

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	504.294	502.024	(437.227)	(2.269)	(261.528)	-34,25%	(261.528)	-34,25%			
2	Tabungan	2.589.059	2.589.059	2.522.831	2.523.415	(2.410.328)	584	(65.644)	-2,54%	(65.644)	-2,54%			
3	Deposito	2.920.634	2.920.634	2.917.896	2.917.582	(3.310.810)	(314)	(3.052)	-0,10%	(3.052)	-0,10%			
	<b>Total</b>	<b>6.273.245</b>	<b>6.273.245</b>	<b>5.945.020</b>	<b>5.943.021</b>	<b>(6.158.366)</b>	<b>(1.999)</b>	<b>(330.225)</b>	<b>-5,26%</b>	<b>(330.225)</b>	<b>-5,26%</b>			
	CASA	3.352.612	3.352.612	3.027.124	3.025.439	(2.847.555)	(1.685)	(327.172)	-9,76%	(327.172)	-9,76%			
	FDR	48,57%	48,57%	51,37%	51,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec25)	Growth (1-20 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	110.435	114.288		3.853	7.492	7,02%	7.492	7,02%			
2	Giro ISE	18.995	18.995	24.543	24.904		362	5.909	31,11%	5.909	31,11%			
3	Tabungan ISE	68.468	68.468	64.558	68.049		3.491	(419)	-0,61%	(419)	-0,61%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YTD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.766	4.500	200	-4.300	2.468	-29,084	-29,084	29.284	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-	-127	-126	126			
	Non-Linkage	191.961	191.961	163.003	4.500	200	-4.300	2.595	-28,958	-28,958	29.158			
	• Local Champion	181.667	181.667	152.814	4.500	200	-4.300	1.541	-28,853	-28,853	29.053			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.735	4.300	1.093	-3.207	4.200	-2,199	-2,199	3.292	198.118	99,30%	(1.383)
	KUR	188.785	188.785	187.137	4.200	1.093	-3.107	3.747	-1.647	-1.647	2.740	189.874	98,56%	(2.736)
	Non KUR	10.150	10.150	9.598	100	-	-100	453	-552	-552	552	8.244	116,42%	924
3	PWG	459.599	459.599	494.347	66.986	104.137	37.151	25.395	34.748	34.748	69.389	480.684	102,84%	13.664
	Cilem	248.801	248.801	274.912	24.592	35.338	10.746	14.413	26.111	26.111	9.227	262.172	104,86%	12.740
	Gadai	210.799	210.799	219.435	42.394	68.799	26.405	10.982	8.636	8.636	60.162	218.511	100,42%	924
4	CFG	2.178.496	2.178.496	2.182.236	45.382	32.930	-12.452	24.944	3.740	3.740	29.190	2.206.489	98,90%	(24.253)
	CF 1	387.334	387.334	386.942	7.450	2.240	-5.210	191	-392	-392	2.632	393.160	98,42%	(6.218)
	Total Griya	317.524	317.524	317.609	6.586	1.800	-4.786	0	84	84	1.716	320.632	99,06%	(3.023)
	• Total Non Program	313.027	313.027	313.124	6.426	1.800	-4.626	4.811	97	97	1.703			
	• Program	4.498	4.498	4.484	160	-	-160	139	-13	-13	13			
	Oto	69.810	69.810	69.333	864	440	-424	191	-477	-477	916	72.528	95,59%	(3.195)
	CF 2	1.791.161	1.791.161	1.795.294	37.932	30.690	-7.242	24.752	4.133	4.133	26.557	1.813.328	99,01%	(18.034)
	Mitraguna & Others	1.591.167	1.591.167	1.594.320	33.499	27.837	-5.662	21.455	3.153	3.153	24.684	1.610.035	99,02%	(15.716)
	Pensiun	199.995	199.995	200.974	4.433	2.853	-1.580	3.297	980	980	1.873	203.293	98,86%	(2.319)
	<b>Total Pembiayaan</b>	<b>3.046.880</b>	<b>3.046.880</b>	<b>3.054.084</b>	<b>121.168</b>	<b>138.360</b>	<b>17.192</b>	<b>57.006</b>	<b>7.205</b>	<b>7.205</b>	<b>131.155</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (23-Jan-26)	% Relatif		Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YTD		%	Penc.	Gap
1	SME	-	3.204	-	12.822	0,00%	0,00%	7,09%	12.822	12.822	9.618			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	11.671	0,00%	0,00%	7,16%	11.671	11.671	8.467			
	Value Chain	-	-	-	1.151	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	21.442	1.67%	1.67%	10,90%	18.113	18.113	18.113			
	KUR	3.176	3.176	3.176	20.940	1,68%	1,68%	11,19%	17.764	17.764	17.764			
	Non KUR	153	153	153	503	1,51%	1,51%	5,24%	349	349	349			
3	PWG	1.006	1.006	1.006	19.458	0,22%	0,22%	3,94%	18.452	18.452	18.452			
	Cilem	1.006	1.006	1.006	13.633	0,40%	0,40%	4,96%	12.628	12.628	12.628			
	Gadai	-	-	-	5.824	0,00%	0,00%	2,65%	5.824	5.824	5.824			
4	CFG	22.413	24.078	22.413	28.165	1,03%	1,03%	1,29%	5.753	5.753	4.087			
	CF 1	4.912	5.995	4.912	10.012	1,27%	1,27%	2,59%	5.099	5.099	4.017			
	Total Griya	4.165	5.484	4.165	9.111	1,31%	1,31%	2,87%	4.946	4.946	3.627			
	Oto	748	511	748	901	1,07%	1,07%	1,30%	153	153	390			
	CF 2	17.500	18.084	17.500	18.153	0,98%	0,98%	1,01%	653	653	70			
	Mitraguna & Others	16.505	17.489	16.505	17.464	1,04%	1,04%	1,10%	959	959	(25)			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
	<b>Total Pembiayaan</b>	<b>32.000</b>	<b>33.703</b>	<b>32.000</b>	<b>40.600</b>	<b>1,05%</b>	<b>1,05%</b>	<b>1,33%</b>	<b>8.600</b>	<b>8.600</b>	<b>6.897</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 (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	82.793	82.793	61.232	56.990	(75.955)	(4.242)	(25.803)	-31,17%	(25.803)	-31,17%			
2	Tabungan	420.104	420.104	400.891	412.709	(398.058)	11.819	(7.394)	-1,76%	(7.394)	-1,76%			
3	Deposito	192.311	192.311	193.868	192.784	(200.095)	(1.084)	473	0,25%	473	0,25%			
	<b>Total</b>	<b>695.207</b>	<b>695.207</b>	<b>655.990</b>	<b>662.483</b>	<b>(674.108)</b>	<b>6.493</b>	<b>(32.724)</b>	<b>-4,71%</b>	<b>(32.724)</b>	<b>-4,71%</b>			
	CASA	502.896	502.896	462.122	469.699	(474.013)	7.577	(33.197)	-6,60%	(33.197)	-6,60%			
	(%) CASA	72,34%	72,34%	70,45%	70,90%									
	FDR	76,04%	76,04%	77,04%	76,29%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	25.283	25.283	24.578	25.085	507	(198)	-0,78%	(198)	-0,78%				
2	Giro ISE	4.827	4.827	5.206	5.578	371	751	15,55%	751	15,55%				
3	Tabungan ISE	14.956	14.956	13.871	14.007	136	(949)	-6,34%	(949)	-6,34%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.141	87.141	61.653	2.300	-	-2.300	-493	-25,488	-25,488	25.488			
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126			
	Non-Linkage	84.028	84.028	58.666	2.300	-	-2.300	-369	-25,362	-25,362	25.362			
	• Local Champion	83.103	83.103	57.777	2.300	-	-2.300	-333	-25,326	-25,326	25.326			
	• Value Chain	925	925	889	-	-	-	-35	-36	-36	36			
2	MBG	40.857	40.857	39.590	800	105	-695	-145	-1.267	-1.267	1.372	40.235	98,40%	(645)
	KUR	38.399	38.399	37.613	800	105	-695	-77	-787	-787	892	38.396	97,96%	(783)
	Non KUR	2.458	2.458	1.978	-	-	0	-68	-480	-480	480	1.839	107,54%	
3	PWG	39.718	39.718	41.617	5.691	7.898	2.208	2.002	1.899	1.899	6.000	41.104	101,25%	513
	Cilem	18.601	18.601	19.885	1.849	2.350	500	857	1.284	1.284	1.065	19.436	102,31%	450
	Gadai	21.117	21.117	21.732	3.841	5.549	1.708	1.145	614	614	4.934	21.669	100,29%	63
4	CFG	360.890	360.890	362.518	4.985	4.424	-561	1.493	1.628	1.628	2.796	361.934	100,16%	584
	CF 1	52.385	52.385	52.042	1.124	-	-1.124	314	-343	-343	343	52.652	98,84%	(609)
	Total Griya	41.765	41.765	41.538	675	-	-675	0	-227	-227	227	41.860	99,23%	(321)
	• Total Non Program	41.765	41.765	41.538	675	-	0	0	0	0	0			
	• Program	-	-	-	-	-	-	-	-	-	-			
	Oto	10.619	10.619	10.504	449	-	-449	314	-115	-115	115	10.792	97,33%	(288)
	CF 2	308.505	308.505	310.476	3.861	4.424	563	1.179	1.971	1.971	2.453	309.282	100,39%	1.193
	Mitraguna & Others	290.360	290.360	292.494	3.861	4.424	563	923	2.134	2.134	2.290	291.110	100,48%	1.383
	Pensiun	18.145	18.145	17.982	-	-	0	256	-163	-163	163	18.172	98,95%	(190)
	<b>Total Pembiayaan</b>	<b>528.607</b>	<b>528.607</b>	<b>505.378</b>	<b>13.775</b>	<b>12.427</b>	<b>-1.348</b>	<b>2.857</b>	<b>-23.228</b>	<b>-23.228</b>	<b>35.656</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	% Relatif	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	7.947	0,00%	0,00%	12,89%	7.947	7.947	4.744			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	7.947	0,00%	0,00%	13,55%	7.947	7.947	4.744			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.009	1.799	1.009	4.626	2,47%	2,47%	11,68%	3.617	3.617	2.827			
	KUR	1.009	1.705	1.009	4.605	2,63%	2,63%	12,24%	3.596	3.596	2.901			
	Non KUR	-	94	-	21	0,00%	0,00%	1,05%	21	21	(73)			
3	PWG	-	-	-	1.512	0,00%	0,00%	3,63%	1.512	1.512	1.512			
	Cilem	-	-	-	845	0,00%	0,00%	4,25%	845	845	845			
	Gadai	-	-	-	667	0,00%	0,00%	3,07%	667	667	667			
4	CFG	1.080	2.153	1.080	10.336	0,30%	0,30%	0,07%	9.256	9.256	8.183			
	CF 1	36	40	36	5.293	0,07%	0,07%	10,17%	5.258	5.258	5.253			
	Total Griya	36	40	36	4.773	0,09%	0,09%	11,49%	4.737	4.737	4.733			
	Oto	-	-	-	521	0,00%	0,00%	4,96%	521	521	521			
	CF 2	1.044	2.113	1.044	5.042	0,34%	0,34%	1,62%	3.999	3.999	2.929			
	Mitraguna & Others	1.044	2.113	1.044	5.034	0,36%	0,36%	1,72%	3.990	3.990	2.921			
	Pensiun	-	-	-	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>7.649</b>	<b>1,14%</b>	<b>1,14%</b>	<b>1,51%</b>	<b>1.599</b>	<b>1.599</b>	<b>977</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	853.881	853.881	695.728	(158.153)		3.23	3.42	3.40
2	Contribution Margin	30.075	30.075	31.024	949	-3,2%	2.393	2.246	2.382



