-60	60			
4	• Total Non Program	12.467	12.467	12.413	-	-	0	1.825	-54	-54	54			
	• 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	149.588	3.308	2.610	-698	3.248	1.180	1.180	1.430			
	Mitraguna & Others	129.674	129.674	130.787	2.878	2.440	-438	2.938	1.113	1.113	1.327			
	Pensiun	18.734	18.734	18.802	-430	170	-260	311	68	68	102			
	<b>Total Pembiayaan</b>	<b>274.081</b>	<b>274.081</b>	<b>275.855</b>	<b>7.635</b>	<b>7.295</b>	<b>-340</b>	<b>6.187</b>	<b>1.774</b>	<b>1.774</b>	<b>5.521</b>			
														<b>275.855</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	526	1.465	526	7.096	0,95%	0,95%	0,95%	12,86%	6.571	6.571	5.632						
	KUR	496	1.363	496	6.899	0,92%	0,92%	0,92%	12,82%	6.404	6.404	5.536						
	Non KUR	30	102	30	197	2,16%	2,16%	2,16%	14,28%	167	167	95						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	826	826	826						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	560	560	560						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	267	267	267						
4	CFG	465	695	465	2.347	0,28%	0,28%	0,28%	1,39%	1.882	1.882	1.652						
	CF 1	465	695	465	1.635	2,37%	2,37%	2,37%	8,37%	1.170	1.170	940						
	Total Griya	346	572	346	1.142	2,26%	2,26%	2,26%	7,50%	797	797	570						
	Oto	119	123	119	493	2,74%	2,74%	2,74%	11,44%	374	374	370						
	CF 2	-	-	-	712	0,00%	0,00%	0,00%	0,48%	712	712	712						
	Mitraguna & Others	-	-	-	712	0,00%	0,00%	0,00%	0,54%	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>1.645</b>	<b>0,54%</b>	<b>0,54%</b>	<b>0,54%</b>	<b>0,60%</b>	<b>152</b>	<b>152</b>	<b>183</b>						

## Asset &amp; Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25	Dec-25			Posisi	Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	377.865	377.865	2.125.681	1.747.816			Kinerja	3.13	3.37	3.36	(0,01)	0,22
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%		PHR	1.790	1.868	2.136	268	346



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.095	8.095	8.526	8.599	536	73	504	6,22%	504	6,22%			
2	Tabungan	118.643	118.643	120.515	120.582	(2.653)	67	1.939	1,63%	1.939	1,63%			
3	Deposito	42.564	42.564	40.360	40.360	(209)	0	(2.204)	-5,18%	(2.204)	-5,18%			
	<b>Total</b>	<b>169.302</b>	<b>169.302</b>	<b>169.401</b>	<b>169.541</b>	<b>(2.327)</b>	<b>140</b>	<b>239</b>	<b>0,14%</b>	<b>239</b>	<b>0,14%</b>			
	CASA	126.738	126.738	129.042	129.181	(2.118)	140	2.443	1,93%	2.443	1,93%			
	(%) CASA	74,86%	74,86%	76,18%	76,19%									
	FDR	70,07%	70,07%	70,56%	70,50%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.109	11.109	12.622	12.160		(462)	1.051	9,46%	1.051	9,46%			
2	Giro ISE	3.721	3.721	5.466	4.988		(479)	1.267	34,03%	1.267	34,03%			
3	Tabungan ISE	6.587	6.587	6.356	6.372		16	(215)	-3,27%	(215)	-3,27%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.579	5.579	5.579	-	-	0	-132	0	0	(0)			
	Linkage	-	-	-	-	-	-	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	36.528	3.309	4.379	1.070	618	888	888	3.491			
	Cilem	15.532	15.532	15.947	406	996	590	-503	416	416	580			
	Gadai	20.108	20.108	20.580	2.904	3.383	479	1.121	472	472	2.911			
4	CFG	77.413	77.413	77.420	515	300	-215	735	6	6	294			
	CF 1	17.116	17.116	17.062	400	-	-400	282	54	54	54			
	Total Griya	14.820	14.820	14.779	400	-	-400	0	-40	-40	40			
• Total Non Program	14.820	14.820	14.779	400	-	-400	1.049	-40	-40	-40	40			
• Program	-	-	-	-	-	-	0	0	0	0	-			
Oto	2.296	2.296	2.283	-	-	-	0	282	-14	-14	14			
CF 2	60.298	60.298	60.358	115	300	185	453	60	60	60	240			
Mitraguna & Others	53.287	53.287	53.401	65	300	235	465	114	114	114	186			
Pensiun	7.010	7.010	6.956	50	-	-50	-13	-54	-54	-54	54			
<b>Total Pembiayaan</b>	<b>118.632</b>	<b>118.632</b>	<b>119.526</b>	<b>3.824</b>	<b>4.679</b>	<b>855</b>	<b>1.221</b>	<b>894</b>	<b>894</b>	<b>3.785</b>	<b>119.526</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	-	1.240	0,00%	0,00%	3,40%	1.240	1.240	1.240	1.240			
	Cilem	-	-	-	-	861	0,00%	0,00%	5,40%	861	861	861	861			
	Gadai	-	-	-	-	379	0,00%	0,00%	1,84%	379	379	379	379			
4	CFG	27	283	27	1.314	0,03%	0,03%	0,63%	1,70%	1,287	1,287	1,032	1,032			
	CF 1	-	238	-	220	0,00%	0,00%	0,00%	1,29%	220	220	(17)	(17)			
	Total Griya	-	238	-	-	0,00%	0,00%	0,00%	-	-	-	(238)	(238)			
Oto	-	-	-	-	220	0,00%	0,00%	9,65%	220	220	220	220	220			
CF 2	27	45	27	1.094	0,04%	0,04%	0,80%	1,81%	1.067	1.067	1.049	1.049	1.049			
Mitraguna & Others	27	45	27	977	0,05%	0,05%	0,91%	1,83%	950	950	932	932	932			
Pensiun	-	-	-	-	116	0,00%	0,00%	1,67%	116	116	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>0,41%</b>	<b>-</b>	<b>-</b>	<b>(13)</b>	<b>(13)</b>	<b>(13)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Jan'26	
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25
1	Asset (Retail) T	173.097	173.097	169.302	(3.795)		3,03	3,11
2	Contribution Margin	5.207	5.207	8.410	3.203	-61,5%	837	704

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,03	3,11	3,14	0,02	0,11
CIF Payroll	837	704	762	58	(75)



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.031	2.031	5.109	5.183	(917)	74	3.152	155,14%	3.152	155,14%			
2	Tabungan	91.862	91.862	86.905	86.874	7.736	(31)	(4.988)	-5,43%	(4.988)	-5,43%			
3	Deposito	22.462	22.462	22.467	22.467	(81)	0	5	0,02%	5	0,02%			
	<b>Total</b>	<b>116.355</b>	<b>116.355</b>	<b>114.480</b>	<b>114.524</b>	<b>6.738</b>	<b>44</b>	<b>(1.831)</b>	<b>-1,57%</b>	<b>(1.831)</b>	<b>-1,57%</b>			
	CASA	93.893	93.893	92.013	92.057	6.819	44	(1.836)	-1,96%	(1.836)	-1,96%			
	(%) CASA	80,70%	80,70%	80,37%	80,38%									
	FDR	76,70%	76,70%	78,19%	78,16%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.346	1.346	3.554	3.654	100	2.307	171,40%	2.307	171,40%				
2	Giro ISE	751	751	3.033	3.119	85	2.367	315,17%	2.367	315,17%				
3	Tabungan ISE	595	595	520	535	15	(60)	-10,08%	(60)	-10,08%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	7.504	456	682	226	553	551	551	130			
	Cilem	6.953	6.953	7.504	456	682	226	553	551	551	130			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	77.827	77.827	77.558	3.080	416	-2.664	2.720	-268	-268	684			
	CF 1	27.829	27.829	27.797	865	23	-842	375	-32	-32	55			
	Total Griya	23.781	23.781	23.751	865	-	-865	0	-29	-29	29			
4	• Total Non Program	23.781	23.781	23.751	865	-	-865	-403	-29	-29	29			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.046	-	23	23	375	-3	-3	25			
	CF 2	49.997	49.997	49.761	2.215	393	-1.822	2.344	-236	-236	629			
	Mitraguna & Others	49.551	49.551	49.320	2.215	393	-1.822	2.099	-231	-231	624			
	Pensiun	447	447	441	-	-	0	245	-5	-5	5			
	<b>Total Pembiayaan</b>	<b>89.246</b>	<b>89.246</b>	<b>89.510</b>	<b>3.536</b>	<b>1.097</b>	<b>-2.439</b>	<b>3.172</b>	<b>265</b>	<b>265</b>	<b>833</b>			
														<b>89.510</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	62	106			
	Cilem	44	-	44	106	0,64%	0,64%	0,64%	1,41%	62	62	62	106			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	215	-	1.165	0,00%	0,00%	0,00%	1,50%	1.165	1.165	1.165	950			
	CF 1	-	145	-	1.164	0,00%	0,00%	0,00%	4,19%	1.164	1.164	1.164	1.019			
	Total Griya	-	-	-	-	869	0,00%	0,00%	3,66%	869	869	869	869			
	Oto	-	145	-	295	0,00%	0,00%	0,00%	7,28%	295	295	295	150			
	CF 2	-	70	-	1	0,00%	0,00%	0,00%	-	1	1	1	(70)			
	Mitraguna & Others	-	70	-	1	0,00%	0,00%	0,00%	-	1	1	1	(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>0,88%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1.352)</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	2.144	-	792	1,02%	1,02%	1,02%	-	-	-	-	-	(1.352)		
	CF 1	-	1.828	-	773	2,78%	2,78%	2,78%	-	-	-	-	-	(1.054)		
	Total Griya	-	1.828	-	773	3,25%	3,25%	3,25%	-	-	-	-	-	(1.054)		
</																



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.776	4.776	4.353	4.353	312	0	(423)	-8,86%	(423)	-8,86%			
2	Tabungan	179.061	179.061	177.314	176.851	2.316	(463)	(2.210)	-1,23%	(2.210)	-1,23%			
3	Deposito	108.457	108.457	107.710	107.710	(300)	0	(748)	-0,69%	(748)	-0,69%			
	<b>Total</b>	<b>292.294</b>	<b>292.294</b>	<b>289.376</b>	<b>288.913</b>	<b>2.328</b>	<b>(463)</b>	<b>(3.381)</b>	<b>-1,16%</b>	<b>(3.381)</b>	<b>-1,16%</b>			
	CASA	183.837	183.837	181.667	181.204	2.628	(463)	(2.633)	-1,43%	(2.633)	-1,43%			
	(%) CASA	62,89%	62,89%	62,78%	62,72%									
	FDR	31,01%	31,01%	31,43%	31,48%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.931	2.931	2.803	2.790	(13)	(141)	-4,80%	(141)	-4,80%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.779	2.766	(13)	(141)	-4,84%	(141)	-4,84%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	586	586	586	-	-	0	-4	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	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	9.897	200	-	-200	408	-63	-63	63			
	KUR	9.015	9.015	8.959	200	-	-200	426	-56	-56	56			
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7			
3	PWG	5.460	5.460	5.752	171	394	224	91	292	292	102			
	Cilem	5.460	5.460	5.752	171	394	224	91	292	292	102			
	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>90.957</b>	<b>471</b>	<b>666</b>	<b>196</b>	<b>764</b>	<b>329</b>	<b>329</b>	<b>337</b>			<b>90.957</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	-	386	386	386	0,00%	0,00%	3,90%	386	386	386				
	KUR	-	-	-	-	386	386	386	0,00%	0,00%	4,30%	386	386	386				
	Non KUR	-	-	-	-	0	0	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	34	34	34	0,00%	0,00%	0,60%	34	34	34				
	Cilem	-	-	-	-	34	34	34	0,00%	0,00%	0,60%	34	34	34				
	Gadai	-	-	-	-	0	0	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	4.017	4.175	4.017	4.796	5,38%	5,38%	5,38%	6,42%	779	779	621						
	CF 1	4.017	3.837	4.017	4.492	19,81%	19,81%	19,81%	22,22%	475	475	655						
	Total Griya	4.017	3.837	4.017	4.478	22,95%	22,95%	22,95%	25,62%	461	461	642						
	Oto	-	-	-	14	0,00%	0,00%	0,00%	0,50%	14	14	14						
	CF 2	-	338	-	304	0,00%	0,00%	0,00%	0,56%	304	304	(34)						
	Mitraguna & Others	-	23	-	-	0	0,00%	0,00%	0,00%	-	-	(23)						
	Pensiun	-	315	-	306	0,00%	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>5.216</b>	<b>4,43%</b>	<b>4,43%</b>	<b>5,73%</b>	<b>2,88%</b>	<b>(317)</b>	<b>(317)</b>	<b>(24)</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif			Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	0	0	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	0	0	0	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0	0	0	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0	0	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	2.466	2.173	2.466	2.149	3,30%	3,30%	3,30%	2,88%	(317)	(317)	(24)						
	CF 1	842	855	842	831	4,15%	4,15%	4,15%										