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.263	8.263	7.989	8.053	(6.462)	64	(210)	-2,54%	(210)	-2,54%			
2	Tabungan	283.875	283.875	291.152	290.517	(248.764)	(634)	6.642	2,34%	6.642	2,34%			
3	Deposito	160.857	160.857	164.599	164.597	(164.502)	(2)	3.740	2,32%	3.740	2,32%			
	<b>Total</b>	<b>452.996</b>	<b>452.996</b>	<b>463.740</b>	<b>463.167</b>	<b>(419.728)</b>	<b>(572)</b>	<b>10.172</b>	<b>2,25%</b>	<b>10.172</b>	<b>2,25%</b>			
	CASA	292.138	292.138	299.141	298.570	(255.226)	(570)	6.432	2,20%	6.432	2,20%			
	(%) CASA	64,49%	64,49%	64,51%	64,46%									
	FDR	60,44%	60,44%	58,90%	58,97%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.010	12.010	12.802	12.881		79	871	7,25%	871	7,25%			
2	Giro ISE	2.545	2.545	3.222	3.237		15	692	27,17%	692	27,17%			
3	Tabungan ISE	1.593	1.593	1.708	1.772		64	179	11,24%	179	11,24%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.632	18.632	17.445	-	200	200	332	-1.187	-1.187	1.387		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.632	18.632	17.445	-	200	200	332	-1.187	-1.187	1.387			
	• Local Champion	18.231	18.231	17.045	-	200	200	332	-1.186	-1.186	1.386			
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0			
2	MBG	39.038	39.038	38.746	1.300	148	-1.152	881	-292	-292	440	39.018	99,30%	(272)
	KUR	38.539	38.539	38.258	1.300	148	-1.152	894	-281	-281	429	38.520	99,32%	(262)
	Non KUR	499	499	488	-	-	0	-13	-11	-11	11	497	98,14%	(9)
3	PWG	39.022	39.022	42.300	6.138	8.580	2.442	2.456	3.278	3.278	5.302	40.422	104,65%	1.878
	Cilem	21.522	21.522	23.743	2.382	2.716	334	1.444	2.221	2.221	494	22.371	106,13%	1.372
	Gadai	17.500	17.500	18.557	3.756	5.864	2.108	1.012	1.057	1.057	4.807	18.051	102,80%	506
4	CFG	177.122	177.122	174.632	5.460	450	-5.010	7.498	-2.489	-2.489	2.939	179.785	97,13%	(5.153)
	CF 1	68.427	68.427	68.165	330	-	-330	-95	-262	-262	262	68.590	99,38%	(425)
	Total Griya	64.824	64.824	64.602	330	-	-330	0	-223	-223	223	105.421	95,82%	(4.403)
	• Total Non Program	64.824	64.824	64.602	330	-	-330	1.042	-223	-223	223			
	• Program	-	-	-	-	-	0	0	0	0	-	3.756	94,87%	(193)
	Oto	3.602	3.602	3.563	-	-	0	-95	-39	-39	39			
	CF 2	108.695	108.695	106.468	5.130	450	-4.680	7.592	-2.227	-2.227	2.677	111.195	95,75%	(4.728)
	Mitraguna & Others	103.413	103.413	101.018	5.130	250	-4.880	7.627	-2.395	-2.395	2.645	105.421	95,82%	(4.403)
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33	5.774	94,38%	(324)
	<b>Total Pembiayaan</b>	<b>273.813</b>	<b>273.813</b>	<b>273.124</b>	<b>12.898</b>	<b>9.378</b>	<b>-3.520</b>	<b>11.168</b>	<b>-689</b>	<b>-689</b>	<b>10.067</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	172	0,00%	0,00%	0,98%	172	172	172			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	172	0,00%	0,00%	0,98%	172	172	172			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.642	2.541	1.642	4.662	4,20%	4,20%	12,03%	3.021	3.021	2.122			
	KUR	1.518	2.418	1.518	4.540	3,94%	3,94%	11,87%	3.022	3.022	2.122			
	Non KUR	123	123	123	122	24,73%	24,73%	25,08%	(1)	(1)	(0)			
3	PWG	10	-	10	1.696	0,02%	0,02%	4,01%	1.686	1.686	1.696			
	Cilem	10	-	10	1.243	0,04%	0,04%	5,23%	1.233	1.233	1.243			
	Gadai	-	-	-	453	0,00%	0,00%	2,44%	453	453	453			
4	CFG	3.588	6.197	3.588	5.244	2,03%	2,03%	3,00%	1.655	1.655	(953)			
	CF 1	3.501	4.746	3.501	2.271	5,12%	5,12%	3,33%	(1.230)	(1.230)	(2.475)			
	Total Griya	3.501	4.642	3.501	2.271	5,40%	5,40%	3,52%	(1.230)	(1.230)	(2.371)			
	Oto	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
	CF 2	87	1.451	87	2.973	0,08%	0,08%	2,79%	2.886	2.886	1.522			
	Mitraguna & Others	87	1.258	87	2.773	0,08%	0,08%	2,74%	2.686	2.686	1.514			
	Pensiun	-	193	-	-	0,00%	0,00%	3,67%	200	200	7			
	<b>Total Pembiayaan</b>	<b>2.094</b>	<b>2.106</b>	<b>2.094</b>	<b>4.075</b>	<b>0,76%</b>	<b>0,76%</b>	<b>1,49%</b>	<b>1.981</b>	<b>1.981</b>	<b>1.970</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	296	318	296	1.048	0,76%	0,76%	2,70%	752	752	729			
	KUR	226	248	226	978	0,59%	0,59%	2,56%	752	752	729			
	Non KUR	70	70	70	70	14,08%	14,08%	14,38%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.932	3.932	2.670	2.855	(1.121)	184	(1.077)	-27,40%	(1.077)	-27,40%			
2	Tabungan	141.973	141.973	141.160	140.192	(143.955)	(968)	(1.781)	-1,25%	(1.781)	-1,25%			
3	Deposito	76.711	76.711	76.237	76.486	(76.900)	250	(224)	-0,29%	(224)	-0,29%			
	<b>Total</b>	<b>222.616</b>	<b>222.616</b>	<b>220.068</b>	<b>219.533</b>	<b>(221.976)</b>	<b>(534)</b>	<b>(3.083)</b>	<b>-1,38%</b>	<b>(3.083)</b>	<b>-1,38%</b>			
	CASA	145.905	145.905	143.831	143.047	(145.076)	(784)	(2.858)	-1,96%	(2.858)	-1,96%			
	(%) CASA	65,54%	65,54%	65,36%	65,16%									
	FDR	66,16%	66,16%	68,13%	68,29%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	5.886	6.220	334	2.056	49,39%	2.056	49,39%				
2	Giro ISE	103	103	103	103	0	(0)	-0,03%	(0)	-0,03%				
3	Tabungan ISE	4.060	4.060	5.783	6.117	334	2.056	50,64%	2.056	50,64%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	280	280	148	-	-	0	-13	-132	-132	132	0	0,00%	
	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	6.853	100	370	270	1.124	323	323	47	5.571	123,02%	1.283
	KUR	5.293	5.293	5.624	-	370	418	330	330	40	5.548	101,37%		
	Non KUR	1.237	1.237	1.229	100	-	-100	706	-8	-8	8	23	5425,68%	
3	PWG	23.459	23.459	26.253	3.534	5.291	1.758	1.690	2.794	2.794	2.497	24.839	105,69%	1.414
	Cilem	14.441	14.441	15.935	1.711	1.869	158	1.399	1.494	1.494	375	15.270	104,36%	665
	Gadai	9.018	9.018	10.318	1.823	3.423	1.600	290	1.301	1.301	2.122	9.569	107,83%	749
4	CFG	117.010	117.010	116.675	1.476	1.230	-246	169	-335	-335	1.565	118.621	98,36%	(1.946)
	CF 1	21.080	21.080	20.937	400	-	-400	-117	-143	-143	143	21.279	98,39%	(343)
	Total Griya	16.583	16.583	16.504	400	-	-400	0	-79	-79	79	16.609	99,37%	(104)
	• Total Non Program	16.093	16.093	16.014	400	-	-400	-67	-79	-79	-79			
	• Program	491	491	491	-	-	0	-2	0	0	-	4.671	94,90%	(238)
	Oto	4.496	4.496	4.432	-	-	0	-117	-64	-64	64	97.342	98,35%	(1.603)
	CF 2	95.930	95.930	95.738	1.076	1.230	154	286	-192	-192	1.422	66.777	98,25%	(1.170)
	Mitraguna & Others	65.497	65.497	65.607	920	1.230	310	439	110	110	1.120	30.565	98,58%	(434)
	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>149.930</b>	<b>5.110</b>	<b>6.891</b>	<b>1.782</b>	<b>2.970</b>	<b>2.650</b>	<b>2.650</b>	<b>4.241</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26					%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	-	-	-	-	57	0,00%	0,00%	0,84%	57	57	57		
	KUR	-	-	-	-	57	0,00%	0,00%	1,02%	57	57	57		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	165	-	165	513	0,70%	0,70%	1,95%	347	347	513			
	Cilem	165	-	165	463	1,14%	1,14%	2,90%	297	297	463			
	Gadai	-	-	-	50	0,00%	0,00%	0,48%	50	50	50			
4	CFG	2.328	4.367	2.328	3.375	1,99%	1,99%	2,89%	1.047	1.047	(992)			
	CF 1	880	1.654	880	1.518	4,17%	4,17%	7,25%	638	638	(136)			
	Total Griya	880	1.654	880	1.410	5,31%	5,31%	8,54%	530	530	(244)			
	Oto	-	-	-	108	0,00%	0,00%	2,44%	108	108	108			
	CF 2	1.448	2.713	1.448	1.857	1,51%	1,51%	1,94%	409	409	(856)			
	Mitraguna & Others	1.055	2.452	1.055	1.239	1,61%	1,61%	1,89%	184	184	(1.213)			
	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>1.036</b>	<b>0,70%</b>	<b>0,70%</b>	<b>0,69%</b>	<b>3</b>	<b>3</b>	<b>365</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	MtD	YtD	MtM	Target Jan'26				
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26					%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.033	671	1.033	1.036	0,88%	0,88%	0,89%	3	3	365			
	CF 1	786	424	786	424	3,73%	3,73%	2,02%	(362)	(362)	-			
	Total Griya	786	424	786	424	4,74%	4,74%	2,57%	(362)	(362)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	247	247	612	0,26%	0,26%	0,64%	365	365	365			
	Mitraguna & Others	247	247	247	612	0,38%	0,38%	0,9						



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	487.579	487.579	255.351	259.186	(188.554)	3.835	(228.393)	-46,84%	(228.393)	-46,84%			
2	Tabungan	244.607	244.607	215.335	209.104	(204.302)	(6.230)	(35.503)	-14,51%	(35.503)	-14,51%			
3	Deposito	1.393.419	1.393.419	1.397.763	1.397.598	(1.779.384)	(165)	4.180	0,30%	4.180	0,30%			
	<b>Total</b>	<b>2.125.604</b>	<b>2.125.604</b>	<b>1.868.449</b>	<b>1.865.889</b>	<b>(2.172.240)</b>	<b>(2.560)</b>	<b>(259.715)</b>	<b>-12,22%</b>	<b>(259.715)</b>	<b>-12,22%</b>			
	CASA	732.186	732.186	470.686	468.290	(392.856)	(2.395)	(263.895)	-36,04%	(263.895)	-36,04%			
	(%) CASA	34,45%	34,45%	25,19%	25,10%									
	FDR	12,89%	12,89%	14,96%	14,98%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	11.783	11.777	(6)	58	0,49%	58	0,49%			
2	Giro ISE	1.318	1.318	1.244	1.248	4	(70)	-5,34%	(70)	-5,34%			
3	Tabungan ISE	6.100	6.100	4.237	4.226	(10)	(1.874)	-30,72%	(1.874)	-30,72%			
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	0,00%	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.148	21.148	20.961	2.000	-	-2.000	1.494	-187	-187	187	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	21.148	21.148	20.961	2.000	-	-2.000	1.494	-187	-187	187			
	• Local Champion	18.944	18.944	18.783	2.000	-	-2.000	531	-161	-161	161			
	• Value Chain	2.204	2.204	2.178	-	-	-	963	-26	-26	26			
2	MBG	55.355	55.355	55.046	350	420	70	-559	-310	-310	730	56.281	97,80%	(1.235)
	KUR	53.969	53.969	53.673	350	420	70	-513	-296	-296	716	54.017	99,36%	(344)
	Non KUR	1.386	1.386	1.373	-	-	0	-46	-13	-13	13	2.264	60,63%	(891)
3	PWG	29.528	29.528	31.432	4.339	7.368	3.029	2.160	1.904	1.904	5.463	30.936	101,60%	496
	Cilem	16.389	16.389	17.617	1.543	1.838	294	603	1.228	1.228	610	17.246	102,15%	371
	Gadai	13.139	13.139	13.815	2.796	5.530	2.734	1.556	676	676	4.854	13.690	100,92%	125
4	CFG	168.051	168.051	172.009	6.280	6.513	233	3.092	3.958	3.958	2.555	170.683	100,78%	1.326
	CF 1	19.642	19.642	20.283	1.990	800	-1.190	-156	640	640	160	20.077	101,02%	206
	Total Griya	15.288	15.288	15.988	1.990	800	-1.190	0	700	700	100	15.540	102,89%	448
	• Total Non Program	12.467	12.467	13.176	1.990	800	-1.190	1.825	709	709	91			
	• Program	2.821	2.821	2.812	-	-	0	-28	-9	-9	9			
	Oto	4.355	4.355	4.294	-	-	0	-156	-60	-60	60	4.537	94,65%	(243)
	CF 2	148.408	148.408	151.726	4.290	5.713	1.423	3.248	3.318	3.318	2.395	150.606	100,74%	1.120
	Mitraguna & Others	129.674	129.674	132.692	3.860	5.305	1.445	2.938	3.018	3.018	2.287	131.845	100,64%	847
	Pensiun	18.734	18.734	19.034	430	408	-22	311	300	300	108	18.761	101,46%	273
	<b>Total Pembiayaan</b>	<b>274.081</b>	<b>274.081</b>	<b>279.447</b>	<b>12.969</b>	<b>14.301</b>	<b>1.332</b>	<b>6.187</b>	<b>5.366</b>	<b>5.366</b>	<b>8.935</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	1.570	0,00%	0,00%	7,49%	1.570	1.570	1.570						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	420	0,00%	0,00%	2,00%	420	420	420						
	Value Chain	-	-	-	1.151	0,00%	0,00%	6,13%	1.151	1.151	1.151						
2	MBG	526	1.465	526	7.278	0,95%	0,95%	13,22%	6.752	6.752	5.813						
	KUR	496	1.363	496	7.081	0,92%	0,92%	13,19%	6.585	6.585	5.717						
	Non KUR	30	102	30	197	2,16%	2,16%	14,35%	167	167	95						
3	PWG	-	-	-	162	0,00%	0,00%	0,52%	162	162	162						
	Cilem	-	-	-	161	0,00%	0,00%	0,91%	161	161	161						
	Gadai	-	-	-	2	0,00%	0,00%	0,01%	2	2	2						
4	CFG	465	695	465	2.204	0,28%	0,28%	1,28%	1.739	1.739	1.509						
	CF 1	465	695	465	1.450	2,37%	2,37%	7,15%	985	985	755						
	Total Griya	346	572	346	1.050	2,26%	2,26%	6,57%	705	705	478						
	Oto	119	123	119	400	2,74%	2,74%	9,31%	281	281	277						
	CF 2	-	-	-	754	0,00%	0,00%	0,50%	754	754	754						
	Mitraguna & Others	-	-	-	754	0,00%	0,00%	0,57%	754	754	754						
	Pensiun	-	-	-	-	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>0,59%</b>	<b>151</b>	<b>151</b>	<b>183</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	Posisi				%	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	856	881	856	1.007	1,55%	1,55%	1,83%	151	151	126						
	KUR	409	489	409	626	0,76%	0,76%</										



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.095	8.095	7.924	7.835	(8.171)	(89)	(260)	-3,21%	(260)	-3,21%			
2	Tabungan	118.643	118.643	117.856	117.811	(126.187)	(46)	(832)	-0,70%	(832)	-0,70%			
3	Deposito	42.564	42.564	40.301	40.300	(41.870)	(1)	(2.264)	-5,32%	(2.264)	-5,32%			
	<b>Total</b>	<b>169.302</b>	<b>169.302</b>	<b>166.081</b>	<b>165.945</b>	<b>(176.228)</b>	<b>(136)</b>	<b>(3.356)</b>	<b>-1,98%</b>	<b>(3.356)</b>	<b>-1,98%</b>			
	CASA	126.738	126.738	125.780	125.646	(134.358)	(135)	(1.093)	-0,86%	(1.093)	-0,86%			
	(%) CASA	74,86%	74,86%	75,73%	75,72%									
	FDR	70,07%	70,07%	72,57%	72,63%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.109	11.109	12.369	12.196	(174)	1.087	9,79%	1.087	9,79%			
2	Giro ISE	3.721	3.721	5.126	5.077	(50)	1.355	36,42%	1.355	36,42%			
3	Tabungan ISE	6.587	6.587	6.443	6.319	(124)	(268)	-4,07%	(268)	-4,07%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.579	5.579	5.534	-	-	0	-132	-45	-45	45	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.579	5.579	5.534	-	-	0	-132	-45	-45	45			
	• Local Champion	1.781	1.781	1.765	-	-	0	-103	-16	-16	16			
	• Value Chain	3.798	3.798	3.769	-	-	-	-29	-29	-29	29			
2	MBG	-	-	-	-	-	0	0	0	0	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	40		(40)
3	PWG	35.640	35.640	37.583	4.744	6.962	2.218	618	1.943	1.943	5.019	36.952	101,71%	631
	Cilem	15.532	15.532	16.646	974	1.930	956	-503	1.114	1.114	816	16.292	102,17%	353
	Gadai	20.108	20.108	20.938	3.770	5.032	1.262	1.121	829	829	4.203	20.659	101,35%	278
4	CFG	77.413	77.413	77.401	2.663	420	-2.243	735	-13	-13	433	78.558	98,53%	(1.157)
	CF 1	17.116	17.116	17.020	1.258	-	-1.258	282	-96	-96	96	17.311	98,32%	(291)
	Total Griya	14.820	14.820	14.756	1.258	-	-1.258	0	-63	-63	63	14.853	99,35%	(97)
4	• Total Non Program	14.820	14.820	14.756	1.258	-	-1.258	1.049	-63	-63	63			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.263	-	-	0	282	-33	-33	33	2.458	92,08%	(195)
	CF 2	60.298	60.298	60.381	1.405	420	-985	453	84	84	336	61.247	98,59%	(866)
	Mitraguna & Others	53.287	53.287	53.425	1.355	420	-935	465	137	137	283	53.857	99,20%	(432)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-54	-54	54	7.390	94,13%	(434)
	<b>Total Pembiayaan</b>	<b>118.632</b>	<b>118.632</b>	<b>120.518</b>	<b>7.407</b>	<b>7.382</b>	<b>-25</b>	<b>1.221</b>	<b>1.886</b>	<b>1.886</b>	<b>5.496</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	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	-	-	-	-	1.825	0,00%	0,00%	4,85%	1.825	1.825	1.825						
	Cilem	-	-	-	-	1.195	0,00%	0,00%	7,18%	1.195	1.195	1.195						
	Gadai	-	-	-	-	629	0,00%	0,00%	3,01%	629	629	629						
4	CFG	27	283	27	1.265	0,03%	0,03%	0,03%	1,63%	1,238	1,238	983						
	CF 1	-	238	-	411	0,00%	0,00%	0,00%	2,42%	411	411	174						
	Total Griya	-	238	-	411	0,00%	0,00%	0,00%	2,79%	411	411	174						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-						
	CF 2	27	45	27	854	0,04%	0,04%	0,04%	1,41%	827	827	809						
	Mitraguna & Others	27	45	27	738	0,05%	0,05%	0,05%	1,38%	711	711	693						
	Pensiun	-	-	-	-	116	0,00%	0,00%	1,67%	116	116	116						
	<b>Total Pembiayaan</b>	<b>484</b>	<b>497</b>	<b>484</b>	<b>484</b>	<b>0,41%</b>	<b>0,41%</b>	<b>0,40%</b>	<b>-13</b>	<b>-13</b>	<b>-13</b>	<b>(13)</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD	Posisi				%	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,										