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.470	14.470	16.472	16.589	(1.463)	117	2.119	14,64%	2.119	14,64%			
2	Tabungan	120.049	120.049	118.602	118.365	2.255	(237)	(1.684)	-1,40%	(1.684)	-1,40%			
3	Deposito	46.117	46.117	45.891	45.891	(248)	0	(226)	-0,49%	(226)	-0,49%			
	<b>Total</b>	<b>180.636</b>	<b>180.636</b>	<b>180.965</b>	<b>180.845</b>	<b>545</b>	<b>(120)</b>	<b>209</b>	<b>0,12%</b>	<b>209</b>	<b>0,12%</b>			
	CASA	134.519	134.519	135.074	134.954	793	(120)	435	0,32%	435	0,32%			
	(%) CASA	74,47%	74,47%	74,64%	74,62%									
	FDR	79,01%	79,01%	79,67%	79,72%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	820	820	875	891	16	71	8,70%	71	8,70%			
2	Giro ISE	57	57	58	58	0	1	1,36%	1	1,36%			
3	Tabungan ISE	763	763	818	834	16	71	9,25%	71	9,25%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	26.674	3.205	4.115	910	837	2.499	2.499	1.616			
	Cilem	12.833	12.833	14.509	1.006	1.945	940	712	1.676	1.676	269			
	Gadai	11.342	11.342	12.164	2.199	2.170	-29	125	823	823	1.347			
4	CFG	118.544	118.544	117.498	2.693	30	-2.663	2.624	-1.047	-1.047	1.077			
	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	99.810	2.468	30	-2.438	2.463	-966	-966	996			
	Mitraguna & Others	90.285	90.285	89.510	1.950	30	-1.920	2.040	-775	-775	805			
	Pensiun	10.491	10.491	10.300	518	-	-518	422	-191	-191	191			
	<b>Total Pembiayaan</b>	<b>142.719</b>	<b>142.719</b>	<b>144.171</b>	<b>5.898</b>	<b>4.145</b>	<b>-1.753</b>	<b>3.460</b>	<b>1.453</b>	<b>1.453</b>	<b>2.692</b>			
														144.171

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	863	0,03%	0,03%	0,32%	856	856	863					
	Cilem	8	-	8	333	0,06%	0,06%	2,30%	326	326	333					
	Gadai	-	-	-	530	0,00%	0,00%	4,36%	530	530	530					
4	CFG	399	410	399	2.728	0,34%	0,34%	2,32%	2.329	2.329	2.318					
	CF 1	-	-	-	125	0,00%	0,00%	0,71%	125	125	125					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	125	0,00%	0,00%	5,74%	125	125	125					
	CF 2	399	410	399	2.603	0,40%	0,40%	2,61%	2.204	2.204	2.193					
	Mitraguna & Others	399	410	399	2.572	0,44%	0,44%	2,87%	2.174	2.174	2.163					
	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>616</b>	<b>0,43%</b>	<b>0,43%</b>	<b>0,43%</b>	<b>-</b>	<b>-</b>	<b>0</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	616	0,52%	0,52%	0,52%	-	-	0					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	0					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	0					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	0					
	CF 2	616	616	616	616											



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.820	3.820	11.871	10.490	2.987	(1.381)	6.670	174,61%	6.670	174,61%			
2	Tabungan	153.202	153.202	154.038	153.706	694	(332)	504	0,33%	504	0,33%			
3	Deposito	132.943	132.943	130.180	130.140	3.496	(40)	(2.802)	-2,11%	(2.802)	-2,11%			
	<b>Total</b>	<b>289.964</b>	<b>289.964</b>	<b>296.089</b>	<b>294.335</b>	<b>7.177</b>	<b>(1.753)</b>	<b>4.371</b>	<b>1,51%</b>	<b>4.371</b>	<b>1,51%</b>			
	CASA	157.022	157.022	165.909	164.195	3.680	(1.713)	7.174	4,57%	7.174	4,57%			
	(%) CASA	54,15%	54,15%	56,03%	55,79%									
	FDR	65,00%	65,00%	62,70%	63,07%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.753	4.753	5.146	5.252	106	499	10,50%	499	10,50%				
2	Giro ISE	1	1	1	1	0	(0)	-2,21%	(0)	-2,21%				
3	Tabungan ISE	4.752	4.752	5.145	5.251	106	499	10,50%	499	10,50%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.322	8.322	8.322	-	-	0	-50	0	0	(0)			
	Linkage	-	-	-	-	-	-	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	27.209	2.773	2.790	17	1.132	-1.664	-1.664	4.454			
	Cilem	13.207	13.207	13.753	823	827	4	466	545	545	282			
	Gadai	15.666	15.666	13.457	1.950	1.963	13	666	-2.209	-2.209	4.172			
4	CFG	151.231	151.231	150.071	1.783	820	-963	563	-1.160	-1.160	1.980			
	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	133.931	1.765	820	-945	685	-1.102	-1.102	1.922			
	Mitraguna & Others	123.373	123.373	122.304	1.227	750	-477	-69	-1.068	-1.068	1.818			
	Pensiun	11.660	11.660	11.627	538	70	-468	754	-33	-33	103			
	<b>Total Pembiayaan</b>	<b>188.469</b>	<b>188.469</b>	<b>185.645</b>	<b>4.556</b>	<b>3.610</b>	<b>-946</b>	<b>1.645</b>	<b>-2.824</b>	<b>-2.824</b>	<b>6.433</b>			
														<b>185.645</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	658	0,60%	0,60%	0,60%	2,42%	485	485	658				
	Cilem	173	-	173	471	1,31%	1,31%	1,31%	3,42%	298	298	471				
	Gadai	-	-	-	187	0,00%	0,00%	0,00%	1,39%	187	187	187				
4	CFG	520	769	520	2.484	0,34%	0,34%	0,34%	1,65%	1.963	1.963	1.714				
	CF 1	269	195	269	572	1,66%	1,66%	1,66%	3,55%	303	303	378				
	Total Griya	116	43	116	562	0,86%	0,86%	0,86%	4,16%	446	446	519				
	Oto	153	152	153	10	5,69%	5,69%	5,69%	0,39%	(143)	(143)	(141)				
	CF 2	251	575	251	1.911	0,19%	0,19%	0,19%	1,43%	1.660	1.660	1.337				
	Mitraguna & Others	251	575	251	1.911	0,20%	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 (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.825	14.825	14.627	14.670	3.991	43	(155)	-1,04%	(155)	-1,04%			
2	Tabungan	143.357	143.357	135.125	134.389	(12.112)	(736)	(8.968)	-6,26%	(8.968)	-6,26%			
3	Deposito	163.005	163.005	162.745	162.758	(4.462)	13	(247)	-0,15%	(247)	-0,15%			
	<b>Total</b>	<b>321.186</b>	<b>321.186</b>	<b>312.497</b>	<b>311.817</b>	<b>(12.583)</b>	<b>(680)</b>	<b>(9.370)</b>	<b>-2,92%</b>	<b>(9.370)</b>	<b>-2,92%</b>			
	CASA	158.182	158.182	149.752	149.059	(8.120)	(693)	(9.123)	-5,77%	(9.123)	-5,77%			
	(%) CASA	49,25%	49,25%	47,92%	47,80%									
	FDR	80,11%	80,11%	81,71%	81,89%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.168	4.168	3.535	3.644	110	(524)	-12,57%	(524)	-12,57%				
2	Giro ISE	119	119	192	257	65	138	115,50%	138	115,50%				
3	Tabungan ISE	3.799	3.799	3.092	3.137	45	(662)	-17,42%	(662)	-17,42%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	-			
	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	-			
2	MBG	12.939	12.939	12.771	100	-	-100	588	-168	-168	168			
	KUR	11.745	11.745	11.577	100	-	-100	636	-168	-168	168			
	Non KUR	1.194	1.194	1.194	-	-	0	-49	0	0	-			
3	PWG	25.223	25.223	26.207	2.591	3.252	661	884	984	984	2.268			
	Cilem	15.400	15.400	15.929	1.117	815	-302	709	529	529	287			
	Gadai	9.823	9.823	10.278	1.474	2.437	963	175	455	455	1.981			
4	CFG	214.066	214.066	212.296	3.539	1.095	-2.444	1.447	-1.770	-1.770	2.865			
	CF 1	28.251	28.251	28.151	908	-	-908	-107	-100	-100	100			
	Total Griya	24.668	24.668	24.593	908	-	-908	0	-75	-75	75			
4	• Total Non Program	24.668	24.668	24.593	908	-	-908	708	-75	-75	75			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.583	3.583	3.558	-	-	0	-107	-25	-25	25			
	CF 2	185.814	185.814	184.145	2.631	1.095	-1.536	1.554	-1.670	-1.670	2.765			
	Mitraguna & Others	166.713	166.713	165.093	2.381	981	-1.400	1.551	-1.620	-1.620	2.601			
	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>255.341</b>	<b>6.429</b>	<b>4.347</b>	<b>-2.082</b>	<b>3.994</b>	<b>-1.954</b>	<b>-1.954</b>	<b>6.301</b>			
														255.341