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.031	2.031	5.372	5.459	(2.380)	87	3.428	168,73%	3.428	168,73%			
2	Tabungan	91.862	91.862	83.534	80.925	(80.904)	(2.609)	(10.936)	-11,91%	(10.936)	-11,91%			
3	Deposito	22.462	22.462	22.157	21.757	(22.786)	(400)	(705)	-3,14%	(705)	-3,14%			
	<b>Total</b>	<b>116.355</b>	<b>116.355</b>	<b>111.063</b>	<b>108.141</b>	<b>(106.070)</b>	<b>(2.922)</b>	<b>(8.214)</b>	<b>-7,06%</b>	<b>(8.214)</b>	<b>-7,06%</b>			
	CASA	93.893	93.893	88.906	86.384	(83.284)	(2.522)	(7.509)	-8,00%	(7.509)	-8,00%			
	(%) CASA	80,70%	80,70%	80,05%	79,88%									
	FDR	76,70%	76,70%	81,46%	83,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.346	1.346	3.655	3.923	268	2.577	191,41%	2.577	191,41%				
2	Giro ISE	751	751	3.139	3.156	17	2.405	320,16%	2.405	320,16%				
3	Tabungan ISE	595	595	516	767	251	172	28,89%	172	28,89%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-				
	Non-Linkage	-	-	-	-	-	0	0	0	0	-				
	• Local Champion	-	-	-	-	-	0	0	0	0	-				
	• Value Chain	-	-	-	-	-	0	0	0	0	-				
2	MBG	4.466	4.466	4.370	-	-	0	-101	-96	-96	96	4.229	103,34%	141	
	KUR	4.384	4.384	4.287	-	-	0	-98	-96	-96	96	4.229	101,38%		
	Non KUR	83	83	83	-	-	0	-2	0	0	-		-0		
3	PWG	6.953	6.953	8.241	768	1.424	656	553	1.288	1.288	136	7.531	109,42%	710	
	Cilem	6.953	6.953	8.241	768	1.424	656	553	1.288	1.288	136	7.531	109,42%	710	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0		
4	CFG	77.827	77.827	77.862	3.390	942	-2.448	2.720	35	35	907	79.213	98,29%	(1.351)	
	CF 1	27.829	27.829	28.197	865	440	-425	375	367	367	72	27.885	101,12%	311	
	Total Griya	23.781	23.781	23.748	865	-	-865	0	-32	-32	32	23.807	99,75%	(59)	
4	• Total Non Program	23.781	23.781	23.748	865	-	-865	-403	-32	-32	-				
	• Program	-	-	-	-	-	0	0	0	0	-				
	Oto	4.049	4.049	4.448	-	440	440	375	400	400	40	4.078	109,07%	370	
	CF 2	49.997	49.997	49.665	2.525	502	-2.023	2.344	-332	-332	834	51.328	96,76%	(1.663)	
	Mitraguna & Others	49.551	49.551	49.224	2.275	502	-1.773	2.099	-327	-327	829	50.799	96,90%	(1.575)	
	Pensiun	447	447	441	250	-	-250	245	-5	-5	5	529	83,37%	(88)	
	<b>Total Pembiayaan</b>	<b>89.246</b>	<b>89.246</b>	<b>90.472</b>	<b>4.158</b>	<b>2.366</b>	<b>-1.792</b>	<b>3.172</b>	<b>1.227</b>	<b>1.227</b>	<b>1.139</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	537	0,00%	0,00%	12,28%	537	537	537					
	KUR	-	-	-	-	537	0,00%	0,00%	12,52%	537	537	537					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	44	-	44	117	0,64%	0,64%	1,42%	73	73	117						
	Cilem	44	-	44	117	0,64%	0,64%	1,42%	73	73	117						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	215	-	1.707	0,00%	0,00%	2,19%	1.707	1.707	1.492						
	CF 1	-	145	-	1.706	0,00%	0,00%	6,05%	1.706	1.706	1.561						
	Total Griya	-	-	-	-	869	0,00%	0,00%	3,66%	869	869	869					
	Oto	-	145	-	837	0,00%	0,00%	18,82%	837	837	692						
	CF 2	-	70	-	1	0,00%	0,00%	0,00%	1	1	(70)						
	Mitraguna & Others	-	70	-	1	0,00%	0,00%	0,00%	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>0,88%</b>	<b>-</b>	<b>-</b>	<b>(1.352)</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	792	2.144	792	1,02%	1,02%	1,02%	-	-	(1.352)						
	CF 1	-	773	1.828	773	2.78%	2.78%	2.74%	-</td								



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.776	4.776	4.465	4.469	(4.646)	4	(307)	-6,42%	(307)	-6,42%			
2	Tabungan	179.061	179.061	179.437	179.967	(167.884)	530	906	0,51%	906	0,51%			
3	Deposito	108.457	108.457	112.704	112.612	(108.727)	(92)	4.155	3,83%	4.155	3,83%			
	<b>Total</b>	<b>292.294</b>	<b>292.294</b>	<b>296.606</b>	<b>297.048</b>	<b>(281.257)</b>	<b>442</b>	<b>4.754</b>	<b>1,63%</b>	<b>4.754</b>	<b>1,63%</b>			
	CASA	183.837	183.837	183.902	184.436	(172.530)	534	600	0,33%	600	0,33%			
	(%) CASA	62,89%	62,89%	62,00%	62,09%									
	FDR	31,01%	31,01%	30,89%	30,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.931	2.931	2.872	2.852	(20)	(79)	-2,68%	(79)	-2,68%				
2	Giro ISE	24	24	24	24	0	(0)	-0,10%	(0)	-0,10%				
3	Tabungan ISE	2.906	2.906	2.848	2.828	(20)	(79)	-2,70%	(79)	-2,70%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	586	586	586	-	-	0	-4	-0	-0	0	0	0,00%		
	Linkage	-	-	-	-	-	-	0	0	0	-				
	Non-Linkage	586	586	586	-	-	0	-4	-0	-0	0				
	• Local Champion	586	586	586	-	-	0	-4	-0	-0	0				
	• Value Chain	-	-	-	-	-	-	0	0	0	-				
2	MBG	9.960	9.960	9.883	200	-	-200	408	-77	-77	77	8.731	113,20%	1.152	
	KUR	9.015	9.015	8.945	200	-	-200	426	-70	-70	70	8.664	103,25%		
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7	68	1388,62%		
3	PWG	5.460	5.460	6.372	206	1.180	974	91	913	913	267	6.032	105,64%	340	
	Cilem	5.460	5.460	6.372	206	1.180	974	91	913	913	267	6.032	105,64%	340	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0	
4	CFG	74.621	74.621	74.789	1.354	1.072	-282	269	168	168	904	75.055	99,65%	(266)	
	CF 1	20.278	20.278	20.218	-	-	0	381	-60	-60	60	20.632	98,00%	(414)	
	Total Griya	17.506	17.506	17.482	-	-	0	0	-24	-24	24	17.688	98,84%	(205)	
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	2.736	-	-	0	381	-36	-36	36	2.945	92,93%	(208)	
	CF 2	54.343	54.343	54.571	1.354	1.072	-282	-112	228	228	844	54.423	100,27%	148	
	Mitraguna & Others	48.214	48.214	48.094	1.100	700	-400	-161	-119	-119	819	48.260	99,66%	(166)	
	Pensiun	6.129	6.129	6.476	254	372	118	49	347	347	25	6.163	105,09%	314	
	<b>Total Pembiayaan</b>	<b>90.627</b>	<b>90.627</b>	<b>91.631</b>	<b>1.760</b>	<b>2.252</b>	<b>492</b>	<b>764</b>	<b>1.003</b>	<b>1.003</b>	<b>1.249</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	207	0,00%	0	0,00%	2,10%	207	207	207			
	KUR	-	-	-	-	207	0,00%	0	0,00%	2,31%	207	207	207			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	29	0,00%	0	0,00%	0,45%	29	29	29			
	Cilem	-	-	-	-	29	0,00%	0	0,00%	0,45%	29	29	29			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
4	CFG	4.017	4.175	4.017	6.167	3,30%	3,30%	0	8,25%	3.700	3.700	3.700				
	CF 1	4.017	3.837	4.017	461	19,81%	19,81%	0	2,28%	(3.556)	(3.556)	(3.556)				
	Total Griya	4.017	3.837	4.017	461	22,95%	22,95%	0	2,64%	(3.556)	(3.556)	(3.556)				
	Oto	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	CF 2	-	338	-	304	0,00%	0,00%	0	0,56%	304	304	(34)				
	Mitraguna & Others	-	23	-	0	0,00%	0,00%	0	0,00%	-	-	(23)				
	Pensiun	-	315	-	304	0,00%	0,00%	0	4,69%	304	304	(11)				
	<b>Total Pembiayaan</b>	<b>4.017</b>	<b>4.175</b>	<b>4.017</b>	<b>6.752</b>	<b>3,37%</b>	<b>3,37%</b>	<b>0</b>	<b>7,37%</b>	<b>3.700</b>	<b>3.700</b>	<b>3.990</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	259.564	259.564	292.294	32.730				
2	Contribution Margin	5.407	5.407	4.857	(550)	10,2%			

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,04	3,28	3,29	0,01	0,26
CIF Payroll	969	990	1.043	53	74



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.470	14.470	15.135	15.100	(15.381)	(35)	630	4,36%	630	4,36%			
2	Tabungan	120.049	120.049	118.743	118.042	(114.592)	(701)	(2.007)	-1,67%	(2.007)	-1,67%			
3	Deposito	46.117	46.117	45.836	45.836	(46.365)	0	(281)	-0,61%	(281)	-0,61%			
	<b>Total</b>	<b>180.636</b>	<b>180.636</b>	<b>179.713</b>	<b>178.978</b>	<b>(176.338)</b>	<b>(736)</b>	<b>(1.658)</b>	<b>-0,92%</b>	<b>(1.658)</b>	<b>-0,92%</b>			
	CASA	134.519	134.519	133.877	133.142	(129.973)	(736)	(1.377)	-1,02%	(1.377)	-1,02%			
	(%) CASA	74,47%	74,47%	74,50%	74,39%									
	FDR	79,01%	79,01%	80,18%	80,51%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	820	820	870	872	3	52	6,38%	52	6,38%				
2	Giro ISE	57	57	58	58	0	1	1,36%	1	1,36%				
3	Tabungan ISE	763	763	812	814	3	52	6,75%	52	6,75%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	24.174	24.174	27.514	3.480	6.691	3.211	837	3.339	3.339	3.352	25.544	107,71%	1.969
	Cilem	12.833	12.833	15.110	1.214	2.661	1.447	712	2.277	2.277	384	13.651	110,68%	1.458
	Gadai	11.342	11.342	12.404	2.266	4.031	1.765	125	1.062	1.062	2.969	11.893	104,30%	511
4	CFG	118.544	118.544	116.584	2.813	65	-2.748	2.624	-1.961	-1.961	2.026	119.925	97,21%	(3.341)
	CF 1	17.768	17.768	17.679	225	-	-225	161	-89	-89	89	18.100	97,67%	(421)
	Total Griya	15.545	15.545	15.507	-	-	0	0	-38	-38	38	15.701	98,77%	(193)
4	• Total Non Program	15.545	15.545	15.507	-	-	0	0	-110	-110	38			
	• Program	-	-	-	-	-	0	0	0	0	-	2.399	90,52%	(227)
	Oto	2.223	2.223	2.172	225	-	-225	161	-51	-51	51	101.824	97,13%	(2.920)
	CF 2	100.776	100.776	98.904	2.588	65	-2.523	2.463	-1.872	-1.872	1.937	91.330	96,98%	(2.761)
	Mitraguna & Others	90.285	90.285	88.569	2.070	30	-2.040	2.040	-1.716	-1.716	1.746	10.495	98,48%	(159)
	Pensiun	10.491	10.491	10.335	-	518	-483	422	-156	-156	191			
	<b>Total Pembiayaan</b>	<b>142.719</b>	<b>142.719</b>	<b>144.097</b>	<b>6.293</b>	<b>6.756</b>	<b>463</b>	<b>3.460</b>	<b>1.378</b>	<b>1.378</b>	<b>5.378</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	8	-	8	559	0,03%	0,03%	0,03%	552	552	559						
	Cilem	8	-	8	210	0,06%	0,06%	0,13%	202	202	210						
	Gadai	-	-	-	349	0,00%	0,00%	0,00%	349	349	349						
4	CFG	399	410	399	2.456	0,34%	0,34%	0,34%	2.057	2.057	2.046						
	CF 1	-	-	-	90	0,00%	0,00%	0,00%	90	90	90						
	Total Griya	-	-	-	35	0,00%	0,00%	0,00%	35	35	35						
	Oto	-	-	-	55	0,00%	0,00%	0,00%	55	55	55						
	CF 2	399	410	399	2.366	0,40%	0,40%	0,40%	2.39	1.967	1.967	1.956					
	Mitraguna & Others	399	410	399	2.335	0,44%	0,44%	0,44%	2.64	1.936	1.936	1.926					
	Pensiun	-	-	-	31	0,00%	0,00%	0,00%	31	31	31						
	<b>Total Pembiayaan</b>	<b>616</b>	<b>616</b>	<b>616</b>	<b>853</b>	<b>0,43%</b>	<b>0,43%</b>	<b>0,43%</b>	<b>237</b>	<b>237</b>	<b>237</b>						

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	616	616	616	853	0,52%	0,52%	0,73%	237	237	237					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	</		



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.820	3.820	7.264	6.904	(2.813)	(360)	3.084	80,75%	3.084	80,75%			
2	Tabungan	153.202	153.202	152.961	154.431	(155.162)	1.470	1.230	0,80%	1.230	0,80%			
3	Deposito	132.943	132.943	117.228	117.232	(129.816)	4	(15.710)	-11,82%	(15.710)	-11,82%			
	<b>Total</b>	<b>289.964</b>	<b>289.964</b>	<b>277.453</b>	<b>278.568</b>	<b>(287.790)</b>	<b>1.115</b>	<b>(11.396)</b>	<b>-3,93%</b>	<b>(11.396)</b>	<b>-3,93%</b>			
	CASA	157.022	157.022	160.225	161.336	(157.974)	1.110	4.314	2,75%	4.314	2,75%			
	(%) CASA	54,15%	54,15%	57,75%	57,92%									
	FDR	65,00%	65,00%	67,52%	67,25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.753	4.753	5.267	5.226	(41)	474	9,97%	474	9,97%				
2	Giro ISE	1	1	1	1	0	(0)	-2,21%	(0)	-2,21%				
3	Tabungan ISE	4.752	4.752	5.266	5.226	(41)	474	9,97%	474	9,97%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	• Local Champion	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
3	PWG	28.873	28.873	27.988	3.119	5.270	2.151	1.132	-885	-885	6.155	30.261	92,49%	(2.273)
	Cilem	13.207	13.207	14.465	1.004	1.601	597	466	1.258	1.258	343	14.044	102,99%	421
	Gadai	15.666	15.666	13.523	2.115	3.670	1.554	666	-2.143	-2.143	5.812	16.217	83,39%	(2.694)
4	CFG	151.231	151.231	151.044	2.185	2.004	-181	563	-186	-186	2.190	152.140	99,28%	(1.096)
	CF 1	16.198	16.198	16.123	18	-	-18	-122	-75	-75	75	16.634	96,93%	(511)
	Total Griya	13.509	13.509	13.483	-	-	0	0	-26	-26	26	13.826	97,52%	(343)
4	• Total Non Program	13.509	13.509	13.483	-	-	0	0	-26	-26	26			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.689	2.689	2.641	18	-	-18	-122	-48	-48	48	2.809	94,02%	(168)
	CF 2	135.033	135.033	134.921	2.167	2.004	-163	685	-112	-112	2.116	135.506	99,57%	(585)
	Mitraguna & Others	123.373	123.373	122.609	1.227	1.249	22	-69	-764	-764	2.013	123.799	99,04%	(1.190)
	Pensiun	11.660	11.660	12.312	940	755	-185	754	652	652	103	11.707	105,17%	605
	<b>Total Pembiayaan</b>	<b>188.469</b>	<b>188.469</b>	<b>187.346</b>	<b>5.304</b>	<b>7.274</b>	<b>1.970</b>	<b>1.645</b>	<b>-1.123</b>	<b>-1.123</b>	<b>8.397</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Jan'26					
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	173	-	173	880	0,60%	0,60%	0,60%	3,14%	707	707	880			
	Cilem	173	-	173	399	1,31%	1,31%	1,31%	2,76%	226	226	399			
	Gadai	-	-	-	481	0,00%	0,00%	0,00%	3,56%	481	481	481			
4	CFG	520	769	520	2.349	0,34%	0,34%	0,34%	1,56%	1.829	1.829	1.580			
	CF 1	269	195	269	529	1,66%	1,66%	1,66%	3,28%	260	260	334			
	Total Griya	116	43	116	529	0,86%	0,86%	0,86%	3,92%	413	413	486			
	Oto	153	152	153	-	5,69%	5,69%	5,69%	0,00%	(153)	(153)	(152)			
	CF 2	251	575	251	1.820	0,19%	0,19%	0,19%	1,35%	1.568	1.568	1.245			
	Mitraguna & Others	251	575	251	1.820	0,20%	0,20%	0,20%	1,48%	1.568	1.568	1.245			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.245</b>	<b>1.319</b>	<b>1.245</b>	<b>1.588</b>	<b>0,66%</b>	<b>0,66%</b>	<b>0,66%</b>	<b>0,85%</b>	<b>343</b>	<b>343</b>	<b>270</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 (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.825	14.825	16.170	16.044	(4.950)	(126)	1.219	8,23%	1.219	8,23%			
2	Tabungan	143.357	143.357	138.566	139.569	(143.468)	1.003	(3.787)	-2,64%	(3.787)	-2,64%			
3	Deposito	163.005	163.005	161.758	161.759	(167.447)	1	(1.246)	-0,76%	(1.246)	-0,76%			
	<b>Total</b>	<b>321.186</b>	<b>321.186</b>	<b>316.494</b>	<b>317.373</b>	<b>(315.865)</b>	<b>878</b>	<b>(3.814)</b>	<b>-1,19%</b>	<b>(3.814)</b>	<b>-1,19%</b>			
	CASA	158.182	158.182	154.736	155.614	(148.418)	878	(2.568)	-1,62%	(2.568)	-1,62%			
	(%) CASA	49,25%	49,25%	48,89%	49,03%									
	FDR	80,11%	80,11%	81,68%	81,45%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.168	4.168	3.441	3.256	(185)	(913)	-21,90%	(913)	-21,90%				
2	Giro ISE	119	119	314	344	30	225	188,62%	225	188,62%				
3	Tabungan ISE	3.799	3.799	2.877	2.661	(215)	(1.138)	-29,95%	(1.138)	-29,95%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144			
	• Local Champion	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	12.939	12.939	12.657	300	-	-300	588	-281	-281	281	12.835	98,61%	(178)
	KUR	11.745	11.745	11.475	300	-	-300	636	-270	-270	270	11.863	96,73%	(388)
	Non KUR	1.194	1.194	1.183	-	-	0	-49	-11	-11	11	972	121,63%	
3	PWG	25.223	25.223	26.854	3.610	5.120	1.510	884	1.631	1.631	3.489	26.545	101,16%	309
	Cilem	15.400	15.400	15.952	1.474	1.411	-63	709	551	551	860	16.171	98,64%	(220)
	Gadai	9.823	9.823	10.902	2.137	3.709	1.573	175	1.079	1.079	2.630	10.373	105,10%	529
4	CFG	214.066	214.066	215.065	4.720	4.560	-160	1.447	999	999	3.561	215.593	99,75%	(529)
	CF 1	28.251	28.251	28.075	908	-	-908	-107	-176	-176	176	28.838	97,35%	(763)
	Total Griya	24.668	24.668	24.527	908	-	-908	0	-141	-141	141	25.036	97,97%	(509)
4	• Total Non Program	24.668	24.668	24.527	908	-	-908	708	-141	-141	141			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.583	3.583	3.548	-	-	0	-107	-35	-35	35	3.802	93,32%	(254)
	CF 2	185.814	185.814	186.989	3.812	4.560	748	1.554	1.175	1.175	3.385	186.755	100,13%	234
	Mitraguna & Others	166.713	166.713	167.937	3.462	4.446	984	1.551	1.225	1.225	3.221	167.650	100,17%	287
	Pensiun	19.102	19.102	19.052	350	114	-236	3	-50	-50	164	19.104	99,73%	(52)
	<b>Total Pembiayaan</b>	<b>257.294</b>	<b>257.294</b>	<b>258.498</b>	<b>8.830</b>	<b>9.680</b>	<b>850</b>	<b>3.994</b>	<b>1.204</b>	<b>1.204</b>	<b>8.476</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	56	99	56	1.482	0,43%	0,43%	11,71%	1.426	1.426	1.383
	KUR	56	99	56	1.482	0,48%	0,48%	12,91%	1.426	1.426	1.383
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
3	PWG	85	-	85	1.335	0,34%	0,34%	4,97%	1.250	1.250	1.335
	Cilem	85	-	85	801	0,55%	0,55%	5,02%	716	716	801
	Gadai	-	-	-	534	0,00%	0,00%	4,89%	534	534	534
4	CFG	412	65	412	4.719	0,19%	0,19%	2,19%	4.306	4.306	4.654
	CF 1	46	65	46	348	0,16%	0,16%	1,24%	302	302	283
	Total Griya	46	47	46	124	0,19%	0,19%	0,50%	78	78	77
	Oto	-	18	-	224	0,00%	0,00%	6,32%	224	224	206
	CF 2	366	-	366	4.371	0,20%	0,20%	2,34%	4.004	4.004	4.371
	Mitraguna & Others	366	-	366	4.278	0,22%	0,22%	2,55%	3.911	3.911	4.278
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93
	<b>Total Pembiayaan</b>	<b>512</b>	<b>512</b>	<b>512</b>	<b>568</b>	<b>0,20%</b>	<b>0,20%</b>	<b>0,22%</b>	<b>56</b>	<b>56</b>	<b>56</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	-	-	-	56	0,00%	0,00%	0,44%	56	56	56
	KUR	-	-	-	56	0,00%	0,00%	0,49%	56	56	56
	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	-	512	512	512	0,24%	0,24%	0,24%	-	-	(0)
	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	-	512	512	512	0,28%	0,28%	0,27%	-	-	(0)
	Mitraguna & Others	-	271	271	271	0,16%	0,16%	0,16%	-	-	0
	Pensiun	-	241	241	241	0,09%	0,09%	1,26%	-	-	(0)
	<b>Total Pembiayaan</b>	<b>512</b>	<b>512</b>	<b>512</b>	<b>568</b>	<b>0,20%</b>	<b>0,20%</b>	<b>0,22%</b>	<b>56</b>	<b>56</b>	<b>56</b>