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
2	MBG	56	99	56	572	56	0,43%	0,43%	4,48%	516	516	473			
	KUR	56	99	56	572	56	0,48%	0,48%	4,94%	516	516	473			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
3	PWG	85	-	85	913	85	0,34%	0,34%	3,48%	828	828	913			
	Cilem	85	-	85	641	85	0,55%	0,55%	4,02%	556	556	641			
	Gadai	-	-	-	272	0	0,00%	0	2,65%	272	272	272			
4	CFG	412	65	412	6.592	412	0,19%	0,19%	3,11%	6.180	6.180	6.528			
	CF 1	46	65	46	3.441	46	0,16%	0,16%	12,22%	3.395	3.395	3.376			
	Total Griya	46	47	46	3.310	46	0,19%	0,19%	13,46%	3.264	3.264	3.263			
	Oto	-	18	-	131	0	0,00%	0	3,67%	131	131	113			
	CF 2	366	-	366	3.151	366	0,20%	0,20%	1,71%	2.785	2.785	3.151			
	Mitraguna & Others	366	-	366	3.058	366	0,22%	0,22%	1,85%	2.692	2.692	3.058			
	Pensiun	-	-	-	93	0	0,00%	0	0,49%	93	93	93			
	<b>Total Pembiayaan</b>	<b>512</b>	<b>512</b>	<b>512</b>	<b>568</b>	<b>512</b>	<b>0,20%</b>	<b>0,20%</b>	<b>3,16%</b>	<b>56</b>	<b>56</b>	<b>56</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26		31-Dec-25	31-Dec-25	18-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-			
2	MBG	-	-	-	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	512	0,24%	0,24%	0,24%	-	-	(0)			
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0	-	-			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.263	7.263	5.626	5.763	2.347	137	(1.501)	-20,66%	(1.501)	-20,66%			
2	Tabungan	108.476	108.476	103.749	103.347	3.301	(402)	(5.128)	-4,73%	(5.128)	-4,73%			
3	Deposito	135.229	135.229	134.988	134.988	24.665	0	(240)	-0,18%	(240)	-0,18%			
	<b>Total</b>	<b>250.968</b>	<b>250.968</b>	<b>244.363</b>	<b>244.099</b>	<b>30.313</b>	<b>(264)</b>	<b>(6.869)</b>	<b>-2,74%</b>	<b>(6.869)</b>	<b>-2,74%</b>			
	CASA	115.739	115.739	109.375	109.110	5.648	(264)	(6.629)	-5,73%	(6.629)	-5,73%			
	(%) CASA	46,12%	46,12%	44,76%	44,70%									
	FDR	60,99%	60,99%	62,38%	62,45%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.303	4.303	2.939	3.369	430	(934)	-21,71%	(934)	-21,71%				
2	Giro ISE	1.640	1.640	1.603	1.606	3	(34)	-2,07%	(34)	-2,07%				
3	Tabungan ISE	2.563	2.563	1.236	1.662	426	(900)	-35,13%	(900)	-35,13%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	28.449	2.661	3.346	685	1.753	57	57	3.289			
	Cilem	16.041	16.041	16.729	1.056	1.166	110	759	688	688	478			
	Gadai	12.350	12.350	11.720	1.605	2.180	575	994	-631	-631	2.811			
4	CFG	122.987	122.987	122.282	1.875	1.060	-815	-34	-705	-705	1.765			
	CF 1	13.510	13.510	13.390	160	-	-160	-95	-120	-120	120			
	Total Griya	10.279	10.279	10.214	160	-	-160	0	-65	-65	65			
4	• Total Non Program	10.106	10.106	10.040	-	-	0	-123	-65	-65	65			
	• Program	173	173	173	160	-	-160	173	0	0	-			
	Oto	3.231	3.231	3.176	-	-	0	-95	-55	-55	55			
	CF 2	109.477	109.477	108.893	1.715	1.060	-655	61	-585	-585	1.645			
	Mitraguna & Others	77.257	77.257	76.935	1.715	1.060	-655	343	-322	-322	1.382			
	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>152.429</b>	<b>4.537</b>	<b>4.406</b>	<b>-130</b>	<b>1.677</b>	<b>-648</b>	<b>-648</b>	<b>5.054</b>			
														<b>152.429</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	1.452	0,48%	0,48%	0,48%	5,10%	1.314	1.314	1.452				
	Cilem	137	-	137	714	0,86%	0,86%	0,86%	4,27%	576	576	714				
	Gadai	-	-	-	738	0,00%	0,00%	0,00%	6,30%	738	738	738				
4	CFG	1.785	1.411	1.785	2.244	1.45%	1.45%	1.45%	1.83%	459	459	832				
	CF 1	1.285	832	1.285	1.367	9,51%	9,51%	9,51%	10,21%	82	82	535				
	Total Griya	813	742	813	790	7,91%	7,91%	7,91%	7,74%	(23)	(23)	49				
	Oto	472	90	472	577	14,60%	14,60%	14,60%	18,16%	105	105	486				
	CF 2	500	579	500	876	0,46%	0,46%	0,46%	0,80%	377	377	297				
	Mitraguna & Others	389	210	389	766	0,50%	0,50%	0,50%	1,00%	377	377	556				
	Pensiun	110	369	110	110	0,34%	0,34%	0,34%	0,98%	-	-	(259)				
	<b>Total Pembiayaan</b>	<b>1.922</b>	<b>1.411</b>	<b>1.922</b>	<b>3.695</b>	<b>1,26%</b>	<b>1,26%</b>	<b>1,26%</b>	<b>2,42%</b>	<b>1.773</b>	<b>1.773</b>	<b>2.284</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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														



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.834	2.834	4.431	4.408	1.523	(23)	1.574	55,52%	1.574	55,52%			
2	Tabungan	115.394	115.394	109.399	108.767	7.547	(632)	(6.626)	-5,74%	(6.626)	-5,74%			
3	Deposito	44.546	44.546	47.096	47.096	(2.720)	0	2.550	5,72%	2.550	5,72%			
	<b>Total</b>	<b>162.774</b>	<b>162.774</b>	<b>160.926</b>	<b>160.271</b>	<b>6.350</b>	<b>(655)</b>	<b>(2.503)</b>	<b>-1,54%</b>	<b>(2.503)</b>	<b>-1,54%</b>			
	CASA	118.228	118.228	113.830	113.175	9.070	(655)	(5.053)	-4,27%	(5.053)	-4,27%			
	(%) CASA	72,63%	72,63%	70,73%	70,61%									
	FDR	103,47%	103,47%	105,37%	105,80%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	3.619	3.499	(120)	(330)	-8,61%	(330)	-8,61%			
2	Giro ISE	160	160	200	160	(40)	1	0,44%	1	0,44%			
3	Tabungan ISE	3.659	3.659	3.409	3.329	(80)	(330)	-9,02%	(330)	-9,02%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	8.039	300	-	-300	719	-32	-32	32			
	KUR	7.488	7.488	7.464	300	-	-300	733	-24	-24	24			
	Non KUR	583	583	575	-	-	0	-14	-8	-8	8			
3	PWG	36.403	36.403	37.763	5.884	6.887	1.002	3.746	1.360	1.360	5.527			
	Cilem	16.437	16.437	16.997	2.711	893	-1.818	2.814	560	560	333			
	Gadai	19.966	19.966	20.766	3.173	5.994	2.821	932	800	800	5.194			
4	CFG	103.832	103.832	103.644	725	463	-262	-9	-188	-188	651			
	CF 1	14.229	14.229	14.185	145	-	-145	66	-44	-44	44			
	Total Griya	10.678	10.678	10.654	-	-	0	0	-24	-24	24			
1	• 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	3.531	145	-	-145	66	-19	-19	19			
	CF 2	89.604	89.604	89.459	580	463	-117	-74	-145	-145	608			
	Mitraguna & Others	82.912	82.912	82.751	-	253	-327	-313	-161	-161	414			
	Pensiun	6.692	6.692	6.708	-	210	210	239	16	16	194			
	<b>Total Pembiayaan</b>	<b>168.423</b>	<b>168.423</b>	<b>169.562</b>	<b>6.909</b>	<b>7.350</b>	<b>441</b>	<b>4.454</b>	<b>1.139</b>	<b>1.139</b>	<b>6.210</b>			
														<b>169.562</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	1.129	0,00%	0,00%	14,05%	1.129	1.129	1.129					
	KUR	-	-	-	998	0,00%	0,00%	13,37%	998	998	998					
	Non KUR	-	-	-	131	0,00%	0,00%	22,80%	131	131	131					
3	PWG	-	-	-	2.390	0,00%	0,00%	6,33%	2.390	2.390	2.390					
	Cilem	-	-	-	1.869	0,00%	0,00%	11,00%	1.869	1.869	1.869					
	Gadai	-	-	-	521	0,00%	0,00%	2,51%	521	521	521					
4	CFG	3.193	2.116	3.193	3.645	3,08%	3,08%	3,52%	452	452	1.529					
	CF 1	161	111	161	725	1,13%	1,13%	5,11%	564	564	614					
	Total Griya	161	-	161	422	1,50%	1,50%	3,96%	262	262	422					
	Oto	-	111	-	303	0,00%	0,00%	8,58%	303	303	192					
	CF 2	3.033	2.005	3.033	2.920	3,38%	3,38%	3,26%	(113)	(113)	915					
	Mitraguna & Others	3.033	2.005	3.033	2.605	3,66%	3,66%	3,15%	(427)	(427)	600					
	Pensiun	-	-	-	315	0,00%	0,00%	4,69%	315	315	315					
	<b>Total Pembiayaan</b>	<b>2.489</b>	<b>2.284</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>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	2.489	2.284	2.489	2.489	2,40%	2,40%	2,40%	(0)	(0)	204						
	CF 1	78	78	78	78	0,55%	0,55%	0,55%	-</								



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	596	596	553	545	114	(8)	(51)	-8,61%	(51)	-8,61%			
3	Deposito	300	300	300	300	(250)	0	0	0,00%	0	0,00%			
	<b>Total</b>	<b>896</b>	<b>896</b>	<b>853</b>	<b>845</b>	<b>(136)</b>	<b>(8)</b>	<b>(51)</b>	<b>-5,73%</b>	<b>(51)</b>	<b>-5,73%</b>			
	CASA	596	596	553	545	114	(8)	(51)	-8,61%	(51)	-8,61%			
	(%) CASA	66,51%	66,51%	64,83%	64,48%									
	FDR	0,00%	0,00%	0,00%	0,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	-	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	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	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</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	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</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Asset &amp; Contribution Margin