## Asset &amp; Contribution Margin

No.	Ner



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.263	7.263	7.596	4.711	(4.590)	(2.884)	(2.552)	-35,14%	(2.552)	-35,14%			
2	Tabungan	108.476	108.476	105.399	101.994	(99.445)	(3.405)	(6.482)	-5,98%	(6.482)	-5,98%			
3	Deposito	135.229	135.229	134.407	134.957	(111.707)	550	(272)	-0,20%	(272)	-0,20%			
	<b>Total</b>	<b>250.968</b>	<b>250.968</b>	<b>247.401</b>	<b>241.662</b>	<b>(215.742)</b>	<b>(5.739)</b>	<b>(9.306)</b>	<b>-3,71%</b>	<b>(9.306)</b>	<b>-3,71%</b>			
	CASA	115.739	115.739	112.995	106.705	(104.035)	(6.289)	(9.034)	-7,81%	(9.034)	-7,81%			
	(%) CASA	46,12%	46,12%	45,67%	44,15%									
	FDR	60,99%	60,99%	61,99%	63,46%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.303	4.303	3.134	6.162	3.027	1.859	43,20%	1.859	43,20%				
2	Giro ISE	1.640	1.640	1.658	1.617	(41)	(23)	-1,42%	(23)	-1,42%				
3	Tabungan ISE	2.563	2.563	1.377	4.445	3.068	1.882	73,44%	1.882	73,44%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	• Local Champion	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	55	55	55	-	-	0	-2	0	0	-	387	14,18%	(332)
	KUR	-	-	-	-	-	0	0	0	0	-	290		(290)
	Non KUR	55	55	55	-	-	0	-2	0	0	-	97	56,60%	(42)
3	PWG	28.392	28.392	29.156	4.457	5.209	752	1.753	765	765	4.444	29.727	98,08%	(571)
	Cilem	16.041	16.041	17.393	1.579	1.948	369	759	1.352	1.352	597	16.826	103,37%	567
	Gadai	12.350	12.350	11.763	2.878	3.261	383	994	-587	-587	3.848	12.901	91,18%	(1.138)
4	CFG	122.987	122.987	122.547	1.925	1.410	-515	-34	-440	-440	1.850	124.474	98,45%	(1.927)
	CF 1	13.510	13.510	13.343	160	-	-160	-95	-167	-167	167	14.053	94,95%	(710)
	Total Griya	10.279	10.279	10.196	160	-	-160	0	-84	-84	84	10.597	96,21%	(402)
4	• Total Non Program	10.106	10.106	10.023	-	-	0	-123	-83	-83	83			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	3.231	3.231	3.147	-	-	0	-95	-84	-84	84	3.455	91,08%	(308)
	CF 2	109.477	109.477	109.204	1.765	1.410	-355	61	-273	-273	1.683	110.421	98,90%	(1.217)
	Mitraguna & Others	77.257	77.257	77.246	1.765	1.410	-355	343	-11	-11	1.421	77.881	99,18%	(635)
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262	32.540	98,21%	(582)
	<b>Total Pembiayaan</b>	<b>153.077</b>	<b>153.077</b>	<b>153.363</b>	<b>6.382</b>	<b>6.619</b>	<b>237</b>	<b>1.677</b>	<b>286</b>	<b>286</b>	<b>6.333</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	494	0,00%	0,00%	30,75%	494	494	494			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	494	0,00%	0,00%	30,75%	494	494	494			
	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	1.100	0,48%	0,48%	3,77%	962	962	1.100				
	Cilem	137	-	137	741	0,86%	0,86%	4,26%	604	604	741				
	Gadai	-	-	-	359	0,00%	0,00%	3,05%	359	359	359				
4	CFG	1.785	1.411	1.785	2.470	1,45%	1,45%	2,02%	685	685	1.059				
	CF 1	1.285	832	1.285	1.386	9,51%	9,51%	10,38%	100	100	554				
	Total Griya	813	742	813	789	7,91%	7,91%	7,73%	(25)	(25)	47				
	Oto	472	90	472	597	14,60%	14,60%	18,97%	125	125	507				
	CF 2	500	579	500	1.084	0,46%	0,46%	0,99%	585	585	505				
	Mitraguna & Others	389	210	389	974	0,50%	0,50%	1,26%	585	585	764				
	Pensiun	110	369	110	110	0,34%	0,34%	0,35%	-	-	(259)				
	<b>Total Pembiayaan</b>	<b>1.922</b>	<b>1.411</b>	<b>1.922</b>	<b>4.063</b>	<b>1,26%</b>	<b>1,26%</b>	<b>2,65%</b>	<b>2.141</b>	<b>2.141</b>	<b>2.652</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	-	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)	92				
	CF 1	143	145	143	142	1,06%	1,06%	1,06%	(1)	(1)	(4)				
	Total Griya	143	145												



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.834	2.834	4.343	4.185	(3.452)	(158)	1.351	47,66%	1.351	47,66%			
2	Tabungan	115.394	115.394	108.868	110.032	(104.536)	1.164	(5.362)	-4,65%	(5.362)	-4,65%			
3	Deposito	44.546	44.546	44.501	44.529	(46.765)	28	(16)	-0,04%	(16)	-0,04%			
	<b>Total</b>	<b>162.774</b>	<b>162.774</b>	<b>157.713</b>	<b>158.747</b>	<b>(154.753)</b>	<b>1.034</b>	<b>(4.027)</b>	<b>-2,47%</b>	<b>(4.027)</b>	<b>-2,47%</b>			
	CASA	118.228	118.228	113.211	114.218	(107.988)	1.006	(4.011)	-3,39%	(4.011)	-3,39%			
	(%) CASA	72,63%	72,63%	71,78%	71,95%									
	FDR	103,47%	103,47%	108,76%	108,05%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	3.725	3.164	(561)	(665)	1	-17,36%	(665)	-17,36%			
2	Giro ISE	160	160	160	160	(0)	1	0,44%	1	0,44%				
3	Tabungan ISE	3.659	3.659	3.555	2.993	(561)	(665)	1	-18,19%	(665)	-18,19%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Local Champion	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	8.071	8.071	8.058	350	50	-300	719	-13	-13	63	7.982	100,95%	75
	KUR	7.488	7.488	7.483	350	50	-300	733	-5	-5	55	7.726	96,84%	(244)
	Non KUR	583	583	575	-	-	0	-14	-8	-8	8	256	224,82%	
3	PWG	36.403	36.403	38.560	7.842	10.814	2.972	3.746	2.156	2.156	8.658	37.728	102,20%	832
	Cilem	16.437	16.437	17.765	3.124	2.018	-1.107	2.814	1.328	1.328	690	17.211	103,22%	554
	Gadai	19.966	19.966	20.794	4.718	8.797	4.079	932	828	828	7.969	20.516	101,35%	278
4	CFG	103.832	103.832	104.797	773	1.688	915	-9	965	965	723	105.316	99,51%	(519)
	CF 1	14.229	14.229	14.143	145	-	-145	66	85	85	85	14.548	97,22%	(404)
	Total Griya	10.678	10.678	10.628	-	-	0	0	-50	-50	50	10.832	98,12%	(204)
1	• Total Non Program	10.507	10.507	10.458	-	-	0	0	-49	-49	49			
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.515	145	-	-145	66	-36	-36	36	3.716	94,60%	(201)
	CF 2	89.604	89.604	90.654	628	1.688	1.060	-74	1.050	1.050	638	90.768	99,87%	(114)
	Mitraguna & Others	82.912	82.912	83.946	628	1.478	850	-313	1.035	1.035	443	83.868	100,09%	78
	Pensiun	6.692	6.692	6.707	-	210	210	239	16	16	194	6.900	97,21%	(192)
	<b>Total Pembiayaan</b>	<b>168.423</b>	<b>168.423</b>	<b>171.529</b>	<b>8.965</b>	<b>12.552</b>	<b>3.587</b>	<b>4.454</b>	<b>3.106</b>	<b>3.106</b>	<b>9.447</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	1.513	0,00%	0,00%	18,77%	1.513	1.513	1.513	1.513			
	KUR	-	-	-	-	1.381	0,00%	0,00%	18,46%	1.381	1.381	1.381	1.381			
	Non KUR	-	-	-	-	131	0,00%	0,00%	22,80%	131	131	131	131			
3	PWG	-	-	-	-	2.220	0,00%	0,00%	5,76%	2.220	2.220	2.220	2.220			
	Cilem	-	-	-	-	1.890	0,00%	0,00%	10,64%	1.890	1.890	1.890	1.890			
	Gadai	-	-	-	-	330	0,00%	0,00%	1,59%	330	330	330	330			
4	CFG	3.193	2.116	3.193	3.092	3,08%	3,08%	3,08%	2,95%	(101)	(101)	976				
	CF 1	161	111	161	745	1,13%	1,13%	1,13%	5,27%	585	585	634				
	Total Griya	161	-	161	574	1,50%	1,50%	1,50%	5,40%	414	414	574				
	Oto	-	111	-	171	0,00%	0,00%	0,00%	4,86%	171	171	60				
	CF 2	3.033	2.005	3.033	2.347	3,38%	3,38%	3,38%	2,59%	(686)	(686)	342				
	Mitraguna & Others	3.033	2.005	3.033	2.410	2,874	2,91%	2,91%	3,42%	(1.000)	(1.000)	28				
	Pensiun	-	-	-	-	314	0,00%	0,00%	4,69%	314	314	314	314			
	<b>Total Pembiayaan</b>	<b>2.489</b>	<b>2.284</b>	<b>2.489</b>	<b>2.952</b>	<b>1,48%</b>	<b>1,48%</b>	<b>1,48%</b>	<b>2,82%</b>	<b>464</b>	<b>464</b>	<b>668</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	Dec-24	Dec-24	Dec-25				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%	-	-	-	-</				



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	596	596	668	657	(556)	(10)	62	10,34%	62	10,34%			
3	Deposito	300	300	300	300	(550)	0	0	0,00%	0	0,00%			
	<b>Total</b>	<b>896</b>	<b>896</b>	<b>968</b>	<b>957</b>	<b>(1,106)</b>	<b>(10)</b>	<b>62</b>	<b>6,88%</b>	<b>62</b>	<b>6,88%</b>			
	CASA	596	596	668	657	(556)	(10)	62	10,34%	62	10,34%			
	(%) CASA	66,51%	66,51%	69,00%	68,67%									
	FDR	0,00%	0,00%	0,00%	0,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0		0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	0	0	0	0		0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (NPF)

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

## Asset &amp; Contribution Margin

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



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	30.299	30.299	29.844	29.485	(38.326)	(359)	(814)	-2,69%	(814)	-2,69%			
2	Tabungan	123.931	123.931	131.962	132.356	(115.421)	394	8.425	6,80%	8.425	6,80%			
3	Deposito	106.411	106.411	106.029	106.029	(108.795)	(0)	(383)	-0,36%	(383)	-0,36%			
	<b>Total</b>	<b>260.642</b>	<b>260.642</b>	<b>267.835</b>	<b>267.870</b>	<b>(262.542)</b>	<b>35</b>	<b>7.228</b>	<b>2,77%</b>	<b>7.228</b>	<b>2,77%</b>			
	CASA	154.231	154.231	161.806	161.841	(153.747)	35	7.611	4,93%	7.611	4,93%			
	(%) CASA	59,17%	59,17%	60,41%	60,42%									
	FDR	85,30%	85,30%	84,41%	84,40%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.768	5.768	5.566	6.104	537	336	5,82%	336	5,82%				
2	Giro ISE	3.250	3.250	3.197	3.156	(40)	(94)	-2,88%	(94)	-2,88%				
3	Tabungan ISE	2.518	2.518	2.369	2.947	578	429	17,05%	429	17,05%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	39.488	39.488	38.839	-	-	0	463	-649	-649	649	0	0,00%	
	Linkage	14.626	14.626	14.626	-	-	-	1	0	0	(0)			
	Non-Linkage	24.862	24.862	24.213	-	-	0	461	-649	-649	649			
	• Local Champion	21.896	21.896	21.261	-	-	0	307	-635	-635	635			
	• Value Chain	2.966	2.966	2.953	-	-	-	154	-13	-13	13			
2	MBG	2.621	2.621	2.585	-	-	0	-126	-37	-37	37	2.573	100,47%	12
	KUR	2.621	2.621	2.585	-	-	0	-126	-37	-37	37	2.534	101,99%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	38		(38)
3	PWG	45.441	45.441	49.961	6.598	10.309	3.711	2.971	4.520	4.520	5.789	46.804	106,74%	3.157
	Cilem	20.824	20.824	24.179	2.352	4.205	1.853	1.952	3.355	3.355	850	21.636	111,75%	2.543
	Gadai	24.616	24.616	25.782	4.247	6.105	1.858	1.019	1.165	1.165	4.939	25.167	102,44%	614
4	CFG	134.777	134.777	134.692	2.785	1.790	-995	2.722	-85	-85	1.875	137.220	98,16%	(2.528)
	CF 1	26.797	26.797	26.666	-	-	0	-136	-131	-131	131	27.124	98,31%	(458)
	Total Griya	21.030	21.030	20.958	-	-	0	0	-72	-72	72	21.235	98,70%	(277)
4	• Total Non Program	21.030	21.030	20.958	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.767	5.767	5.708	-	-	0	-136	-59	-59	59	5.889	96,92%	(181)
	CF 2	107.980	107.980	108.026	2.785	1.790	-995	2.858	46	46	1.744	110.096	98,12%	(2.070)
	Mitraguna & Others	82.573	82.573	82.381	2.250	1.350	-900	2.244	-192	-192	1.542	84.351	97,66%	(1.970)
	Pensiun	25.407	25.407	25.645	535	440	-95	614	237	237	203	25.745	99,61%	(100)
	<b>Total Pembiayaan</b>	<b>222.327</b>	<b>222.327</b>	<b>226.077</b>	<b>9.383</b>	<b>12.099</b>	<b>2.716</b>	<b>6.030</b>	<b>3.749</b>	<b>3.749</b>	<b>8.350</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap	
1	SME	-	-	-	2.639	0	0,00%	0	0,00%	6,80%	2.639	2.639	2.639			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.639	0	0,00%	0	0,00%	10,90%	2.639	2.639	2.639			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	26	73	26	99	0	0,98%	0	0,98%	3,84%	74	74	27			
	KUR	26	73	26	99	0	0,98%	0	0,98%	3,84%	74	74	27			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	87	-	87	2.216	0	0,19%	0	0,19%	4,43%	2.128	2.128	2.216			
	Cilem	87	-	87	1.643	0	0,42%	0	0,42%	6,80%	1.556	1.556	1.643			
	Gadai	-	-	-	572	0	0,00%	0	0,00%	2,22%	572	572	572			
4	CFG	482	979	482	2.010	0	0,36%	0	0,36%	1,49%	1.528	1.528	1.032			
	CF 1	-	22	-	363	0	0,00%	0	0,00%	1,36%	363	363	340			
	Total Griya	-	-	-	363	0	0,00%	0	0,00%	1,73%	363	363	363			
	Oto	-	22	-	-	0	0,00%	0	0,00%	0,00%	-	-	(22)			
	CF 2	482	956	482	1.648	0	0,45%	0	0,45%	1,53%	1.166	1.166	691			
	Mitraguna & Others	386	862	386	1.552	0	0,47%	0	0,47%	1,88%	1.166	1.166	690			
	Pensiun	95	95	95	95	0	0,38%	0	0,38%	0,37%	-	-	1			
	<b>Total Pembiayaan</b>	<b>7.633</b>	<b>8.017</b>	<b>7.633</b>	<b>7.640</b>	<b>0</b>	<b>3,43%</b>	<b>0</b>	<b>3,43%</b>	<b>3,38%</b>	<b>7</b>	<b>7</b>	<b>(377)</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	257.235	257.235	260.642	3.407				
2	Contribution Margin	11.577	11.577	9.271	(2.306)	19,9%			

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,92	3,02	3,03	0,01	0,11
CIF Payroll	659	723	751	28	92



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	42.284	42.284	30.772	31.680	(23.510)	908	(10.604)	-25,08%	(10.604)	-25,08%			
2	Tabungan	91.959	91.959	87.585	87.506	(78.794)	(80)	(4.453)	-4,84%	(4.453)	-4,84%			
3	Deposito	185.504	185.504	185.168	185.168	(188.557)	0	(336)	-0,18%	(336)	-0,18%			
	<b>Total</b>	<b>319.746</b>	<b>319.746</b>	<b>303.525</b>	<b>304.353</b>	<b>(290.861)</b>	<b>828</b>	<b>(15.393)</b>	<b>-4,81%</b>	<b>(15.393)</b>	<b>-4,81%</b>			
	CASA	134.243	134.243	118.357	119.186	(102.304)	828	(15.057)	-11,22%	(15.057)	-11,22%			
	(%) CASA	41,98%	41,98%	38,99%	39,16%									
	FDR	66,63%	66,63%	71,05%	70,86%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.601	4.601	4.286	4.389	103	(212)	-4,61%	(212)	-4,61%				
2	Giro ISE	299	299	343	439	96	141	47,13%	141	47,13%				
3	Tabungan ISE	4.302	4.302	3.943	3.949	7	(353)	-8,20%	(353)	-8,20%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	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	11.726	300	-	-300	488	-121	-121	121	12.339	95,03%	(613)
	KUR	10.383	10.383	10.276	300	-	-300	532	-107	-107	107	10.557	97,34%	(281)
	Non KUR	1.463	1.463	1.450	-	0	-44	-14	-14	-14	14	1.782	81,34%	(332)
3	PWG	41.008	41.008	44.049	6.374	10.018	3.644	1.504	3.041	3.041	6.976	42.392	103,91%	1.658
	Cilem	17.652	17.652	19.147	1.277	1.896	619	657	1.495	1.495	401	18.484	103,58%	662
	Gadai	23.356	23.356	24.903	5.097	8.122	3.025	847	1.547	1.547	6.575	23.907	104,16%	995
4	CFG	160.189	160.189	159.893	1.645	2.000	355	410	-296	-296	2.296	162.630	98,32%	(2.737)
	CF 1	20.927	20.927	20.391	-	-	0	-257	-535	-535	535	21.542	94,66%	(1.151)
	Total Griya	15.660	15.660	15.193	-	-	0	0	-466	-466	466	16.168	93,97%	(975)
4	• Total Non Program	15.660	15.660	15.193	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.198	-	-	0	-257	-69	-69	69	5.374	96,73%	(176)
	CF 2	139.263	139.263	139.502	1.645	2.000	355	667	239	239	1.761	141.088	98,88%	(1.586)
	Mitraguna & Others	134.778	134.778	135.051	945	2.000	1.055	-2	274	274	274	136.194	99,16%	(1.143)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	<b>Total Pembiayaan</b>	<b>213.043</b>	<b>213.043</b>	<b>215.668</b>	<b>8.319</b>	<b>12.018</b>	<b>3.699</b>	<b>2.401</b>	<b>2.625</b>	<b>2.625</b>	<b>9.393</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	71	380	71	652	0,60%	0,60%	0,60%	5,56%	580	580	272			
	KUR	71	229	71	621	0,69%	0,69%	0,69%	6,04%	549	549	392			
	Non KUR	-	151	-	31	0,00%	0,00%	0,00%	2,15%	31	31	(120)			
3	PWG	68	-	68	4.010	0,17%	0,17%	0,17%	9,10%	3.943	3.943	4.010			
	Cilem	68	-	68	3.099	0,38%	0,38%	0,38%	16,19%	3.032	3.032	3.099			
	Gadai	-	-	-	911	0,00%	0,00%	0,00%	3,66%	911	911	911			
4	CFG	635	2.440	635	4.814	0,40%	0,40%	0,40%	3,01%	4.180	4.180	2.374			
	CF 1	574	823	574	2.469	2,74%	2,74%	2,74%	12,11%	1.895	1.895	1.646			
	Total Griya	574	-	574	2.114	3,67%	3,67%	3,67%	13,91%	1.539	1.539	2.114			
	Oto	-	823	-	355	0,00%	0,00%	0,00%	6,83%	355	355	(468)			
	CF 2	61	1.617	61	2.346	0,04%	0,04%	0,04%	1,68%	2.285	2.285	728			
	Mitraguna & Others	61	1.617	61	2.346	0,05%	0,05%	0,05%	1,74%	2.285	2.285	728			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>774</b>	<b>2.820</b>	<b>774</b>	<b>9.476</b>	<b>0,36%</b>	<b>0,36%</b>	<b>0,36%</b>	<b>4,39%</b>	<b>8.703</b>	<b>8.703</b>	<b>6.656</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	263	265	263	263	2,22%	2,22%	2,24%	(0)	(0)	(0)	(3)			
	KUR	198	198	198	198	1,90%	1,90%	1,92%	(0)	(0)	(0)	(0)			
	Non KUR	65	67	65	65	4,43%	4,43%	4,47%	-	-	-	(3)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.667	2.795	2.667	2.727</td										



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.871	14.871	14.608	14.785	(14.521)	178	(86)	-0,58%	(86)	-0,58%			
2	Tabungan	86.362	86.362	83.251	82.056	(82.083)	(1.196)	(4.306)	-4,99%	(4.306)	-4,99%			
3	Deposito	20.333	20.333	20.651	21.251	(21.010)	600	918	4,51%	918	4,51%			
	<b>Total</b>	<b>121.566</b>	<b>121.566</b>	<b>118.510</b>	<b>118.092</b>	<b>(117.615)</b>	<b>(418)</b>	<b>(3.474)</b>	<b>-2,86%</b>	<b>(3.474)</b>	<b>-2,86%</b>			
	CASA	101.233	101.233	97.859	96.841	(96.605)	(1.018)	(4.392)	-4,34%	(4.392)	-4,34%			
	(%) CASA	83,27%	83,27%	82,57%	82,00%									
	FDR	62,07%	62,07%	64,54%	64,77%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.184	1.132	(53)	(192)	-14,52%	(192)	-14,52%				
2	Giro ISE	78	78	115	52	(63)	(26)	-33,51%	(26)	-33,51%				
3	Tabungan ISE	1.246	1.246	1.069	1.080	10	(166)	-13,33%	(166)	-13,33%				
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	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	6.327	600	-	-600	647	-28	-28	28	6.418	98,58%	(91)
	KUR	6.150	6.150	6.122	600	-	-600	644	-28	-28	28	6.395	95,74%	(273)
	Non KUR	204	204	204	-	-	0	3	0	0	-	23	886,97%	
3	PWG	20.840	20.840	22.410	3.409	5.390	1.980	1.362	1.570	1.570	3.819	22.179	101,04%	231
	Cilem	11.801	11.801	12.533	1.153	1.240	86	759	732	732	508	12.590	99,55%	(57)
	Gadai	9.039	9.039	9.877	2.256	4.150	1.894	603	839	839	3.311	9.589	103,00%	288
4	CFG	48.265	48.265	47.745	1.256	572	-684	1.042	-520	-520	1.092	50.543	94,46%	(2.798)
	CF 1	10.968	10.968	10.827	-	-	0	-160	-141	-141	141	11.322	95,62%	(496)
	Total Griya	6.627	6.627	6.575	-	-	0	0	-52	-52	52	6.802	96,66%	(227)
1	• Total Non Program	5.785	5.785	5.736	-	-	0	-82	-49	-49	49			
	• Program	842	842	839	-	-	0	-4	-3	-3	3			
	Oto	4.341	4.341	4.252	-	-	0	-160	-89	-89	89	4.521	94,06%	(268)
	CF 2	37.297	37.297	36.918	1.256	572	-684	1.201	-379	-379	951	39.221	94,13%	(2.302)
	Mitraguna & Others	34.697	34.697	34.023	1.006	253	-753	975	-674	-674	927	36.119	94,20%	(2.096)
	Pensiun	2.600	2.600	2.896	250	319	69	227	296	296	23	3.102	93,34%	(206)
	<b>Total Pembiayaan</b>	<b>75.462</b>	<b>75.462</b>	<b>76.484</b>	<b>5.265</b>	<b>5.962</b>	<b>696</b>	<b>3.050</b>	<b>1.022</b>	<b>1.022</b>	<b>4.939</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	408	-	330	0	0,00%	0	0,00%	5,21%	330	330	(78)			
	KUR	-	408	-	330	0	0,00%	0	0,00%	5,39%	330	330	(78)			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	762	0	0,00%	0	0,00%	3,40%	762	762	762			
	Cilem	-	-	-	308	0	0,00%	0	0,00%	2,46%	308	308	308			
	Gadai	-	-	-	453	0	0,00%	0	0,00%	4,59%	453	453	453			
4	CFG	90	273	90	639	1	0,19%	1	0,19%	1,34%	549	549	366			
	CF 1	1	185	1	1	1	0,01%	1	0,01%	0,01%	-	-	(183)			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Oto	1	185	1	1	1	0,03%	1	0,03%	0,03%	-	-	(183)			
	CF 2	88	89	88	638	1	0,24%	1	0,24%	1,73%	549	549	549			
	Mitraguna & Others	88	89	88	638	1	0,25%	1	0,25%	1,87%	549	549	549			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>819</b>	<b>685</b>	<b>819</b>	<b>818</b>	<b>1</b>	<b>1,08%</b>	<b>1</b>	<b>1,08%</b>	<b>1,07%</b>	<b>(0)</b>	<b>(0)</b>	<b>134</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll					
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	111.225	111.225	121.566	10.341		PHR	3,16	3,30	3,31	0,01	0,15
2	Contribution Margin	4.726	4.726	4.269	(457)	9,7%	CIF Payroll	430	445	475	30	45