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	30.299	30.299	30.916	30.898	954	(18)	599	1,98%	599	1,98%			
2	Tabungan	123.931	123.931	131.224	130.819	6.209	(405)	6.888	5,56%	6.888	5,56%			
3	Deposito	106.411	106.411	107.016	107.016		(2.163)	0	0,57%	605	0,57%			
	<b>Total</b>	<b>260.642</b>	<b>260.642</b>	<b>269.156</b>	<b>268.733</b>	<b>5.000</b>	<b>(422)</b>	<b>8.092</b>	<b>3,10%</b>	<b>8.092</b>	<b>3,10%</b>			
	CASA	154.231	154.231	162.140	161.717	7.163	(422)	7.487	4,85%	7.487	4,85%			
	(%) CASA	59,17%	59,17%	60,24%	60,18%									
	FDR	85,30%	85,30%	83,08%	83,21%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.768	5.768	7.173	5.519		(1.654)	(248)	-4,31%	(248)	-4,31%			
2	Giro ISE	3.250	3.250	3.252	3.220		(32)	(30)	-0,91%	(30)	-0,91%			
3	Tabungan ISE	2.518	2.518	3.921	2.299		(1.622)	(219)	-8,70%	(219)	-8,70%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	39.488	39.488	39.324	-	-	0	463	-164	-164	164			
	Linkage	14.626	14.626	14.626	-	-	-	1	0	0	(0)			
	Non-Linkage	24.862	24.862	24.698	-	-	0	461	-164	-164	164			
	• Local Champion	21.896	21.896	21.828	-	-	0	307	-68	-68	68			
	• Value Chain	2.966	2.966	2.870	-	-	-	154	-96	-96	96			
2	MBG	2.621	2.621	2.600	-	-	0	-126	-21	-21	21			
	KUR	2.621	2.621	2.600	-	-	0	-126	-21	-21	21			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	45.441	45.441	47.548	4.788	6.329	1.541	2.971	2.107	2.107	4.222			
	Cilem	20.824	20.824	22.723	1.155	2.466	1.311	1.952	1.899	1.899	567			
	Gadai	24.616	24.616	24.825	3.634	3.864	230	1.019	208	208	3.655			
4	CFG	134.777	134.777	134.145	2.485	1.140	-1.345	2.722	-633	-633	1.773			
	CF 1	26.797	26.797	26.710	-	-	0	-136	-87	-87	87			
	Total Griya	21.030	21.030	20.979	-	-	0	0	-52	-52	52			
1	• Total Non Program	21.030	21.030	20.979	-	-	0	0	-52	-52	52			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.767	5.767	5.732	-	-	0	-136	-35	-35	35			
	CF 2	107.980	107.980	107.434	2.485	1.140	-1.345	2.858	-546	-546	1.686			
	Mitraguna & Others	82.573	82.573	81.790	1.950	700	-1.250	2.244	-784	-784	1.484			
	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>223.617</b>	<b>7.273</b>	<b>7.469</b>	<b>196</b>	<b>6.030</b>	<b>1.289</b>	<b>1.289</b>	<b>6.180</b>			
												223.617		

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	1.244	0,00%	0,00%	3,16%	1.244	1.244	1.244						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	1.195	0,00%	0,00%	4,84%	1.195	1.195	1.195						
	Value Chain	-	-	-	49	0,00%	0,00%	0,22%	49	49	49						
2	MBG	26	73	26	99	0,98%	0,98%	3,82%	74	74	27						
	KUR	26	73	26	99	0,98%	0,98%	3,82%	74	74	27						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	87	-	87	2.348	0,19%	0,19%	4,94%	2.261	2.261	2.348						
	Cilem	87	-	87	1.663	0,42%	0,42%	7,32%	1.576	1.576	1.663						
	Gadai	-	-	-	685	0,00%	0,00%	2,76%	685	685	685						
4	CFG	482	979	482	3.632	0,36%	0,36%	2,71%	3.150	3.150	2.654						
	CF 1	-	22	-	577	0,00%	0,00%	2,16%	577	577	555						
	Total Griya	-	-	-	201	0,00%	0,00%	0,00%	201	201	201						
	Oto	-	22	-	376	0,00%	0,00%	6,57%	376	376	354						
	CF 2	482	956	482	3.055	0,45%	0,45%	2,84%	2.573	2.573	2.099						
	Mitraguna & Others	386	862	386	2.960	0,47%	0,47%	3,62%	2.573	2.573	2.098						
	Pensiun	137	137	137	95	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>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)	19,9%	659	723	751



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	42.284	42.284	31.598	32.419	(5.879)	821	(9.865)	-23,33%	(9.865)	-23,33%			
2	Tabungan	91.959	91.959	95.041	94.402	6.611	(639)	2.444	2,66%	2.444	2,66%			
3	Deposito	185.504	185.504	185.354	185.354	40	0	(150)	-0,08%	(150)	-0,08%			
	<b>Total</b>	<b>319.746</b>	<b>319.746</b>	<b>311.993</b>	<b>312.175</b>	<b>772</b>	<b>182</b>	<b>(7.571)</b>	<b>-2,37%</b>	<b>(7.571)</b>	<b>-2,37%</b>			
	CASA	134.243	134.243	126.639	126.821	732	182	(7.421)	-5,53%	(7.421)	-5,53%			
	(%) CASA	41,98%	41,98%	40,59%	40,63%									
	FDR	66,63%	66,63%	68,60%	68,56%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.601	4.601	4.830	4.855	25	254	5,53%	254	5,53%				
2	Giro ISE	299	299	295	296	0	(3)	-0,95%	(3)	-0,95%				
3	Tabungan ISE	4.302	4.302	4.535	4.559	25	257	5,98%	257	5,98%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	11.755	100	-	-100	488	-91	-91	91			
	KUR	10.383	10.383	10.303	100	-	-100	532	-80	-80	80			
	Non KUR	1.463	1.463	1.452	-	0	-44	11	-11	-11	11			
3	PWG	41.008	41.008	42.449	4.552	5.535	982	1.504	1.441	1.441	4.093			
	Cilem	17.652	17.652	18.671	1.125	1.284	159	657	1.020	1.020	264			
	Gadai	23.356	23.356	23.778	3.427	4.251	824	847	422	422	3.829			
4	CFG	160.189	160.189	159.838	1.419	930	-489	410	-351	-351	1.281			
	CF 1	20.927	20.927	20.423	-	-	0	-257	-504	-504	504			
	Total Griya	15.660	15.660	15.205	-	-	0	0	-454	-454	454			
4	• Total Non Program	15.660	15.660	15.205	-	-	0	0	-454	-454	454			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.218	-	-	0	-257	-49	-49	49			
	CF 2	139.263	139.263	139.415	1.419	930	-489	667	152	152	778			
	Mitraguna & Others	134.778	134.778	134.964	719	930	211	-2	187	187	743			
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35			
	<b>Total Pembiayaan</b>	<b>213.043</b>	<b>213.043</b>	<b>214.042</b>	<b>6.071</b>	<b>6.465</b>	<b>393</b>	<b>2.401</b>	<b>999</b>	<b>999</b>	<b>5.466</b>			
														<b>214.042</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	607	0,60%	0,60%	0,51%	535	535	227					
	KUR	71	229	71	409	0,69%	0,69%	0,69%	338	338	180					
	Non KUR	-	151	-	198	0,00%	0,00%	0,00%	198	198	47					
3	PWG	68	-	68	2.526	0,17%	0,17%	0,17%	2.458	2.458	2.526					
	Cilem	68	-	68	1.879	0,38%	0,38%	0,10%	1.811	1.811	1.879					
	Gadai	-	-	-	647	0,00%	0,00%	0,00%	647	647	647					
4	CFG	635	2.440	635	5.232	0,40%	0,40%	0,32%	4.597	4.597	2.792					
	CF 1	574	823	574	2.664	0,74%	0,74%	0,13%	2.090	2.090	1.841					
	Total Griya	574	-	574	1.999	0,37%	0,37%	0,13%	1.425	1.425	1.999					
	Oto	-	823	-	665	0,00%	0,00%	0,00%	665	665	(158)					
	CF 2	61	1.617	61	2.568	0,04%	0,04%	0,04%	2.507	2.507	950					
	Mitraguna & Others	61	1.617	61	2.632	0,05%	0,05%	0,05%	2.507	2.507	950					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	<b>Total Pembiayaan</b>	<b>774</b>	<b>2.820</b>	<b>774</b>	<b>8.364</b>	<b>0,36%</b>	<b>0,36%</b>	<b>0,391%</b>	<b>7.590</b>	<b>7.590</b>	<b>5.544</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	263	265	263	263	2,22%	2,22%	2,23%	(0)	(0)	(3)					
	KUR	198	198	198	198	1,90%	1,90%	1,92%	(0)	(0)	(0)					
	Non KUR	65	67	65	65	4,43%	4,43%	4,46%	-	-	(3)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	2.667	2.795	2.667	2.666	1,67%	1,67%	1,67%	(1)	(1)	(129)					
	CF 1	35	35	35	35	0,17%	0,17%	0,								



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.871	14.871	15.200	15.277	121	78	406	2,73%	406	2,73%			
2	Tabungan	86.362	86.362	84.404	84.711	847	307	(1.651)	-1,91%	(1.651)	-1,91%			
3	Deposito	20.333	20.333	20.651	20.651	606	0	318	1,56%	318	1,56%			
	<b>Total</b>	<b>121.566</b>	<b>121.566</b>	<b>120.254</b>	<b>120.639</b>	<b>1.574</b>	<b>385</b>	<b>(927)</b>	<b>-0,76%</b>	<b>(927)</b>	<b>-0,76%</b>			
	CASA	101.233	101.233	99.603	99.988	968	385	(1.245)	-1,23%	(1.245)	-1,23%			
	(%) CASA	83,27%	83,27%	82,83%	82,88%									
	FDR	62,07%	62,07%	63,44%	63,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.240	1.239		(1)	(85)	-6,42%	(85)	-6,42%			
2	Giro ISE	78	78	138	143		5	65	82,55%	65	82,55%			
3	Tabungan ISE	1.246	1.246	1.102	1.096		(6)	(150)	-12,03%	(150)	-12,03%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	6.343	500	-	-500	647	-12	-12	12			
	KUR	6.150	6.150	6.138	500	-	-500	644	-12	-12	12			
	Non KUR	204	204	204	-	-	0	3	0	0	-			
3	PWG	20.840	20.840	21.502	2.561	3.262	701	1.362	662	662	2.600			
	Cilem	11.801	11.801	12.134	909	691	-218	759	333	333	358			
	Gadai	9.039	9.039	9.367	1.652	2.571	919	603	328	328	2.243			
4	CFG	48.265	48.265	48.441	1.241	473	-768	1.042	176	176	297			
	CF 1	10.968	10.968	10.855	-	-	0	-160	-113	-113	113			
	Total Griya	6.627	6.627	6.590	-	-	0	0	-36	-36	36			
4	• Total Non Program	5.785	5.785	5.750	-	-	0	-82	-35	-35	35			
	• Program	842	842	840	-	-	0	-4	-1	-1	1			
	Oto	4.341	4.341	4.265	-	-	0	-160	-76	-76	76			
	CF 2	37.297	37.297	37.586	1.241	473	-768	1.201	289	289	184			
	Mitraguna & Others	34.697	34.697	34.690	991	154	-837	975	-7	-7	161			
	Pensiun	2.600	2.600	2.896	250	319	69	227	296	296	23			
	<b>Total Pembiayaan</b>	<b>75.462</b>	<b>75.462</b>	<b>76.288</b>	<b>4.302</b>	<b>3.735</b>	<b>-567</b>	<b>3.050</b>	<b>826</b>	<b>826</b>	<b>2.909</b>			
														<b>76.288</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	252	0,00%	0,00%	3,97%	252	252	(156)					
	KUR	-	408	-	252	0,00%	0,00%	4,10%	252	252	(156)					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	1,84%	396	396	396					
	Cilem	-	-	-	-	0,00%	0,00%	2,45%	297	297	297					
	Gadai	-	-	-	-	0,00%	0,00%	1,06%	99	99	99					
4	CFG	90	273	90	1.106	0,19%	0,19%	1,69%	1.016	1.016	832					
	CF 1	1	185	1	337	0,01%	0,01%	3,11%	336	336	152					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	1	185	1	337	0,03%	0,03%	7,91%	336	336	152					
	CF 2	88	89	88	768	0,24%	0,24%	2,04%	680	680	680					
	Mitraguna & Others	88	89	88	768	0,25%	0,25%	2,22%	680	680	680					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	<b>Total Pembiayaan</b>	<b>90</b>	<b>682</b>	<b>90</b>	<b>1.753</b>	<b>0,12%</b>	<b>0,12%</b>	<b>2,30%</b>	<b>1.664</b>	<b>1.664</b>	<b>1.071</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				31-Dec-25	YtD				%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	100,00%	(0)	(0)	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	100,00%	(0)	(0)	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	817	683	817	817	1,69%	1,69%	1,69%	1,69%	-	-	-	-	134		
	CF 1	250	115	250	250	2,28%	2,28%	2,31%	2,31%	-	-	-	-	135		
	Total Griya	-	-	-	-	0,00%	0,00%	0								