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.557	3.557	8.352	8.674	(5.624)	321	5.117	143,84%	5.117	143,84%			
2	Tabungan	93.044	93.044	92.914	93.219	(82.380)	305	175	0,19%	175	0,19%			
3	Deposito	44.242	44.242	49.130	49.128	(49.623)	(2)	4.886	11,04%	4.886	11,04%			
	<b>Total</b>	<b>140.843</b>	<b>140.843</b>	<b>150.396</b>	<b>151.021</b>	<b>(137.627)</b>	<b>625</b>	<b>10.178</b>	<b>7,23%</b>	<b>10.178</b>	<b>7,23%</b>			
	CASA	96.601	96.601	101.266	101.893	(88.004)	626	5.291	5,48%	5.291	5,48%			
	(%) CASA	68,59%	68,59%	67,33%	67,47%									
	FDR	18,73%	18,73%	18,74%	18,67%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.348	6.348	6.963	6.999		36	651	10,25%	651	10,25%			
2	Giro ISE	45	45	575	598		23	553	1216,85%	553	1216,85%			
3	Tabungan ISE	5.803	5.803	5.888	5.901		13	98	1,69%	98	1,69%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0	
3	PWG	5.647	5.647	6.671	639	1.169	529	272	1.025	1.025	144	6.151	108,46%	520
	Cilem	5.647	5.647	6.671	639	1.169	529	272	1.025	1.025	144	6.151	108,46%	520
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	
4	CFG	20.733	20.733	21.518	1.245	1.000	-245	479	784	784	216	21.253	101,25%	265
	CF 1	1.803	1.803	2.795	-	1.000	1.000	-30	991	991	9	1.935	144,47%	860
	Total Griya	860	860	1.860	-	1.000	1.000	0	1.000	1.000	0	939	198,03%	921
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	935	-	-	0	-30	-9	-9	9	995	93,93%	(60)
	CF 2	18.930	18.930	18.723	1.245	-	-1.245	509	-207	-207	207	19.318	96,92%	(595)
	Mitraguna & Others	18.839	18.839	18.632	1.245	-	-1.245	509	-207	-207	207	19.183	97,12%	(552)
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0	135	67,59%	(44)
	<b>Total Pembiayaan</b>	<b>26.380</b>	<b>26.380</b>	<b>28.189</b>	<b>1.884</b>	<b>2.169</b>	<b>284</b>	<b>751</b>	<b>1.809</b>	<b>1.809</b>	<b>360</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	-	-	-	-	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	186	4,05%	4,05%	2,79%	(43)	(43)	186
	Cilem	229	-	229	186	4,05%	4,05%	2,79%	(43)	(43)	186
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	182	428	182	334	0,88%	0,88%	1,55%	152	152	(94)
	CF 1	182	185	182	182	10,07%	10,07%	6,50%	-	-	(4)
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Oto	182	185	182	182	19,25%	19,25%	19,43%	-	-	(4)
	CF 2	-	242	-	152	0,00%	0,00%	0,81%	152	152	(90)
	Mitraguna & Others	-	242	-	152	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>520</b>	<b>1,56%</b>	<b>1,56%</b>	<b>1,84%</b>	<b>110</b>	<b>110</b>	<b>92</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	CF 2	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)
	Mitraguna & Others	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	<b>Total Pembiayaan</b>	<b>-</b>	<b>230</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>(230)</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	132.974	132.974	140.843	7.869	
2	Contribution Margin	2.841	2.841	2.898	57	-2,0%

## PHR &amp; Payroll



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	31.858	31.858	25.207	25.607	(36.771)	401	(6.251)	-19,62%	(6.251)	-19,62%			
2	Tabungan	58.972	58.972	55.743	55.126	(51.742)	(617)	(3.846)	-6,52%	(3.846)	-6,52%			
3	Deposito	44.472	44.472	44.223	44.223	(45.108)	0	(249)	-0,56%	(249)	-0,56%			
	<b>Total</b>	<b>135.302</b>	<b>135.302</b>	<b>125.173</b>	<b>124.957</b>	<b>(133.621)</b>	<b>(216)</b>	<b>(10.345)</b>	<b>-7,65%</b>	<b>(10.345)</b>	<b>-7,65%</b>			
	CASA	90.830	90.830	80.950	80.733	(88.513)	(216)	(10.097)	-11,12%	(10.097)	-11,12%			
	(%) CASA	67,13%	67,13%	64,67%	64,61%									
	FDR	43,02%	43,02%	48,79%	48,87%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Jan'26)	Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.321	2.321	2.053	2.052		(2)	(269)	-11,60%	(269)	-11,60%			
2	Giro ISE	55	55	55	55		0	0	0,52%	0	0,52%			
3	Tabungan ISE	2.266	2.266	1.998	1.997		(2)	(269)	-11,89%	(269)	-11,89%			
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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• Local Champion	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.712	10.712	12.164	545	2.076	1.531	379	1.451	1.451	625	11.054	110,03%	1.109
	Cilem	10.712	10.712	12.164	545	2.076	1.531	379	1.451	1.451	625	11.054	110,03%	1.109
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	45.650	45.650	47.220	400	2.790	2.390	-242	1.571	1.571	1.219	47.015	100,44%	205
	CF 1	7.628	7.628	7.551	-	-	0	-109	-77	-77	77	7.903	95,55%	(352)
	Total Griya	3.090	3.090	3.052	-	-	0	0	-38	-38	38	3.222	94,73%	(170)
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	4.499	-	-	0	-109	-39	-39	39	4.681	96,11%	(182)
	CF 2	38.021	38.021	39.669	400	2.790	2.390	-133	1.648	1.648	1.142	39.113	101,42%	556
	Mitraguna & Others	37.225	37.225	38.878	400	2.790	2.390	-127	1.652	1.652	1.138	38.148	101,91%	730
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5	965	82,04%	(173)
	<b>Total Pembiayaan</b>	<b>58.208</b>	<b>58.208</b>	<b>61.068</b>	<b>945</b>	<b>4.866</b>	<b>3.921</b>	<b>-24</b>	<b>2.861</b>	<b>2.861</b>	<b>2.006</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Jan'26					
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	-	-	-	-	240	0,00%	0,00%	1,97%	240	240	240			
	Cilem	-	-	-	-	240	0,00%	0,00%	1,97%	240	240	240			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>			

## Kualitas Pembiayaan (NPF)

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



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	13.594	13.594	16.806	17.201	(12.096)	395	3.606	26,53%	3.606	26,53%			
3	Deposito	753	753	1.035	1.035	(802)	0	282	37,49%	282	37,49%			
	<b>Total</b>	<b>14.347</b>	<b>14.347</b>	<b>17.841</b>	<b>18.235</b>	<b>(12.898)</b>	<b>395</b>	<b>3.889</b>	<b>27,10%</b>	<b>3.889</b>	<b>27,10%</b>			
	CASA	13.594	13.594	16.806	17.201	(12.096)	395	3.606	26,53%	3.606	26,53%			
	(%) CASA	94,75%	94,75%	94,20%	94,33%									
	FDR	133,77%	133,77%	119,20%	116,62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-20 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	37	37	579	579	0	542	1457,11%	542	1457,11%			
2	Giro ISE	-	-	-	-	0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	579	579	0	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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-		0	0,00%
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	797	797	797	-	-	0	278	0	0	-	1.176	67,79%	(379)
	KUR	797	797	797	-	-	0	278	0	0	-	1.135	70,26%	(337)
	Non KUR	-	-	-	-	-	0	0	0	0	-	41		(41)
3	PWG	13.108	13.108	15.223	1.492	3.367	1.875	985	2.115	2.115	1.252	14.483	105,11%	740
	Cilem	9.349	9.349	11.096	797	1.810	1.012	488	1.747	1.747	63	10.174	109,07%	922
	Gadai	3.758	3.758	4.126	694	1.557	863	497	368	368	1.189	4.309	95,77%	(182)
4	CFG	5.287	5.287	5.246	28	-	-28	-34	-42	-42	42	6.531	80,32%	(1.285)
	CF 1	2.498	2.498	2.487	28	-	-28	-4	-11	-11	11	2.735	90,95%	(248)
	Total Griya	1.011	1.011	1.011	-	-	0	0	0	0	-	1.085	93,21%	(74)
4	• Total Non Program	1.011	1.011	1.011	-	-	0	0	-10	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.476	28	-	-28	-4	-11	-11	11	1.650	89,45%	(174)
	CF 2	2.789	2.789	2.759	-	-	0	-30	-31	-31	31	3.796	72,67%	(1.038)
	Mitraguna & Others	2.522	2.522	2.494	-	-	0	-28	-28	-28	28	3.443	72,41%	(950)
	Pensiun	267	267	265	-	-	0	-2	-2	-2	2	353	75,12%	(88)
	<b>Total Pembiayaan</b>	<b>19.192</b>	<b>19.192</b>	<b>21.265</b>	<b>1.519</b>	<b>3.367</b>	<b>1.848</b>	<b>1.228</b>	<b>2.073</b>	<b>2.073</b>	<b>1.294</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	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	-	-	-	-	99	0,00%	0	0,00%	0	0,65%	99	99	99			
	Cilem	-	-	-	-	64	0,00%	0	0,00%	0	0,58%	64	64	64			
	Gadai	-	-	-	-	34	0,00%	0	0,00%	0	0,83%	34	34	34			
4	CFG	43	-	43	43	0	0,81%	0	0,81%	0	0,82%	(0)	(0)	43			
	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	1,54%	0	1,54%	0	1,56%	(0)	(0)	43			
	Mitraguna & Others	43	-	43	43	0	1,70%	0	1,70%	0	1,72%	(0)	(0)	43			
	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>0,67%</b>	<b>99</b>	<b>99</b>	<b>142</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	23-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	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%	-	-	-			
	O																