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.557	3.557	7.382	7.421	3.428	39	3.864	108,63%	3.864	108,63%			
2	Tabungan	93.044	93.044	93.259	93.358	3.785	98	313	0,34%	313	0,34%			
3	Deposito	44.242	44.242	49.127	49.127	(330)	0	4.885	11,04%	4.885	11,04%			
	<b>Total</b>	<b>140.843</b>	<b>140.843</b>	<b>149.768</b>	<b>149.906</b>	<b>6.883</b>	<b>138</b>	<b>9.063</b>	<b>6,43%</b>	<b>9.063</b>	<b>6,43%</b>			
	CASA	96.601	96.601	100.641	100.779	7.213	138	4.177	4,32%	4.177	4,32%			
	(%) CASA	68,59%	68,59%	67,20%	67,23%									
	FDR	18,73%	18,73%	18,75%	18,73%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.348	6.348	6.224	6.925	700	576	9,08%	576	9,08%				
2	Giro ISE	45	45	495	523	27	477	1049,94%	477	1049,94%				
3	Tabungan ISE	5.803	5.803	5.229	5.902	673	99	1,71%	99	1,71%				
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	5.647	5.647	6.501	284	953	668	272	854	854	99			
	Cilem	5.647	5.647	6.501	284	953	668	272	854	854	99			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	20.733	20.733	21.574	1.245	1.000	-245	479	841	841	159			
	CF 1	1.803	1.803	2.799	-	1.000	1.000	-30	995	995	5			
	Total Griya	860	860	1.860	-	1.000	1.000	0	1.000	1.000	0			
4	• Total Non Program	860	860	1.860	-	1.000	1.000	-3	1.000	1.000	0			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	939	-	-	0	-30	-5	-5	5			
	CF 2	18.930	18.930	18.775	1.245	-	-1.245	509	-155	-155	155			
	Mitraguna & Others	18.839	18.839	18.684	1.245	-	-1.245	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>28.075</b>	<b>1.529</b>	<b>1.953</b>	<b>423</b>	<b>751</b>	<b>1.694</b>	<b>1.694</b>	<b>258</b>			
														28.075

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	143	4,05%	4,05%	4,05%	2,19%	(86)	(86)	143				
	Cilem	229	-	229	143	4,05%	4,05%	4,05%	2,19%	(86)	(86)	143				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	182	428	182	493	0,88%	0,88%	0,88%	2,29%	311	311	65				
	CF 1	182	185	182	341	10,07%	10,07%	10,07%	12,17%	159	159	155				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	182	185	182	341	19,25%	19,25%	19,25%	36,28%	159	159	155				
	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>636</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>2,26%</b>	<b>225</b>	<b>225</b>	<b>208</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	31.858	31.858	23.351	23.521	(3.029)	171	(8.337)	-26,17%	(8.337)	-26,17%			
2	Tabungan	58.972	58.972	55.767	55.734	5.859	(33)	(3.238)	-5,49%	(3.238)	-5,49%			
3	Deposito	44.472	44.472	44.323	44.323	(1.180)	0	(149)	-0,34%	(149)	-0,34%			
	<b>Total</b>	<b>135.302</b>	<b>135.302</b>	<b>123.441</b>	<b>123.578</b>	<b>1.650</b>	<b>138</b>	<b>(11.724)</b>	<b>-8,66%</b>	<b>(11.724)</b>	<b>-8,66%</b>			
	CASA	90.830	90.830	79.117	79.255	2.830	138	(11.575)	-12,74%	(11.575)	-12,74%			
	(%) CASA	67,13%	67,13%	64,09%	64,13%									
	FDR	43,02%	43,02%	48,63%	48,57%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.321	2.321	2.036	2.048		12	(273)	-11,75%	(273)	-11,75%			
2	Giro ISE	55	55	55	55		0	0	0,52%	0	0,52%			
3	Tabungan ISE	2.266	2.266	1.982	1.993		11	(273)	-12,05%	(273)	-12,05%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	0			
	KUR	-	-	-	-	-	0	0	0	0	0			
	Non KUR	-	-	-	-	-	0	0	0	0	0			
3	PWG	10.712	10.712	11.549	368	1.241	874	379	837	837	405			
	Cilem	10.712	10.712	11.549	368	1.241	874	379	837	837	405			
	Gadai	-	-	-	-	-	0	0	0	0	0			
4	CFG	45.650	45.650	46.631	400	2.140	1.740	-242	981	981	1.159			
	CF 1	7.628	7.628	7.569	-	-	0	-109	-59	-59	59			
	Total Griya	3.090	3.090	3.052	-	-	0	0	-38	-38	38			
4	• Total Non Program	3.090	3.090	3.052	-	-	0	-39	-38	-38	38			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.517	-	-	0	-109	-21	-21	21			
	CF 2	38.021	38.021	39.062	400	2.140	1.740	-133	1.040	1.040	1.100			
	Mitraguna & Others	37.225	37.225	38.270	400	2.140	1.740	-127	1.045	1.045	1.095			
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5			
	<b>Total Pembiayaan</b>	<b>58.208</b>	<b>58.208</b>	<b>60.025</b>	<b>768</b>	<b>3.381</b>	<b>2.614</b>	<b>-24</b>	<b>1.818</b>	<b>1.818</b>	<b>1.564</b>			
														60.025

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	-	350	0,00%	0,00%	3,03%	350	350	350				
	Cilem	-	-	-	-	350	0,00%	0,00%	3,03%	350	350	350				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	116	0,00%	0,00%	0,25%	116	116	116				
	CF 1	-	-	-	-	116	0,00%	0,00%	1,53%	116	116	116				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	116	0,00%	0,00%	2,56%	116	116	116				
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna															



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-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	16.340	16.396	(93)	56	2.801	20,61%	2.801	20,61%			
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>17.374</b>	<b>17.430</b>	<b>(142)</b>	<b>56</b>	<b>3.084</b>	<b>21,49%</b>	<b>3.084</b>	<b>21,49%</b>			
	CASA	13.594	13.594	16.340	16.396	(93)	56	2.801	20,61%	2.801	20,61%			
	(%) CASA	94,75%	94,75%	94,04%	94,06%									
	FDR	133,77%	133,77%	119,62%	119,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	37	37	577	579	2	542	1457,11%	542	1457,11%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	577	579	2	542	1457,11%	542	1457,11%			
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 (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-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	14.723	1.224	2.564	1.341	985	1.616	1.616	949			
	Cilem	9.349	9.349	10.583	638	1.261	623	488	1.234	1.234	27			
	Gadai	3.758	3.758	4.140	586	1.304	718	497	382	382	922			
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>20.784</b>	<b>1.251</b>	<b>2.564</b>	<b>1.313</b>	<b>1.228</b>	<b>1.592</b>	<b>1.592</b>	<b>973</b>			<b>20.784</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-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	-	-	-	181	0,00%	0,00%	0,00%	1,23%	181	181	181				
	Cilem	-	-	-	45	0,00%	0,00%	0,42%	45	45	45	45				
	Gadai	-	-	-	136	0,00%	0,00%	0,00%	3,29%	136	136	136	136			
4	CFG	43	-	43	192	0,81%	0,81%	0,81%	3,64%	149	149	192				
	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	43	-	43	192	1,54%	1,54%	6,90%	149	149	149	192				
	Mitraguna & Others	43	-	43	192	1,70%	0,00%	7,63%	149	149	149	192				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>43</b>	<b>-</b>	<b>43</b>	<b>372</b>	<b>0,22%</b>	<b>0,22%</b>	<b>1,79%</b>	<b>329</b>	<b>329</b>	<b>329</b>	<b>372</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	18-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b> </td															